

# ESTABLISHING ROOTS OF CHANGE IMPACT REPORT 2022



# **Overview**

Farmers play a crucial role in the economy of Ghana and the Democratic Republic of Congo (DRC) yet without resources and training, many smallholder farmers operate at 40% or less of their harvest potential. Two-thirds of African farmers live in poverty and half are women, yet women produce 23-66% less than men. Female farmers are disadvantaged due to cultural, social and economic barriers that stop them from growing sustainable and prosperous smallholdings.

Our Roots of Change project sought to overcome these barriers. Over the last three years, we have worked with thousands of rural female farmers in Ghana and the DRC to establish roots of change for themselves and within their community. In partnership with the UK government, and thanks to the generosity of supporters like you, we have seen an incredible change in the lives of thousands of farmers.

# OVER 90% OF THEIR EARNINGS

back into their family and community. Improving their productivity and increasing their income helps deliver sustainable development for future generations.

## **Project activities**

The project provided access to modern farming techniques and improved agricultural inputs (seeds and fertiliser) alongside access to market data and safe storage facilities to enhance farmer's ability to negotiate the best price for their crops.

To improve a woman's status both at home and in the community, the project engaged local leaders, husbands and male family members. They were educated in the benefits of increasing women's participation in economic activities, as well as addressing the distribution of household responsibilities. Women's leadership skills were developed, strengthening their voice and decision making power in the household and marketplace.

Strengthening institutional capacity

to serve rural women through gender awareness training. Enhancing rural women's financial inclusion through financial products and services tailored to rural women.

Key project activities included...

Equipping women with knowledge and skills to improve their farm's efficiency, yield and income.

Increasing rural women's participation and empowerment by Illenging cultural no

challenging cultural norms and enhancing women's decision-making power.

#### Here is a snapshot of the impact your donations have had:

Increased Incomes

Over 12,000 female farmers have improved their farms and increased their incomes.

75% of clients increased their yields (producing more food for their family and enabling them to sell more).

Increased Empowerment

More than 12,000 women attended workshops and training to build their self-confidence.

Female clients reporting more decision-making and confidence went from 24% at beginning of project to 88% at end of project.

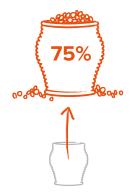
Increased Resilience

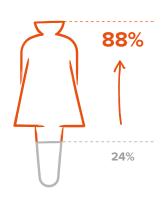
More than 15,200 women have opened secure savings accounts, improving their ability to smooth out dips in income during the 'lean season'.

95% of women in Ghana who took part in the project now have a savings account compared to Ghana's national average of 54%.

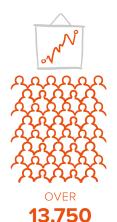
Increased Financial Knowledge

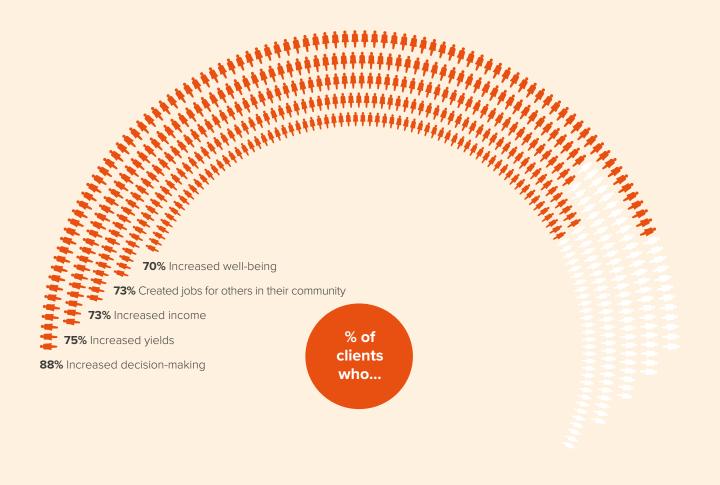
Over 13,750 rural women received financial training enabling them to budget and manage household income.











## Your questions answered

#### How were cultural and structural gender barriers broken?

To ensure that the Roots of Change project increased female participation, we conducted gender awareness training with financial institutions at all levels – including with the board, human resources, loan officers and customer relations staff. The programme ran diverse activities to raise awareness amongst the community in order to facilitate gender equality among men and women, community leaders, groups and clients.

#### What impact did the COVID-19 pandemic have on the clients and programme?

During the pandemic, there were only temporary restrictions on programme activities, which continued with health protection measures in place. The economies in Ghana and the DRC were affected due to the impact of closed borders and supply chain interruptions. This dampened demand and complicated marketing. Using digital technology we enabled farmers to connect to buyers and receive crop pricing information. We also provided free mobile phones to those that didn't have them to ensure everyone could access financial services and support through their mobile.

#### What impact did climate change have on the clients and programme?

80% of women in Ghana reported being affected by drought and other adverse weather. The loans were nevertheless beneficial, in part because women were allowed and encouraged to invest in agri-business in addition to farming.

66 The project provided good value for money for the UK taxpayer. 99

#### **Mannion Daniels**

Foreign Commonwealth and Development Office's programme managers

#### **Meet Micheline**

Micheline lives in the Democratic Republic of Congo (DRC), one of the poorest countries in the world. She lives with her husband and five children.

"My husband is a truck driver and away for up to two months at a time. So we would sometimes have to wait up to a week before we could gather the money for school fees. We used to have the same problem with rent. To make money, I started selling cassava and maize flour but it was not a stable income."

Two years ago Micheline started farming and received training and a loan from Opportunity International as part of the Roots of Change project. **She now has a stable income.** 

"Without Opportunity International I wouldn't have been able to get a loan; this is the first time that people like me have been able to get this kind of financing. I can now count on myself for finances and no longer have to rely on or wait for my husband.

Having these new budgeting skills has empowered me. I am able to set aside money for what I need, and I no longer sell at a loss. I now take careful note of what pesticides and fertiliser I buy. My crops are no longer being burnt by harsh chemicals. I have learnt about diversification which has increased yield. Since this training, I would guess my harvest has tripled in size.

I hope that my children will be able to complete their studies and go to university and after university, I hope that they will be able to get good jobs."

Micheline is just one of the thousands of women YOU have helped to establish secure and sustainable livelihoods. They can now feed their family nutritious meals, send their children to school and improve their homes.

Four years ago your donation was matched by the UK government to deliver this project and now over 61,500 family members have benefited because of it. Thank you.



In partnership with the UK government









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#### Patron: HRH The Princess Royal

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