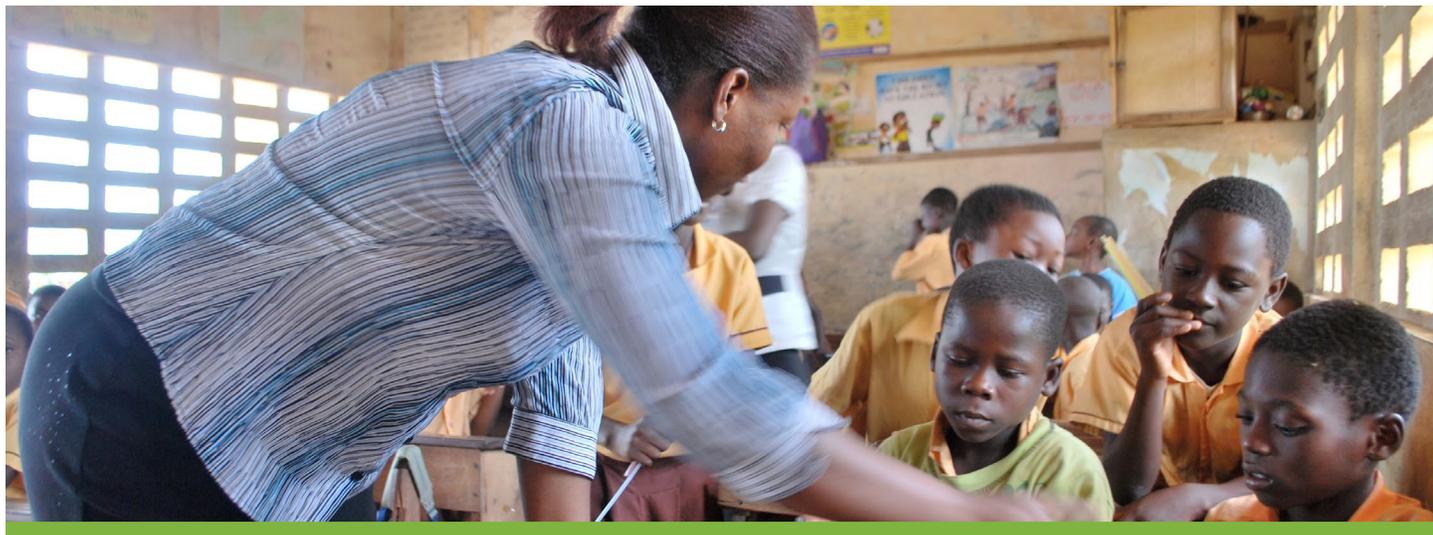


Ghana



Innovations for Poverty Action (IPA) discovers and promotes effective solutions to global poverty problems. We design, rigorously evaluate, and refine these solutions and their applications together with decisionmakers to ensure that the evidence created is used to improve opportunities for the world's poor. In the ten years since IPA was founded, we have worked with over 250 leading academics to manage over 400 evaluations in 51 countries. Future growth will be concentrated in focus countries, such as Ghana where we have local and international staff, established relationships with government, NGOs, and the private sector, and deep knowledge of local issues.

More Evidence

In Ghana, we have continued our global tradition of rigorous, applicable research by building foundational research capacity and conducting evaluations in areas of pressing national concern. Examples of our work below offer promising insights into everyday issues that affect the lives of the Ghanaian poor.

AGRICULTURE

Rainfall insurance increases investment in agriculture.

In northern Ghana, IPA examined why smallholder farmers were underinvesting in their crops. When we found that farmers feared losing their input investments if the rains didn't come, we launched a commercial rainfall insurance product. This provides farmers with financial support in the event that too much or too little rainfall

ruins their crop. Farmers who received rainfall insurance bought and applied more fertilizer than those without insurance, and they spent more time tending their crops. A majority were also willing to pay for the insurance. Another study now underway involves a buildup of this project and is exploring how to best increase farmer profitability while they have insurance.

FINANCE

Does labeling savings accounts for specific goals increase savings?

Saving is hard for most people, rich or poor, educated or not. IPA collaborated with Mumuadu Rural Bank (MRB) to test the impact of a new type of savings account aiming to help clients save by focusing attention on savings goals. Clients received a labeled savings

IPA GHANA
Since 2008

FOCUS SECTORS
Agriculture
Education
Health
Small & Medium Enterprises

RESEARCH PROJECTS
17 Completed, 26 in Progress

KEY PARTNERS
CARE, Children's Investment Fund, Ghana Education Service, Ghana Health Service, Ministry of Food and Agriculture, Mumuadu Rural Bank, North Volta Rural Bank, Presbyterian Agricultural Services, UNICEF, World Bank

KEY RESEARCHERS
Pascaline Dupas (Stanford University)
Dean Karlan (Yale University)
Margaret McConnell (Harvard School of Public Health)
Christopher Udry (Yale University)

account, which enabled them to 'label' funds for particular expenses such as buying a house or paying children's school fees. They also stated how much they planned to save over the next six-month period. Preliminary results found that clients had a 31.2 percent increase in total deposits after nine months. Additionally, withdrawals by clients with the labeled account were not significantly higher than another group that did not have the labeled account.

* For more information on these studies and others, visit poverty-action.org/ghana

Better Programs & Policies

IPA evidence has already contributed to improving millions of lives. Now, with ten years of evidence to build on, our programs are increasingly focusing on government and partner collaboration to translate evidence into better programs and policies.

EDUCATION

Community teaching assistants improve learning for low-performing students. Based on a similar program developed by Pratham in India, the model targets instruction at the level of the child through the use of teaching assistants. IPA collaborated with the Ghana Education Service and National Youth Employment Program and will reach one million children with targeted instruction when fully implemented.

SOCIAL PROTECTION

Transitioning ultra poor households out of extreme poverty. The Graduation Program is a set of seven evaluations in multiple countries aimed at moving chronically poor households from extreme poverty into self-sufficiency. In Ghana, IPA worked with Presbyterian Agricultural Services to provide a holistic set of services including livelihood trainings, productive asset transfers, consumption support, savings plans, and life-coaching. The Ghanaian program showed increases in consumption, savings, income from livestock, and life satisfaction. Although not a silver bullet, preliminary evidence from across the seven countries shows it is part of a sustainable path out of extreme poverty.



Our Future

IPA Ghana is at an inflection point in its growth. We are transitioning from our early status as a young nonprofit working in the development space into a go-to resource for evidence-based insights for government, nonprofits, and the private sector. As we navigate this transition, we are focusing on two goals. They are to:

- » **Reinforce IPA's status as a known source of high-quality research.** As one of the only organizations in Ghana with the skills and capacity to conduct high-quality impact evaluations, we are in a strong position to merge our deep knowledge of local issues with our unparalleled research capability.
- » **Partner with decisionmakers to seek, generate, and apply evidence at scale to help the poor.** Our IPA research affiliates and our local staff are a rich source of deep expertise and established relationships with local development organizations, academic institutions, and government agencies. We are working to expand those relationships by building policy considerations into all study designs, communicating what we know, and collaborating with our partners in government. We are also working with organizations to identify policy gaps and set research agendas together.

Building a world with **More Evidence** and **Less Poverty**.

Contact info-ghana@poverty-action.org Visit www.poverty-action.org/ghana