

Written evidence to International Development Select Committee Inquiry into VALUE FOR MONEY- from Action Through Enterprise

February 2025

“It is quite extraordinary how the lives of 50,000 people - among the poorest in West Africa - have been transformed with a budget of £250,000 a year. What Action Through Enterprise does in the far north of Ghana is an amazing example of what can be achieved with a relatively small budget, to lift up an entire community - and I back it the whole way. **That value for money is just utterly extraordinary.**” *Sir John Sawers, former head of British Secret Service and Britain’s ambassador to the UN*

Introduction

We are small. A small, scalable and growing NGO operating in a far flung part of Ghana that most people have never heard of and most Ghanaians will never visit. ‘*The last born of Ghana*’ is how one colleague described their home district of Lawra in the Upper West. Often forgotten, even as the national economy has grown, and right on the border with Burkina Faso, this region struggles with endemic poverty, subsistence living, little government investment, no commercial investment, poor infrastructure, low school attendance and attainment, limited (though improving) transport links and lack of economic opportunities.

Yet, against this backdrop of real challenge, there is hope – and huge potential. We know, because we have spent the last twelve years creating opportunities and unleashing that potential, supporting thousands of people to transform their lives. Necessity is the mother of invention, and limited funds forced us to be lean, flexible and highly attuned to the needs of the community, allowing us to hone an innovative model for development that is both replicable and bespoke. We’ve seen that one-size-fits-all can be a recipe for waste, irrelevance and disappointment: essentially, the story of development failures down the years. That’s why we do things differently. Successful rollouts across ultra rural micro-communities in Lawra and Nandom illustrate how grassroots, meaningful and lasting change can be achieved in the hardest-to-reach locations and on a keenly modest budget. Repeat those small successes and you begin to create a bigger picture.

We’ve used our model, experience and roots in the community to steer our ongoing expansion – and believe what we’ve learnt can be informative, eye-opening and inspiring to the broader development community and to policy-makers and donors as they consider how to deploy or evaluate precious funds in the future.

Background

“We still work like we started – burning passion, mission-driven and closely learning. One strength of ATE is the ability to reflect on our programmes and to help one another grow. **No one is left behind.**” *Gabriel Maanibe, trustee and former ATE Country Director*

We began in 2012, when our co-founder and now chief executive, Sarah Annable-Gardner, lived in Lawra for a frustrating year as a VSO volunteer. Unable to achieve much in a role that aimed to solve different problems to the ones people told her they were actually facing, she set up Action Through Enterprise. The mission: to tackle poverty and create opportunities through three key areas: education, enterprise and inclusion.

Initial aims were humble: feed one school, support a handful of businesses, enable some parents with disabled children to gather and get a bit of help. Success, however, breeds success, and as word got around, demand grew.

School by school, business by business, village by village, we expanded our reach, developing a model based around neighbourhood 'hubs'. Locally-employed managers respond to the challenges of each community in the round, with individualised casework ensuring they understand people's complex and overlapping needs. This holistic approach means every project is strengthened and amplified, each dovetailing the others to maximise resources.

Today, we are the leading last mile deliverer, champion of potential, feeder of a thousand children daily, backer of 140 businesses and farms and advocate for 750 disabled children and carers. We're also employer of 48 people in six village hubs across Lawra Municipal and (since September 2024) two hubs in Nandom Municipal. In Lawra, we estimate 21,375 indirect beneficiaries (37% of the 58,000 population), with the ripple effect flowing down generations and across neighbourhoods, and we envisage a similar effect in Nandom. We currently do this on an annual budget of just under £300,000. Whichever way you add it up (and we'll come to that), it's tremendous value for money.

Our impact – and what it costs

"I've worked in investment for 30 years, and can honestly say I've rarely seen a more impactful return than what's achieved by Action Through Enterprise. On my recent trip, I saw how this model has already transformed lives. **They really deliver a bigger bang for your buck.**" *Tim Eliot-Cohen, Managing Director Close Brothers Asset Management*

The hungry child who goes to university and becomes a midwife. The entrepreneur who trains others and sends his daughter to school. The discrimination that's challenged and the community that's changed. How can you put a price on all that?

Let's try...

Education

"Action Through Enterprise, it has changed my life and I've been motivated to go to school, and now I am in the university. I will also try my best to also become a midwife, so that I will go back to my village and help my village people. **That's my dream.**" *Dapilah Lucy, supported by ATE through junior/senior high school and now university*

We feed 929 children (plus 89 school staff) every day, giving them the healthy meal (plus educational materials and sanitary pads) they need to concentrate on their studies. We have increasingly focused on partnering with ultra-rural schools, where we can have a bigger impact, engage new pupils and change perceptions around education.

Our budget buys more than a bowl of food, a book or a sanitary pad. It buys increased attendance (in lean season, an average 90% of children now stay in school – before our programme, that was just 67%). It buys improved exam results (20% above district average). It buys sanitary hygiene for girls. It pays for two or three cooks in each school and homegrown food from local farmers, bringing vital income into the villages. In remote communities - where almost every family has a school age child – we are reaching most families through this project alone.

The total yearly cost across ten schools (including recovery for all core costs, including two Inclusion Centres, Ghana staff, 2.5 FTE in the UK) is £146,000. To encourage children to school and keep them there, to enable them to learn on full stomachs, to give girls dignity, to stop children leaving the classroom to look for food, to stop them going down south to look for work, to stop girls leaving and getting pregnant. To give young people dreams that can come true. All this for £157 for each child.

Enterprise

“Before I was working hand to mouth, I almost closed my shop. Now, my **business is thriving!** And I have just supported my daughter to start Senior High School.” *Rashid, tailor with 19 apprentices*

Since 2012, we have backed 111 enterprises, providing non-repayable grants, global quality training and ongoing mentorship. The result: businesses see profits increase an average 91% (some by five times), take on apprentices and grow. We’ve helped almost 100 farmers grow crops in the dry season, supporting them with equipment, training and mentoring. Sixty young women (nine with disabilities) are being backed through their three-year apprenticeships (with 50% of graduates opening businesses of their own). People can feed their children, get health insurance, build a home, save for the future. Income and confidence ripple through the community.

The total yearly cost for businesses, farmers and apprentices in villages (including cost recovery) is £89,076. To grow skills, bring income and instil a spirit of entrepreneurship. To empower women to be financially independent and give girls who have been failed by school the opportunity to make their own way in the world. To enable people to buy the vital food and health insurance that will keep them well. To help farmers make their land green and fertile and break the cycle of hunger for everyone. To build resilient communities where there is a realistic hope for having a business that can sustain into the future. All this for an average £1,557 per business owner, £2,526 per farmer and £1,297 per apprentice.

Inclusion

“The stigma of disability is almost done away with. People have seen that **every human being is important.**” *John Bosco, head teacher and community leader*

Possibly our project with the most profound – and hardest to measure – impact is our work with disabled children and carers. Our disability group has 750 members across eight hubs, with monthly meetings, often held outdoors and for all to see. We cannot emphasize how truly transformational – miraculous even - this is.

Stigma and abuse around disability are deeply embedded. Most mothers have reported prejudice and even violence, many advised to abandon their child. Since 2012, Action Through Enterprise has been changing this. Today, we provide a sense of community, education, play, discussion, health insurance, medication, equipment and hygiene products. We aim to get as many disabled children talking, walking, playing, laughing and learning as possible. For some, this means accessing school - even senior high school - or apprenticeships. We also carry out home visits, ensuring no-one is forgotten. Last year, we hit the historic milestone of getting 100 disabled children into school.

Our groundbreaking work means the stigma and negative concept of disability is challenged throughout the community. The children - and their parents - are able to play increasingly full roles.

The yearly cost (including cost recovery), is £77,549. To improve health, wellbeing, mobility and communication skills. To support and educate a previously isolated cohort of mothers. To advocate and support disabled children to get the education they deserve. To open the door to employment and further education. To challenge deep-seated prejudice. To deliver fun and laughter and love, to bring disabled children into the light. All this for £103.40 for each child and carer.

We agree with Sir John Sawers and Tim Eliot-Cohen – we offer incredible **value for money, bang for your buck.** Some of what we do is measurable in pure data, some needs to be monitored over time, some is represented in a huge body of qualitative material. And some requires a bigger picture analysis around poverty and progress, alongside the extreme risks to the region and beyond if this progress is not made - and that is beyond our scope, requiring national and global perspectives and resources.

These are our costs and impact, and we would welcome the opportunity of exploring with the Committee how these can be usefully measured in a way that would open doors to future funding and support.

The Hub Model – the key to value for money

“**A truly innovative, scalable approach** to eradicating poverty in a small, remote and forgotten community.” *Priyanka Devani, development specialist and ATE trustee*

Overview

We're keen to shout about our Hub Model: it's based on creative solutions designed by local people for the challenges they face every day. Holistic and community-focused, the model is innovative, replicable, value-for-money.

Most people we work with have complex, dovetailing needs that call for an integrated, intensive response. By supporting communities in their entirety, we maximise resources and ensure accessibility. Households benefit in multiple ways, enabling them to overcome entrenched layers of poverty.

This has been an evolution, as we've carefully transitioned individual projects into our Hub Model. We're not alone in the small international development sector in delivering a range of services – but our model makes us innovators, with unique reach in rural communities and huge potential for growth.

How it works

In 2019, we codified our community-based approach as the Hub Model, with rural communities at its heart. We carefully rolled what were separate projects (education, enterprise, inclusion) into the framework and we continue to see the benefits today. Each community has a dedicated manager, with our specialist disability team working across the whole district.

The close relationship between hub manager and community (through meetings and constant contact) ensures deep understanding and open dialogue. This encourages collaboration at all levels - innovating, assessing impacts and co-developing programming in tailored and impactful ways. Integrated, self-strengthening, empowering - the Hub Model means that every singular impact creates a wider, longer-term ripple effect, improving life and creating opportunities for individuals, families and the community as whole.

Our model is the key to the successful expansion to Nandom and future plans to scale up across Ghana and beyond.

A virtuous circle

Our Hub Model strengthens individuals, families, women, communities and our own local team. These combine to create a virtuous circle that amplifies our impact and underpins our growth – making it cost effective, long-lasting and sustainable:

- Children attend and attain at school. Some (especially girls) can access further or higher education otherwise unavailable – and avoid early pregnancy or marriage. Beneficiaries become role models and bring skills back into the community.
- Businesses, farms and apprenticeships bring new skills, income and opportunities. Beneficiaries can send children to school, pay for health insurance, improve homes. Food is grown all year, benefitting the whole community. Apprentices open businesses and train their own apprentices.

Young women, including young mothers and those with disabilities, can support their families.

- Disabled children are supported to become healthier, more mobile, more communicative. They can attend school, learn a trade and launch businesses. Education and advocacy can reduce the incidences of disability.
- Communities are listened to and empowered, income increases, health improves, attitudes towards - and opportunities for - women and disabled people improve. Hope and ambition galvanise and inspire future generations.
- Staff develop, train and onboard new recruits, and become role models in their communities. Opportunities for professional growth encourages people to stay in the Upper West – and lures professionals from other regions.
- Careful and timely expansion is possible. Replicating the model in Nandom is successful because everything is been done in lockstep with communities, with Lawra staff playing key roles in recruitment and training.
- Our work and impact provide leverage with local authorities, enabling us to use our platform to advocate for increased official resources.

Value for Money

- We provide projects the community wants – our participatory process and local team ensure we don't impose the wrong solutions on people who are not empowered to push back.
- We work closely with the community – sometimes with MOUs – to ensure community/local authorities provide appropriate support e.g. upkeep of school kitchens.
- Approach is holistic, each project strengthening and amplifying the others, addressing the root causes of marginalisation and poverty in an agile/adaptive way.
- Hub managers have constant contact with the community, so they can report back and projects can be tweaked, reducing wastage.
- Ability to focus resources on communities who need them the most.
- Because the community sees us working on the ground, we retain good standing even when we make tough decisions e.g. focusing on more rural locations.
- Hub managers support and learn from each other, enabling scalability.

RECOMMENDATIONS TO THE FCDO

“ATE is an exemplary community development project that ... empowers all too often neglected and rural communities. Innovative and entrepreneurial ATE promotes sustainable solutions to delivering development at the grassroots and is **worthy of support and replication across Ghana and beyond.**”

Lord Boateng, Chair Ghana International Foundation

We might be small, but we deliver affordable solutions that can work at scale. As the Nandom roll out continues, we plan to look for a third district in 2026. We believe that any VFM approach by the FCDO should include within its scope the potential to support this growth in some way.

- Be proactive – don’t just measure the ‘usual suspects’ against a VFM framework – actively seek out NGOs currently outside your orbit. We’d particularly encourage you to engage with last mile deliverers like us, who offer both value for money and potential for growth.
- Embrace complexity within ‘value for money’ – there are no silver bullets. Of course, doing the job well for the least possible cost should be a hygiene factor, but there are different ways of applying the test. An NGO with a well-oiled machine that delivers a single intervention and then moves on, may appear efficient if measured within certain short-term parameters. But evaluation should also take into account the more complex work needed to tackle complex, multi-layered needs in challenging locations. It’s tempting for NGOs to avoid these areas because a one-size fits-all model doesn’t work and there are easier ways to have more immediate and measurable outcomes. But the quality and depth of our impact brings long term change, building resilient communities and avoiding far more costly intervention (military, emergency) down the line. That is truly putting the ‘value’ into value for money.
- Recognise that good development work can’t be rushed, and use your influence with other funders to reinforce that point. A defined funding cycle requiring short term exit plans or to be ‘self-sustaining’ within e.g. three years, is unrealistic and excludes NGOs like us who are doing the painstaking work of community engagement and long-term development. Deep-seated poverty cannot be eradicated overnight, it takes commitment and the ability to build incremental change over years, if not decades. Quick wins are often just that, a moment of success that does not sustain.
- Put a value on long term cultural change. If stigma against disability has almost disappeared, if young women are becoming role models, if professionals are travelling within Ghana to take up employment in previously unappealing locations, then there needs to be a way to evaluate these more intangible outcomes.

- Engage with smaller NGOs who offer great VFM, helping them achieve new funding without compromising their uniqueness – for example, giving access to early market engagement opportunities and the ability to apply for larger accountable grants – and ensuring the application process is not so onerous that they are effectively excluded.
- Play a convening role, facilitating connections and engagement with relevant partners in-country.
- Work with us – Action Through Enterprise is keen to both assist in creating a VFM framework that embraces our work, and to reap the benefits through unlocking the funding that will help us develop and grow, bringing opportunities and transforming lives.

Notes - Lawra and Nandom background

The Upper West is a region full of potential - especially with half the population aged under 20¹. But poverty is at 91%² - the highest poverty incidence in Ghana³ – with Lawra and Nandom among the worse. Literacy is just 49%⁴.

58,422 people live in Lawra Municipal, 51,328 in Nandom⁵ – in both, over 80% of the working population are subsistence farmers – and food production is low, increasingly exacerbated by climatic change⁶. The Upper West is rated as Ghana's most climate vulnerable region, with Lawra and Nandom in the highest category of risk⁷.

The districts border Burkina Faso. Along with high poverty, this represents a potential risk of extremism and violence unless communities can build economic and social resilience⁸.

Latest Annual Report: <https://ateghana.org/wp-content/uploads/2024/10/ATE-annual-report-2023-final-single-page.pdf>

Website: <https://ateghana.org/>

¹ https://www.citypopulation.de/en/ghana/admin/10_upper_west/

² <https://globaldatalab.org/areadata/profiles/GHAr109/>

³ <https://www2.statsghana.gov.gh/docfiles/publications/POVERTY%20MAP%20FOR%20GHANA-05102015.pdf>

⁴ <https://www2.statsghana.gov.gh/docfiles/publications/POVERTY%20MAP%20FOR%20GHANA-05102015.pdf>

⁵ https://www.citypopulation.de/en/ghana/admin/10_upper_west/

⁶ <https://www2.statsghana.gov.gh/docfiles/publications/POVERTY%20MAP%20FOR%20GHANA-05102015.pdf>

⁷ https://unfccc.int/sites/default/files/resource/Gh_NC4.pdf

⁸ https://www.undp.org/sites/g/files/zskgke326/files/2023-09/undp_ghana_policy_brief-_drivers_of_radicalization_in_northern_ghana.pdf