

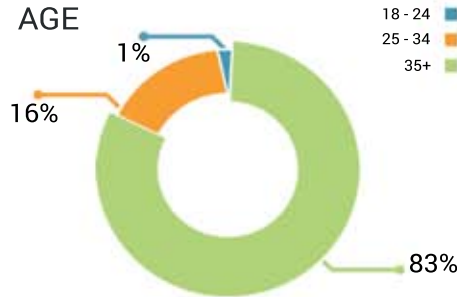
# SURVEYS ON THE IMPACT OF FINANCE IN GHANA

In July 2016, USAID's Development Credit Authority (DCA) conducted a borrower survey via GeoPoll's Computer Assisted Telephone Interviews (CATI) of 1000 individuals from Ghana who took out a bank loan backed by a USAID loan guarantee in support of their agriculture-related businesses. The objective of the survey was to learn more about the borrowers who received bank loans under this USAID loan guarantee and the impact of these loans on their lives.

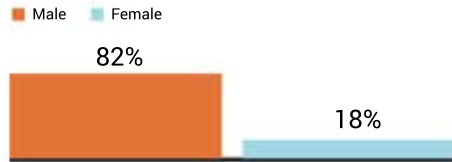


## WHO RESPONDED?

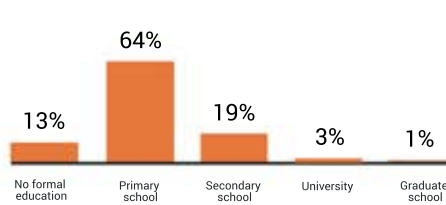
- 83% of respondents are over 35 years old, and 82% are male.
- 34% of those surveyed live in the Brong-Ahafo region, and only 13% have no formal education.



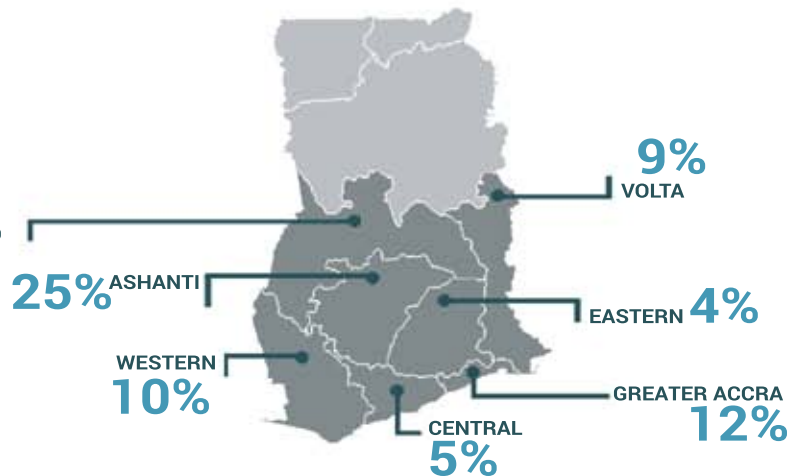
## GENDER



## EDUCATION LEVEL

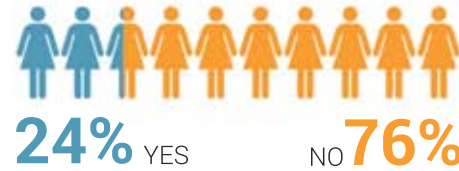


**34%**  
BRONG-AHAFO



## HOW DID THEY RESPOND?

### FEMALE BUSINESS OWNERSHIP



### TIME IN BUSINESS



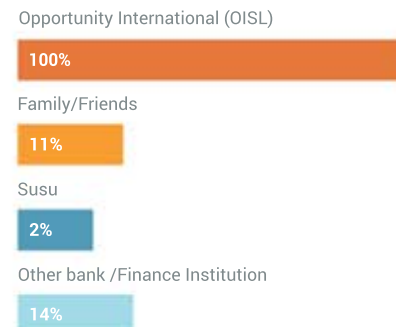
## LOAN IMPACT

Borrowers invested the loan proceeds in their agriculture-related businesses in a variety of ways. **87%** of business owners benefited from investing their loan.



## LOAN SOURCE

All respondents received a loan from Opportunity International Savings & Loans Ltd. (OISL), and some had loans from multiple sources.



## CONFIDENCE IN FUTURE LOANS

93% of respondents are confident they can successfully apply for another loan.

