

CURRENT OPPORTUNITY ALERT

DIV Fund Grants for Evidence-Based Innovations

For Ghanaian MSMEs, startups, social enterprises, nonprofits and research partners tackling poverty with scalable solutions.

APPLY ONLINE

KEY FACTS

Opportunity: DIV Fund open innovation grants.

Deadline: Rolling applications, year-round.

Funding: Stage 1: up to US\$200k; Stage 2: up to US\$500k; Stage 3: up to US\$1.5m.

Stage 2 note: Rare strong cases may be considered up to US\$750k.

Ghana fit: Ghana is listed with the World Bank lower-middle-income group.

Best fit: Post-prototype solutions with measurable impact and a credible scale pathway.



Scan to review and apply
[Open official DIV Fund page](#)

VERIFICATION NOTE

! Apply only through the official DIV Fund portal. DIV was formerly within USAID and relaunched as an independent nonprofit in 2026.

! This is not administered by GEA or GrowthAfrica. Direct programme questions to DIV Fund.

Why this opportunity matters

DIV Fund backs innovations that can cost-effectively improve lives at scale. For Ghanaian MSMEs, this is not a normal business grant. It is strongest for ventures that can show a real development problem, a working solution, early evidence, clear unit costs and a pathway to reach many low-income users or communities.

STAGE 1

PILOT

Up to US\$200k

Test user demand, feasibility, impact potential and financial viability.

STAGE 2

TEST & POSITION

Up to US\$500k*

Rigorous evaluation, market validation and preparation for growth.

STAGE 3

SCALE

Up to US\$1.5m

Scale proven innovations with strong evidence or commercial viability.

WHO SHOULD APPLY

- **Legally registered organisations:** MSMEs, startups, nonprofits, social enterprises, universities, research bodies or partnerships.
- **Post-prototype solutions** that are ready for real-world testing or already serving users.
- **Innovations targeting poverty** and development challenges in Ghana or other low- and middle-income markets.
- **Commercial, public-sector or hybrid** scale pathways with credible partners or payers.

WHAT DIV LOOKS FOR

- **Evidence of impact:** a credible theory of change, usage data, pilots or stronger causal evidence for later stages.
- **Cost-effectiveness:** clear unit costs and a better value proposition than current alternatives.
- **Durable scale:** potential to improve lives for 1 million+ people over time.
- **Team capacity:** credible implementers, partnerships and milestones.

RELEVANT GHANA USE CASES

- **Agriculture:** market access, climate-smart advisory, post-harvest loss reduction, agri-finance and inputs.
- **Services:** affordable health, education, digital public services, WASH, sanitation and governance tools.
- **Energy and finance:** clean energy access, productive-use energy, SME finance and last-mile distribution.

BEFORE APPLYING, PREPARE

- **Evidence:** users, pilots, revenue, field results, studies or letters of interest.
- **Value for money:** cost per user, expected benefit per user and comparison to alternatives.
- **Scale pathway:** who pays at scale and which partners can help adoption.
- **Milestones:** what DIV funding will test, prove or unlock.

Avoid applying too early: pre-prototype ideas, general operating requests and solutions with no measurable impact story are weak fits.

1. Pick the right stage

Pilot, test for scale or scale validated solution.

2. Build an evidence pack

Traction, impact data, budget, milestones and partners.

3. Submit and track

Use the official portal and monitor email updates.

Verified sources: [DIV Fund Apply](#) | [Request for Proposals](#) | [AP transition note](#) | [World Bank Ghana data](#) | Verify portal status before sharing widely.