



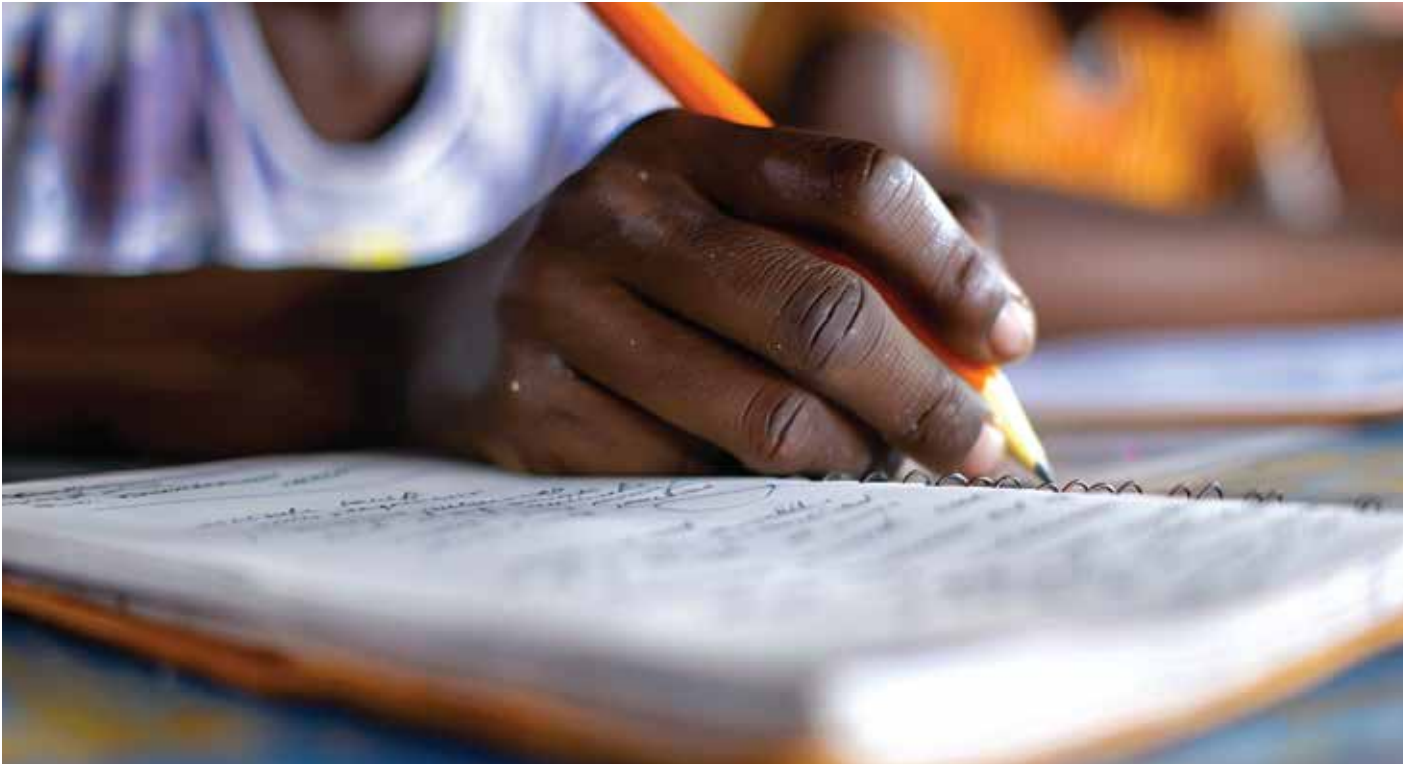
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There is Power in Education

I believe fervently in the adage “There is power in education”. It is for this reason that during the past 26 years education or sensitization as it also refers to, has remained one of the tools used to accomplish SEND’s mission to promote good governance and equality of men and women.

The purpose of the education conducted in SEND’s projects is awareness creation on the causes of vulnerability of our target groups but more importantly, the opportunities that exist for them to change the status quo. Awareness creation establishes the foundation for SEND’s projects to trigger behavioral changes and positive actions such as self-organization and policy change advocacy by the vulnerable groups to transform their situation.

The educational activities of SEND’s projects are inspired by the Brazilian educator, Paulo Freire. The Freirean notion of education is elaborated in the book “Pedagogy of the Oppressed”. The aim is to empower

the poor to take the development of their communities into their own hands. It is an educational process that fosters critical thinking and consciousness among the poor and their societal allies to self-organize and liberate themselves from injustices. These injustices include poor schooling infrastructure for children from vulnerable families, high incidence of death among vulnerable groups due to poorly funded public health emergencies or limited access to farm inputs for small-scale food crop farmers.

As told in the various articles that you are about to read, SEND’s educational activities are instant sources of and push factors for vulnerable communities to self-organize, mobilize local resources, advocate, network, and adopt improved livelihood strategies. Kickstarting our projects with Paulo Freirean education ultimately is to have the poor drive the development of their communities: “The oppressed must be their own example in the struggle for their redemption “Pedagogy of the Oppressed (Freire, 1970, p54)



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Picture: The F4A team inspecting the new school with community members.

Fair 4 All Community Co-Creation Delivers Results: Nyankomase Gets a New School.

By Joana Ankomaa Addey

Access to education remains a challenge in many cocoa-growing communities, where children often travel long distances or study in deplorable conditions. Nyankomase, a small community in the Eastern Region, was one such community where overcrowded and dilapidated classrooms were the norm until a significant change occurred after they participated in a Fair4All co-creation forum between farmer cooperatives and licensed cocoa buying companies.

In 2023, SEND Ghana, under the Fair4All Project, convened key stakeholders in the cocoa value chain, including Cocoa Buying Companies, community leaders, and farmer cooperatives, to participate in the co-creation forum. The forum aimed to establish a platform for Cocoa Producing Communities and Licensed Cocoa Buying Companies to collaboratively develop Community Development Agreements, to address the pressing challenges faced by these communities.

Following the co-creation forum, the assemblyman for Nyankomase said they were inspired to collaborate with Nyonkopa Cocoa Buying Limited, a Local Buying Company (LBC) that specializes in buying cocoa beans, to construct a school for their community. He mentioned that the community was not happy with the state of their current school and

was determined to expand access and reduce classroom overcrowding.

"The student population in the community school kept growing, leading to overcrowded classrooms. Consequently, our community leaders approached Nyonkopa Cocoa Buying Limited to seek support in expanding the classroom infrastructure to accommodate more students," he explained.

Nyonkopa Cocoa Buying Limited responded positively to their request, swiftly completing a fully equipped six-classroom block in less than three months. The new structure includes modern washrooms, a canteen, toilet facilities, an astroturf, and a computer lab equipped with 22 computers. The construction is nearing completion and will soon be handed over to the community.

The community members are eagerly anticipating the commissioning of the new edifice in the coming months, hoping it will enhance learning outcomes for the numerous children attending school in the community. "We are grateful to the Fair4 All project for providing the platform for this remarkable transformation. This structure will significantly reduce the number of students cramped up in small classrooms and enhance learning with the added amenities such as the computer lab," he concluded



Picture: The cafeteria section of the new school.



Finished Classroom fitted with chairs



Establishing a Public Health Emergency Fund: Ghana's Pathway to Combatting Future Outbreaks

By Joana Ankomaa Addey

As we crossed over into a new year on December 31st, 2019, none of us could have foreseen the events that followed shortly after the new year celebrations. If someone had told us that within a few months, an outbreak would force many Ghanaians to stay home under a government order, with physical contact becoming almost aberrant, many of us would have scoffed.

This scenario illustrates the unpredictable and disruptive nature of infectious disease outbreaks. Epidemics are an unfortunate reality of life and will persist as long as humans continue to interact with the environment and its elements.

In the last four years alone, Ghana has endured at least four major outbreaks, including COVID-19, Murburg, Ebola and Monkey Pox. Health emergencies often have far-reaching economic consequences, impacting livelihoods, disrupting supply chains, and straining healthcare systems. While Murburg and Monkey Pox recorded fewer fatalities, COVID-19 tragically claimed the lives of 1,456 Ghanaians, with many others losing their income. Lessons learned from previous outbreaks underscore the necessity to prioritize strategic investment in system to effectively combat future disease outbreaks. and human to combat

Failing to identify a sustainable funding source to support preparedness and response efforts could undermine Ghana's ability to mitigate future outbreaks, potentially resulting in even deadlier and more devastating consequences than COVID-19.

It is for this reason that the government of Ghana must heed the persistent calls for the establishment of a Public Health Emergency Fund (PHEF) and the conversion of the COVID-19 levy into a funding source for the PHEF. Over the past three years, stakeholders from the health sector have consistently advocated for the realization of this Fund, emphasizing its role in fighting future outbreaks.

The creation of such a Fund represents a significant leap forward, promising a secure and dependable source of funding during outbreaks. Essentially, it would function as a financial reservoir specifically designated to bolster government efforts in safeguarding the nation's health security. Once operational, the Fund could support a myriad of preparedness initiatives, including research, vaccine development, procurement of Personal Protective Equipment, simulation exercises, surveillance system enhancements, laboratory capacity reinforcement, human resource development, and the establishment of isolation centers at both national and subnational levels.

In addition, would also ensure a swift response measure during infectious outbreaks. This hands-on approach minimizes the risk of delayed or inadequate responses, thereby protecting public health and preserving lives.

While we may not know when the next outbreak will occur, we can certainly prepare adequately for it. There's no harm in hoping for the best, as long as we are prepared for the worst.



Left to right: Francis Nkaw and Joseph Osei Otchere, project staff, meeting with Twifo Praso Rural Bank staff to discuss the bank's loan support for farmers.

Access to Credit Facilities Boost Productivity of Cocoa Farmers in Twifo Praso

By Joana Ankomaa Addey

Cocoa farmers in the Twifo/Heman/Lower Denkyira District and surrounding areas can now easily access low-interest loans through the co-creation forum organized by SEND Ghana as part of the Fair for All project. For many of these farmers, securing credit has long seemed unattainable, as they often lack access to the right information on loan application processes and are perceived as high-risk borrowers.

In June 2023, the Fair4All project convened stakeholders in the cocoa value chain, including financial institutions, in a forum aimed at enhancing loan accessibility for smallholder cocoa farmers. The forum sought to create a platform where farmers, young entrepreneurs and financial institutions amongst others could co-create community development agreements looking at the various opportunities that exist for them including credit resources to support small holder farmers and young entrepreneurs. During this engagement, the Twifo Rural Bank together with young entrepreneurs and small holder farmers present at the meeting co-created an agreement that would make loan facilities easily available to the farmers and young entrepreneurs.

Following the engagement, they formed groups to seek loans from the Twifo Rural Bank. Madam Betty, a member of the Asomdwe Cooperative, is a beneficiary of the loan scheme. She speaks highly of the process, confirming that it has significantly contributed to her success as a woman cocoa farmer.

"Since I started taking the cocoa loan to invest in my farm, I've seen a significant increase in my harvest. Previously, I only got 6 bags, but now I'm able to harvest more. The loan application

process is very straightforward, and I'm now able to access even larger amounts," she said. Madam Richeal Oparebia Darko, Manager of the Hemang branch of the bank, notes a heightened interest in cocoa loans among cocoa farmers, particularly women, following their participation in the forum. She further indicated that Twifo Rural Bank's cocoa farmer customer base is growing daily, with more farmers requesting to join the scheme.

"Last June, our institution participated in a forum with SEND Ghana, where we educated cocoa farmers on the loan application process. Following the forum, our farmer customer base increased from 3000 to 5000."

Madam Oparebea further explained the loan process, stating that farmers are initially required to form a group of 15 cocoa farmers, with each member acting as a guarantor for the others, thereby reducing the risk associated with lending to cocoa farmers. Additionally, the group must apply with a letter and a national ID card to access the loan. She indicated that the repayment rates are quite high, with many farmers increasing the loan amount after paying back what they previously owed. Hence, the bank is opened to expand their cocoa loan scheme to accommodate more farmers who are interested in participating in the scheme.

FAIR for ALL, a five-year initiative, funded by Oxfam, aims to bridge the gap between cocoa farmers and other stakeholders in the cocoa value chain has SEND Ghana as one of its implementing partners.



Madam Betty repaying a loan she took from the Twifo Praso Rural Bank to support her cocoa business.

“RIGHTING MY WRONGS WITH 4R PRINCIPLES”

By Bashru Jumah

The 4R principles, combined with good agronomic practices, are highly effective in boosting smallholder farmers' productivity. However, a lack of knowledge frequently results in poor agronomic practices among farmers, leading to significantly low yields. These principles aim to enhance the socio-economic well-being and resilience of smallholder farmers, particularly women, by improving crop efficiency and farm income through the incorporation of 4R Nutrient Stewardship practices—applying the Right Source of nutrients, at the Right Rate, at the Right Time, and in the Right Place.

With the advent of the 4R-NSP project and the introduction of the 4R principles through demonstrations, farmers' traditional practices are beginning to evolve. One such farmer is Mr. Nbalijo Ngnaliyagnan, who is 44 years old and lives in the Lesseni community. He has been farming maize for the past five years, even before the 4R project arrived in his community. When the project formed a cooperative in his area, he joined along with his wife, but he was still not applying the 4R principles. Over the five years of maize cultivation, he never harvested more than 4 bags (400 kg) of maize from his 2-acre plot, with the highest yield being only 3 bags. This amount was insufficient to feed his family, let alone cover other social needs like children's education or healthcare.

When the 4R project established a learning site in his community, he learned the correct way to cultivate maize using the 4R principles. Inspired by what he observed at the learning site, he decided to correct his methods this year. He bought certified hybrid maize seed called Lake instead of his usual seeds and planted his 2 acres according to the 4R principles. Community Volunteer Agricultural Extension Agents supported him and his wife in planting using lines. He applied the first fertilizer 2 weeks after planting and the second fertilizer 6 weeks after planting. During monitoring, an obviously elated Nbalijo, observing how much bigger his maize cobs had grown, could not hide his joy and said, "This is my first time applying 4R, and I have seen the results, of which I am very happy. I expect to get at least 16 bags from this farm, and this will help my wife and me to feed our six children as well as cover other needs."





Civil society and adolescent youth groups in a group photo taken during the protest on the placement of tax on sanitary products in Accra, Ghana.

#DontTaxMyPadCampaign Gets Result

The #DontTaxMyPad campaign achieved results when the government of Ghana heeded advocacy calls to remove taxes on the importation of raw materials for producing pads and locally manufactured pads. This was made known when the Minister of Finance presented the 2024 budget to parliament.

This victory wasn't a stroke of sheer luck but the result of consistent, hard-hitting advocacy by members of the CSO's platform on SDGs, drawing the government's attention to the adverse impact of the high cost of pads on menstruating girls and women. In Ghana, access to and proper use of safe, hygienic menstrual products remains a significant challenge for many adolescent girls and young women (Montgomery et al, 2012), forcing them to resort to unsanitary period management methods.

This problem is largely attributed to the exorbitant prices of these products, driven by the taxes imposed on them. The Government of Ghana, under the Harmonized System Code 9619001000, classified sanitary pads as 'Miscellaneous Manufactured Articles' which subject them to a myriad of taxes including 20% import duty: 15% Import VAT, and other import and statutory levies.

Due to this, many girls experience period poverty causing them to miss school and other important social activities. A UNICEF report shows that about 95% of girls who live in rural Ghana miss 20% of school because of a lack of access to a sanitary pad. Similarly, a Curious Mind podcast in 2023 revealed sad stories of young women in the Central region exchanging sexual favours for pads with older men with victims suffering immense abuse in the hands of predators.

The CSOs campaign began with a peaceful protest along the main streets of Accra, culminating at Parliament House as part of events to commemorate the 2023 World Menstrual Hygiene Day. The group later submitted a petition to the Clerk of Parliament on behalf of the 'Bagbin. Subsequently, he made statements on the floor of parliament, condemning the imposition of taxes as unjustifiable.

"On the issue of sanitary pads, the government should rethink about it. Because the taxes are not only imported ones, even the locally produced ones are taxed. The businesses met me two days ago, [and told me that] even the raw materials are taxed. They were complaining about production, to the extent that some of them folded up. This is something that I take seriously. Don't let us miss the point, I will not tax a woman, my mother for producing me. I don't support that at all, so the state must take this matter seriously" he said".

The platform also staged a protest at the parliament premises on the day the 2024 Budget Statement and Economic Policy was scheduled to be read. During this demonstration, sitting Member of Parliament, Francis Sosu, representing Madina, joined the protesters at the forecourt of parliament to demand the removal of taxes. Despite the government expressing its commitment to eliminating taxes on locally manufactured pads and the importation of raw materials for the same, the battle is far from over. The platform still has significant work ahead to ensure the government follows through on its promises and truly removes the taxes. This is essential for reducing the prices of sanitary products, making them affordable for the average Ghanaian girl.



Civil Society and youth groups protesting the placement of taxes on sanitary pads.