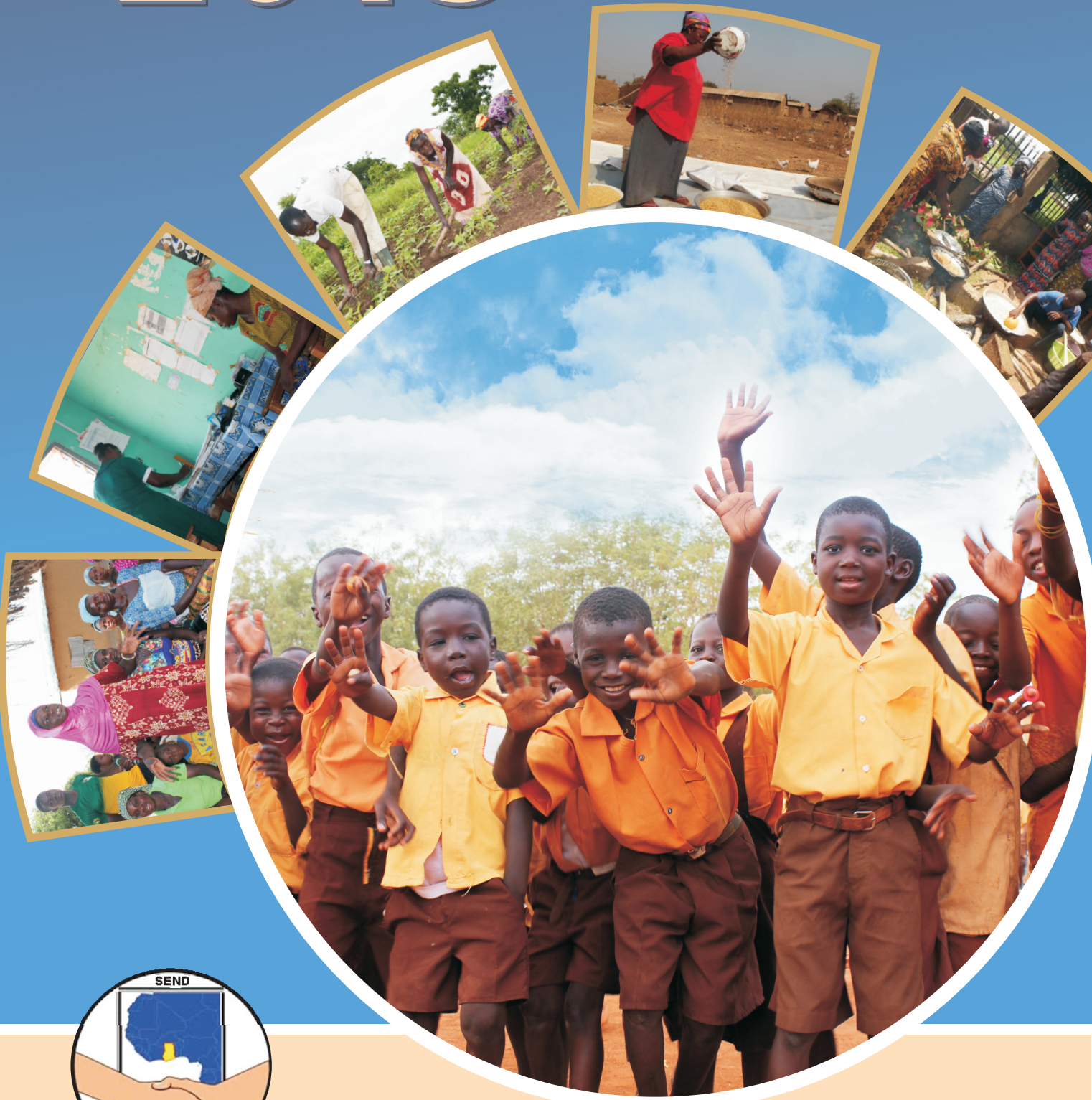


# SEND GHANA ANNUAL REPORT 2015





# List of Acronyms

<b>AAAA</b>	—	Addis Ababa Action Agenda
<b>ADISS</b>	—	Accountable Democratic Institutions & Systems Strengthening
<b>BOD</b>	—	Board of Directors
<b>CCA</b>	—	Canadian Co-operative Association
<b>CEO</b>	—	Chief Executive Officer
<b>CHAP</b>	—	Community Health Action Plan
<b>CHMC</b>	—	Community Health Management Committee
<b>CHNAs</b>	—	Community Health and Nutrition Agents
<b>CHPS</b>	—	Community Health-Based Planning Services
<b>CSOs</b>	—	Civil Society Organisations
<b>DAs</b>	—	District Assemblies
<b>DCMC</b>	—	District Citizen's Monitoring Committee
<b>DDs</b>	—	District Directorates
<b>DHDs</b>	—	District Health Directorates
<b>DSS</b>	—	District Security Services
<b>EC</b>	—	Eastern Corridor
<b>EU</b>	—	European Union
<b>FfD</b>	—	Financing for Development
<b>FNGO</b>	—	Focal Non-Governmental Organisation
<b>FOSDA</b>	—	Foundation for Security and Development in Africa
<b>FOSTERING</b>	—	Food Security through Cooperatives in Northern Ghana
<b>GAS</b>	—	Ghana Audit Service
<b>GELAP</b>	—	Grassroots Economic Literacy and Policy Advocacy Programme
<b>GES</b>	—	Ghana Education Service
<b>GHC</b>	—	Ghana Cedis
<b>GHS</b>	—	Ghana Health Service
<b>GMF</b>	—	Gender Model Family
<b>GPEG</b>	—	Global Education Partnership Grant
<b>GPS</b>	—	Global Positioning System
<b>HCCV</b>	—	Health Community Champion Volunteer
<b>IBP</b>	—	International Budget Partnership
<b>IFDC</b>	—	International Fertiliser Development Corporation
<b>IMF</b>	—	International Monetary Fund
<b>IMPROVE</b>	—	Improving Maternal Health through Participatory Governance
<b>LSP</b>	—	Livelihood Security Programme

<b>MAF</b>	—	Millennium Development Goals Acceleration Framework
<b>MCC</b>	—	Mobile CHPS Compound
<b>MDGs</b>	—	Millennium Development Goals
<b>MHCC</b>	—	Maternal Health Community Champions
<b>MoF</b>	—	Ministry of Finance
<b>NFED</b>	—	Non Formal Education Department
<b>NGOs</b>	—	Non-Governmental Organisations
<b>OBS</b>	—	Open Budget Survey
<b>PSCA</b>	—	Parliamentary Select Committee on Agriculture
<b>PSU</b>	—	Project Support Unit
<b>PWD</b>	—	Persons with Disabilities
<b>RCCs</b>	—	Regional Coordinating Councils
<b>SDGs</b>	—	Sustainable Development Goals
<b>SEND</b>	—	Social Enterprise Development
<b>SENDFiNGO</b>	—	SEND Financial NGO
<b>WB</b>	—	World Bank

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# 1 INTRODUCTION

In 2015, tackling social, economic and political inequalities was underscored by the final Millennium Development Goals (MDGs) progress report, Sustainable Development Goals (SDGs) and Enhanced Credit Facility Programme (ECFP) with the International Monetary Fund (IMF). Ghana joined 189 member states of the United Nations (UN) in 2015 to produce the final MDG Progress Report followed by the adoption of the 17 SDGs. Rising social and economic inequalities if not arrested can degenerate into political conflicts and undermine national development efforts. Unlike the MDGs, the SDGs, which is to end in 2030, has prioritized addressing inequalities in all of its forms—gender inequality in health, education and access to productive resources.

From 2001 onwards, achieving the 8 MDGs guided development policies and programmes of successive governments. According to the Final Progress Report, the overall impact on poverty reduction of 15 years of implementing MDGs was highly positive. Between 2005 and 2013, the level of poverty in Ghana declined from 32% to 24%, and extreme poverty fell from 17% to 8%.

However, like elsewhere in Africa, Ghana's performance towards the 8 MDGs targets, which the government prioritized in 2001 to work towards realizing, was mixed:

- Ghana completely attained halving extreme poverty, halving the proportion of people without access to safe and clean drinking water, universal primary education and gender parity in primary education.
- The country also attained high progress on reducing HIV prevalence, improving access to ICT as well as reducing the proportion of people living with hunger.
- Ghana achieved low progress in promoting women's participation in governance, full and productive employment, reduction in under five and child mortality as well as reducing maternal mortality.

What is of great concern, though, is that mainstreaming of MDGs into development policies and programmes did not reverse the character of inequality in Ghana. The three northern regions where SEND's programmes are concentrated and Volta Region, though they have experienced declines in the level of poverty, remain the poorest parts of Ghana. Moreover, the Final MDG Report states that, "While poverty incidence in urban areas has declined substantially over the period, those who are poor are becoming poorer."

Put differently, despite the pro-poorness of the MDGs, the implementation benefitted the better off and well-to-do Ghanaians much more than their poorer compatriots-- women, small scale food crop farmers, Persons with Disability (PWDs) and youth.

Hence, Ghana's acceptance of the SDGs offers opportunities for governments, during the

next 15 years, to invest in tackling inequality. Addressing inequality will require sustained investment in health, education and small scale food crop farming, the mainstay of the rural poor who make up 50% of Ghana's population. The emphasis in the 3-year Enhanced Credit Facility programme with the IMF to protect budgetary allocation to education and health as well as to increase expenditures on social protection programmes for the poor is therefore commendable.

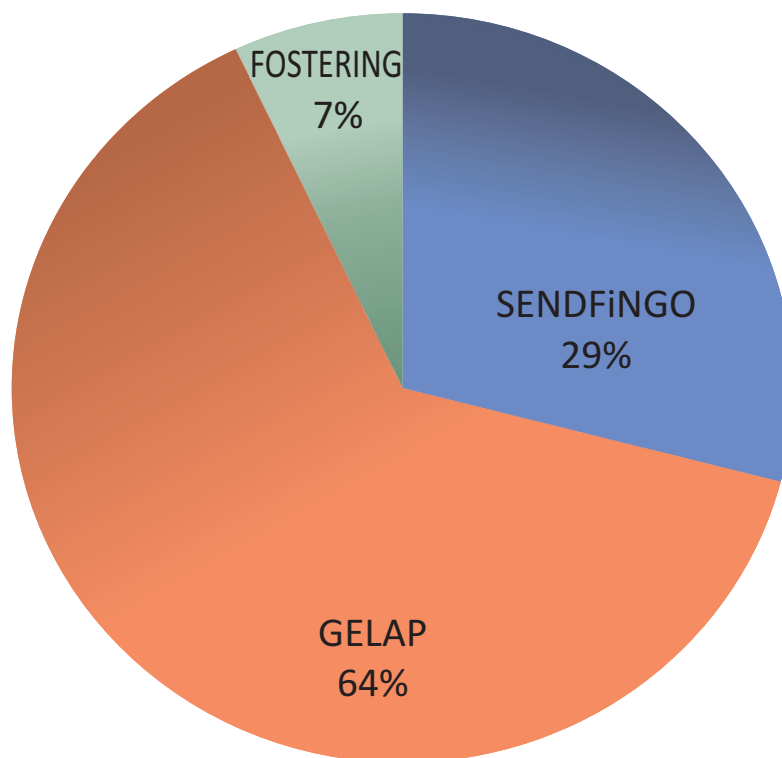
We at SEND GHANA are convinced that civil society and government partnership enabled the MDGs implementation to reduce poverty, and it will be even more important for the success of the SDGs in combating rising inequality in Ghana. In Making Ghana Work for Equity, Strategic Plan 2014 to 2018, SEND GHANA described its strategies and programmes to partner ministries, departments, agencies and district assemblies to alleviate inequalities. The primary role of our organisation in the execution of the SDGs will remain enabling women, small scale food crop farmers, youth and PWDs to hold governments accountable for their commitments in order to promote equality of citizens. This annual report provides ample evidence of the contributions SEND GHANA and its partners made towards building a just, fair and equitable Ghana in 2015.



Figure 1: District Citizens Monitoring Committee in a strategic meeting to mobilize citizens

## 2 Overview of SEND GHANA's Programmes

SEND GHANA's 2014-2018 Strategic Plan titled Making Ghana Work for Equity moves into its second year with a much stronger determination to influence policy change and promote good governance. Through the three programmes-Grassroots Economic Literacy and Policy Advocacy Programme (GELAP), Livelihood Security Programme (LSP), and SEND Financial NGO (SENDFINGO), SEND GHANA has directly impacted on the lives of 43,149 Ghanaians. These beneficiaries were in sixty-five (65) poor districts across six (6) regions in Ghana.



**Figure 2: Direct beneficiaries of programmes**

**Benefits realized by those who were directly reached by the programmes include:**

- skills and platforms to promote accountability, transparency and equity in pro-poor programmes
- improved nutrition and food security
- rise in income levels

Through the Participatory Monitoring & Evaluation (PM&E) Network, SEND GHANA collaborated with six-five (65) district-based Non-Governmental Organisations (NGOs), six-five (65) District Assemblies (DAs), six (6) Regional Coordinating Councils (RCCs) and fourteen (14) radio as well as five (5) Television stations to promote good governance practices at national and district levels. This collaborative approach enabled SEND GHANA and its partners to increase the impact of government funded pro-poor programs on women, farmers, youth, micro entrepreneurs and persons with disabilities.

# SEND GHANA OPERATIONAL AREAS

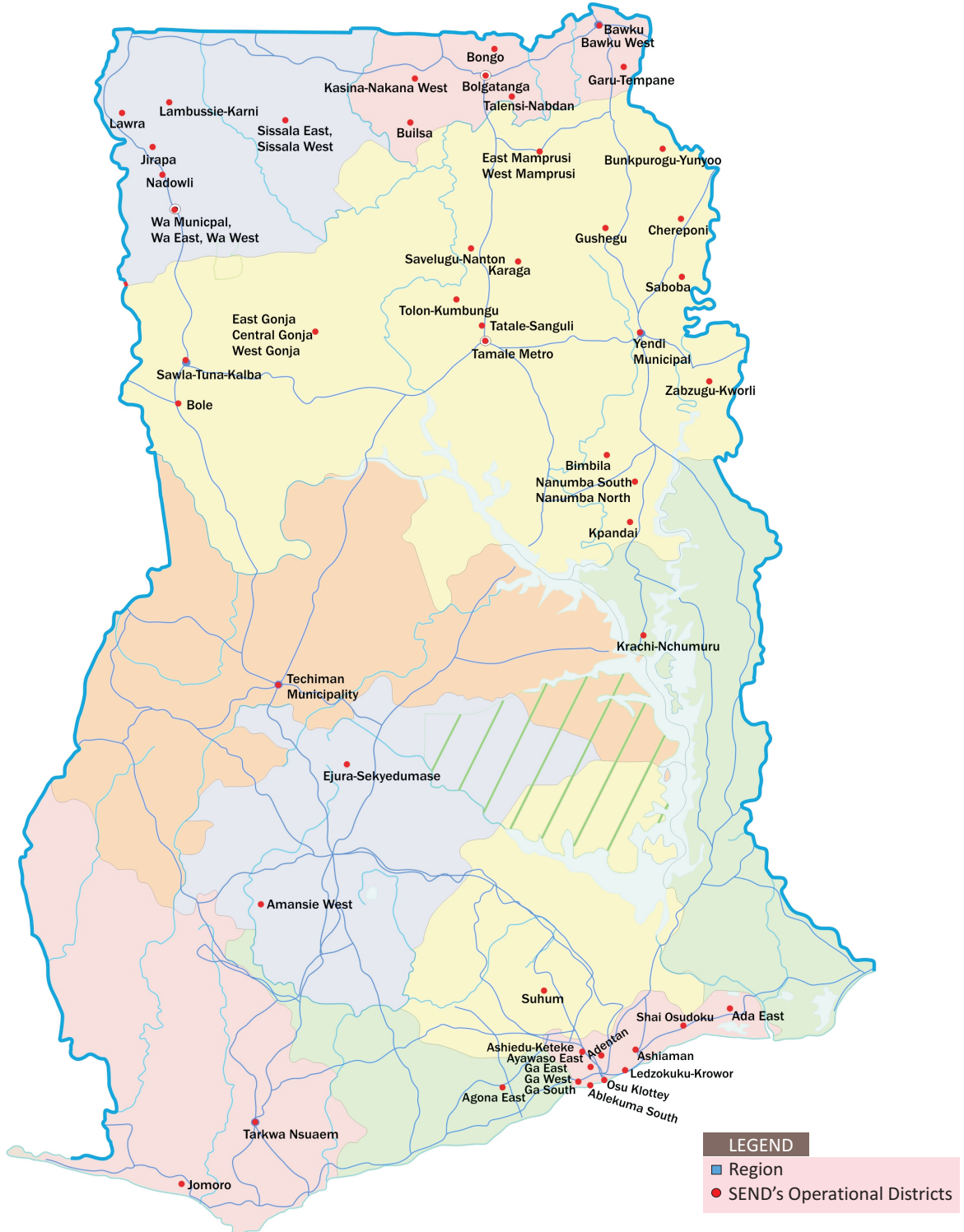
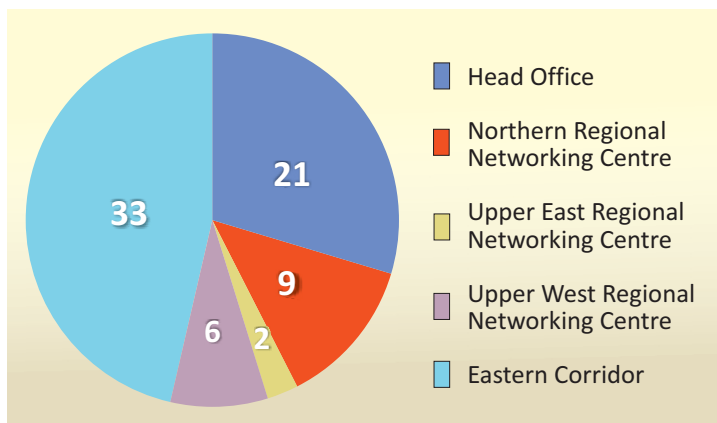


Figure 3: Operational areas of SEND GHANA

The sixty-five (65) operational districts of SEND GHANA are shown in figure 2. Overall, fifteen donors supported the three programmes mentioned earlier with an amount of \$2.67 million.

**2.1 Staffing**

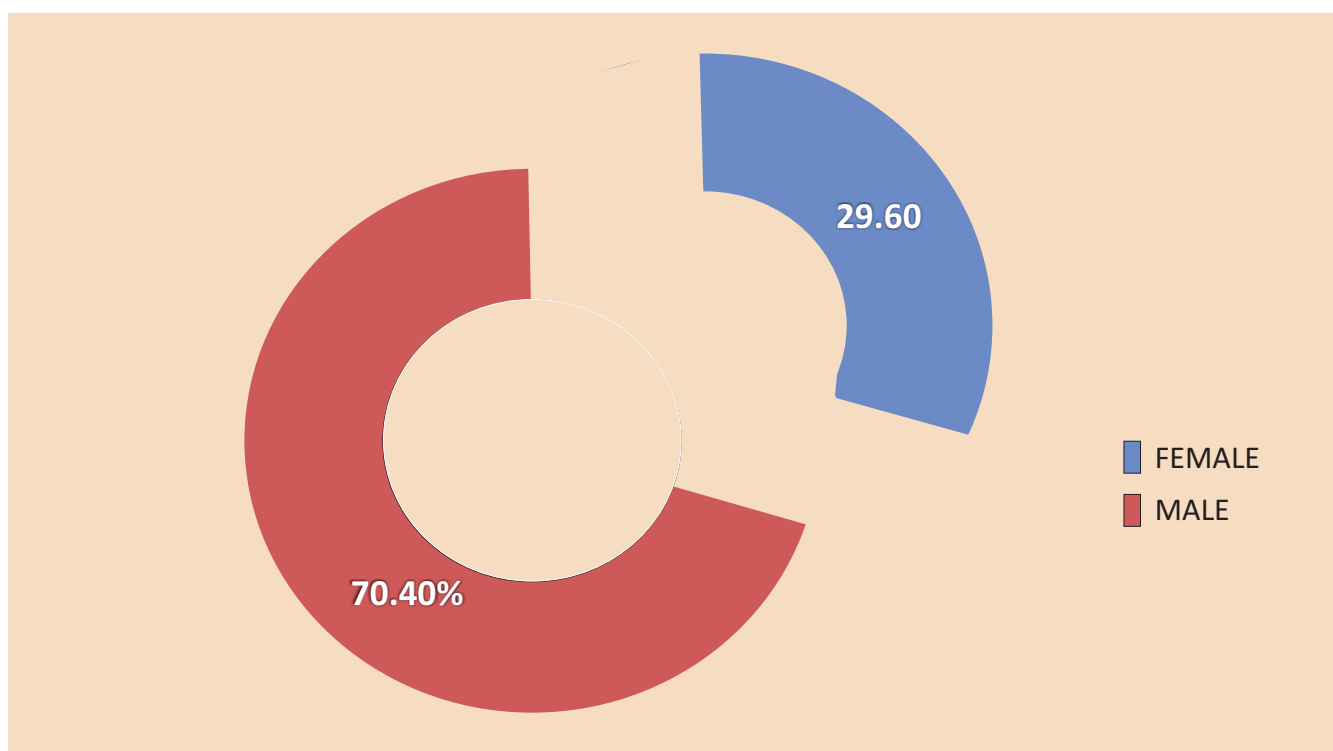
In 2015, SEND GHANA's staff strength grew to seventy-one (71). The diagram below provides a breakdown of distribution of staff among the five (5) offices of SEND GHANA.



**Figure 4: Staff headcount composition**

DEPARTMENT	NUMBER OF STAFF	M	F
Administration	33	22	11
Programmes	38	28	10

**Table 1: Departments**



**Figure 5: Gender distribution**

## 3 Grassroots Economic Literacy and Policy Advocacy Programme

Under the advocacy programme, SEND implemented six (6) projects. These projects ensured that beneficiaries improved on their health, education and livelihoods status.

### 3.1 Health and Well-being

Community members require skills and knowledge in order to effectively contribute to the management of their respective Community Health-Based Planning Services (CHPS) Compound. As a result, SEND GHANA improved on the knowledge on the roles and responsibilities of 2,702 community members (1,041 males and 1,661 females) to effectively manage their CHPS Compounds. Changes in Naro, a small farming community in the Upper West region, presented in figure 6 below is evident of how community ownership of CHPS is strengthened in the 20 operational districts.

**Figure 6: Display of community ownership of CHPS compound in the fight against maternal deaths**

#### Community Ownership Solves Naro CHPS Water Problem

*Narrating her story, the midwife in charge of Naro CHPS, Mrs. Freda Dordaah, said whenever clients visited the facility, they were requested to fetch water required for treating their ailments. The water engineers had indicated that the borehole was low yielding, and could no longer operate at optimal level.*

*Consequently, during a SEND GHANA's sensitisation in the community of Naro, a community driven solution was proposed and unanimously adopted to resolve problems with water provision for the CHPS compound. The Health Community Champion Volunteer (HCCV) kept emphasizing the need for the provision of water to the CHPS compound during the sensitisation. His persistent campaign attracted the attention of members of the community. Consequently the community members agreed to use a communal labour approach to manually provide water to the CHPS compound in turns and in accordance with sections as demarcated by the community. It was agreed for a section to be responsible for fetching water for a month after which the obligation rotated to the next section of the community. Sanctions mechanisms were also agreed upon such that if a section failed to honour its obligation they would be punished by asking them to fetch water for the next another month before taking a break. Because a section does not want to fetch the water for two consecutive months, they always try to honour their communal obligations. Thus the community of Naro is successfully managing the problem of intermittent water supply to their CHPS compound until a permanent solution is provided by government.*

### **3.2 Transforming Basic Education through Improved Budget Transparency and Efficient Management of Resources**

The Global Education Partnership Grant (GPEG) monitoring and the Education Budget Analysis reports were published and disseminated. Policy dialogues were held to seek commitment to address key findings of the reports. Participants numbering 373 (309 men and 64 women) were drawn from fourteen (14) districts.

In total, fifty-one (51) commitments were secured from District Directorates (DDs), DAs, schools authorities and parents. There is existing evidence which points to the fulfillment of some of these commitments. Information received and verified by the District Citizen's Monitoring Committee (DCMC) and SEND in the Upper West Region shows that as part of its measures to strengthen monitoring, the Wa West District education directorate has developed a checklist for monitoring schools.

Again, the District Assembly is renovating and furnishing the school library. The Ministry of Finance has outlined measures to check payroll inconsistencies especially education sector's huge allocation to payment of salaries is reduced.

The measures include the introduction of e-pay slips, e-payroll and the electronic salary payment voucher adopted by the payroll department of the Controller and Accountant General's department to check payroll inconsistencies in various sectors of the economy. According to the Ministry of Education, the measures resulted in a decrease in amounts paid as compensation this year compared to the previous year. In 2016 for instance 83% of the sector's allocation was paid as compensation compared to the previous year's percentage of 93%.

In addition, Chief Directors and heads of government agencies and departments have been tasked with the validation of payroll information before payments are effected.

### **3.3 National Conversation on the Post 2015 Development Agenda**

Through sensitization on two television and five radio stations, greater awareness and knowledge of citizens, technocrats and the media increased on the SDGs.

### **3.4 Mobilizing Civil Society to Influence Post-2015 Development Financing Issues**

In order to sustain discussions on the issues of Financing for Development (FfD) and to monitor implementation of the Addis Ababa Action Agenda (AAAA) by Government of Ghana, a Post-Summit debriefing session for twenty-four (24) participants (ten women and fourteen men) from Civil Society Organisations (CSOs), media, and government agencies was held to provide a platform for stakeholders to share information on government's position on development financing, with special emphasis on the implementation of the SDGs. The summit explored ways of sustaining discussions on development financing and also equipped CSOs and the media with the relevant skills and information in order to monitor the implementation of the AAAA. Additionally, the engagement with the Ministry of Finance has

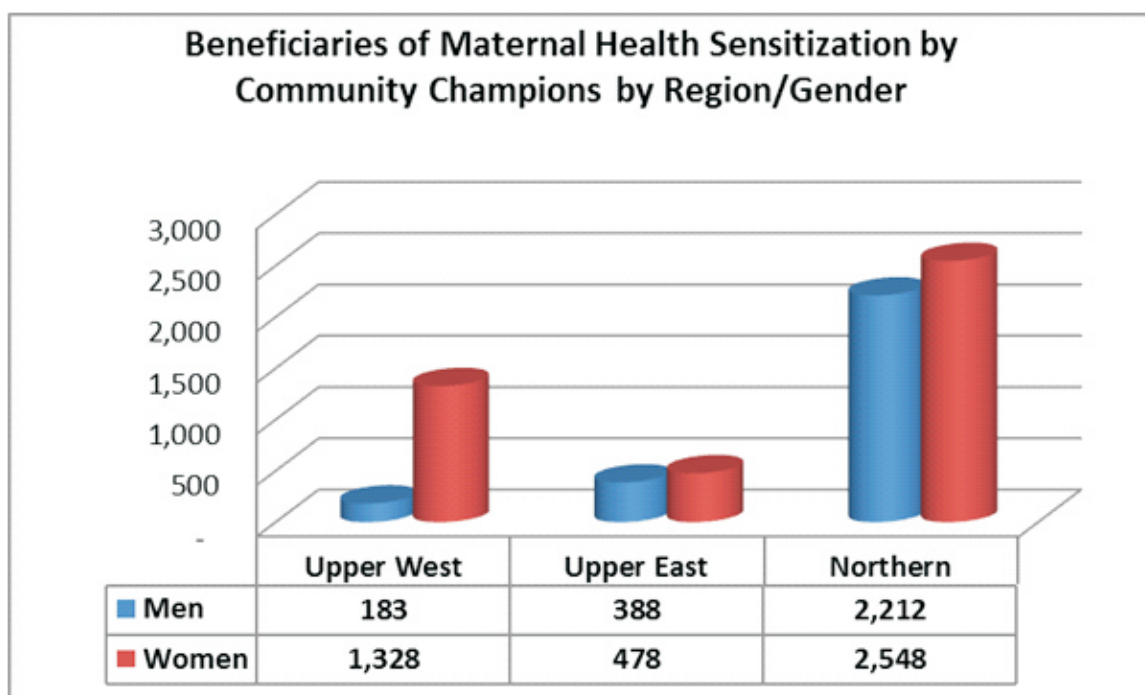
consolidated SEND's approach of constructive engagement with duty bearing, paving the way for the organisation to be consulted on all matters of development financing and developed cooperation.

### 3.5 Making the Budget Work for Ghana

A Citizens' Alternative Budget was presented to MOF to influence the 2016 budget planning process. SEND GHANA provided further inputs during the 2016 budget consultative forum organized by MOF. By and large over 60% of key recommendations made reflected in both the Executive and Enacted budget for the 2016 fiscal year. For example, a national school feeding policy has been submitted to cabinet for consideration following an evaluation. The government also plans to review the regulatory regime for private schools and strengthen monitoring to ensure that quality standards are not compromised. In view of this, the early childhood development unit has rolled out training programmes for pre-school teachers of private schools. The trainings are held on weekends and on sandwich basis. The Project Support Unit (PSU) is also working on policy guidelines to ensure that all private schools comply with norms and standards set by the Ghana Education Service (GES).

### 3.6 Improving Maternal Health through Participatory Governance

Maternal Health Community Champions (MHCC) took advantage of social gatherings (outdoorings, mosques, churches, CHPS Compounds, among others) to sensitize a total of 7,137 people on maternal health issues in communities such as West Mamprusi, Zabzugu, Kayereso in Salaga, Savelugu, Wa East, Jirapa and Nodowli.



**Figure 7: Gender segregation of beneficiaries of maternal health sensitisations**

Three radio discussions were held in the project operational areas using community material and voices highlighting maternal health policy implementation outcomes, gaps and challenges. The discussions equipped listeners and their communities with improved knowledge and skills in maternal health as per the Ghana National Millennium Development Goals Acceleration Framework (MAF).

**Figure 8: Example of self-help to CHPS**

### **Chassie Rides on Communal Spirit to Build Mobile CHPS Compound**

*Chassie is a community located in the Wa East district of the Upper West Region with about 1,262 population made up of mainly farmers. Some of the main crops they cultivate are millet, maize, yam and cassava. Some women in this community also brew pito (a local alcoholic beverage) to rake in additional income.*

*Chassie was inspired by the enthusiasm of Jeyiri, a nearby community, to mobilize funds from the community to build a Mobile Services CHPS compound. Saeed Abdulai Moomin is the Chairman of the Community Health Management Committee in Chassie. He tells the story of how Chassie was inspired by the enthusiasm of Jeyiri, a nearby community, to mobilize funds from the community to put up a Mobile Community Health-Based Planning Services (CHPS) compound. Moomin represented Chassie at the health sensitisations under the IMPROVE project led by the District Citizen Monitoring Committees (DCMCs) and SEND GHANA for the communities in and around Jeyiri. At the meeting, the participants took a decision to contribute money and put up a security post to provide security for the health personnel stationed at Jeyiri CHPS Compound using available local resources. The security post was completed to an appreciable level, within a week of the sensitisations. This single act moved Moomin to sell the idea to members of his community-Chassie. Moomin organised a meeting and disseminated the information he got from the sensitisations to his community. A decision was arrived at by the Chassie community as a result of the challenges they face in accessing healthcare, to renovate an old building to be used as a Mobile CHPS Compound.*

*Since October 2015, the members of the community started contributing towards the realization of their dream CHPS Compound. The men were levied GHS2.0 and the women contributed GHS1.0 monthly. The elders in the community proudly made a donation to the tune of GHS400.00 making a total of GHS750.00.*

*An old deserted and uncompleted building originally meant to house health professionals was converted into a CHPS Compound. The facility which was officially inaugurated in February 2016 can boast of a weighing scale, thermometer, OPD and consultation room registers, palpation bed and shelves for drugs.*

*Members of the community usually looked to herbal solution when they suffered minor ailments, but due to the Mobile CHPS Compound, even minor headaches are brought to the health facility for treatment. The presence of the facility has further curtailed the long distance members of the community would have traveled to seek similar services.*

*Spurred on by this achievements and benefits, the DCMC, under the IMPROVE project, is working with the community to seek further support from government and other organisations to put up a better health facility.*



**Figure 9: Some women of Chassie could not hide their joy for putting up a CHPS Compound. In the background is Chassie CHPS Compound**

### 3.7 Enhancing Smallholder Farmers' Capacity to Demand Quality Investment in Agriculture

Thirty-seven (37) participants (23 males and 14 females) representing CSOs and farmer-based organisations benefitted from training workshops held to enhance advocacy and communication skills.

### 3.8 Accountable Democratic and Institutions Systems Strengthening Project (ADISS)

Sensitization on the mandate of anti-corruption institutions was organized for 412 (females 113 and males 299 with 9 being PWDs) participants.

Training of citizen groups on anti-corruption issues and reporting modalities was also organized for 192 participants (Women 55 Men 137 with 10 of the participants being PWDs). Community anti-corruption champions were selected and seventeen (17) of them were trained to develop a common tool for monitoring commitments secured during consultative meetings.

### 3.9 Dissemination and Advocacy Activities on Open Budget Survey Tracker Results in Ghana

Budget accountability workshop was organized for forty-two (42) officials selected from MOF, the Ghana Audit Service (GAS), media and CSOs. The essence was to raise the profile of the budget transparency issues, and also present reform proposals needed to make the budget process more participatory, transparent and accountable.

As a result of the engagement with MOF on the Tracker results, government made a commitment to pilot the publication of the Pre-Budget Statement in 2015 in respect of the 2016 budget.

**Figure 10: A significant change story**

#### Development priorities to be influenced by voices of ordinary Ghanaians

*Owing to its efforts at promoting good governance by providing spaces for citizens to participate in the budget process, the Ministry of Finance has requested SEND GHANA, to advise it on how public participation in the budget process can be promoted. SEND has worked with MOF to promote citizens participatory in the 2017 budget through joint regional consultative forums to input into the budget process.*

*This is to ensure that Ghana increases citizens' participation in the budget process in order to improve upon its Open Budget Survey (OBS) performance.*

*Making the budget work for Ghana is one of SEND GHANA's projects where development priorities of citizens are collated and presented to the MOF for consideration in the budget statement and economic policy of government of Ghana. This way, the voices of ordinary Ghanaians are captured in the financial*

*planning of the nation and this finds expression in Ghana's position on the index.*

*Last year, SEND GHANA, in line with government's efforts to ensure citizens participation in the budget process, submitted inputs into the national budget focusing on two key sectors of the economy: Education and Health, which were largely addressed in the budget though there were still some outstanding ones.*

### **3.10 Linkage and GROW Campaign Project**

In order to evaluate and proactively influence the quality and equity of agricultural budget of government, *Citizens Input into the 2016 Agriculture Sector Budget* was presented to the MoF and the Parliamentary Select Committee on Agriculture (PSCA) after consultations with farmer representatives in sixty (60) districts.

## 4 Livelihood Security Programme

The programme consists of two projects— Food Security through Cooperatives in Northern Ghana (FOSTERING) and Women's Wood Lots. These projects are operational in eight districts in the Northern Region.

### 4.1 Food Security through Cooperatives in Northern Ghana Project

#### 4.1.1 Agriculture and Climate Change

In a bid to increase the economic stability and provide opportunity for higher level of gender equitable economic productivity, 4,173 (1,810 men and 2,363 women) of farmer co-operatives from 130 communities were introduced to five (5) new sustainable agricultural technologies (the application of inoculants and water conservation techniques, construction of swales, row planting, spacing and introducing climate resistant, soya bean varieties). They were also assisted to adopt climate change resistant variety of soya beans and access tractor services to plow their fields. Out of this number, 3,469 members (1,586 women and 1,883 men) applied at least one new agricultural technology introduced to them in the production of soya beans.

The 9,253 beneficiaries in these communities were also profiled (by documenting their contact details which include names, Global Positioning System (GPS) location of farms, telephone numbers, communities where they live, etc.) onto the Mfarms platform to enable them access market price information and weather alert.

#### 4.1.2 Advocacy and Downward Accountability

Four hundred and ninety nine beneficiaries received training to deepen their understanding of district budget processes and food security policies.

Downward accountability notice boards that provided financial and narrative progress reports were erected in all the eight (8) SEND GHANA offices in the Eastern Corridor (EC) to promote downward accountability.

A radio programme known as FOSTERING Hour, were held on six community radio stations to deepen discussion on project implementation and the use of project funds.

**Figure 11: Stakeholders meet to take a critical look at expenditure pasted on the downward accountability notice board**



#### **4.1.3 Nutrition and Home Processing**

In collaboration with District Health Directorates (DHDs), 260 (139 men and 121 women) received training on deworming. Consequently they successfully dewormed a total of 3,526 (1,668 boys and 1,858 girls) out of the 3,900 under five children targeted for the year in all the eight (8) districts. In a bid to increase the economic stability and provide opportunity for higher level of gender equitable economic productivity in target communities, 3,307 farmer co-operative members (1,470 men and 1,837 women) out of the annual target of 3,889 (2,053 women 1,836 men) were trained on improved food utilization through the use of soya beans in the preparation of fourteen (14) local dishes. They also received training on improved nutrition techniques for individual environmental hygiene practices, preservation and food safety, exclusive breastfeeding and complementary feeding.

As part of efforts to aid their work, Community Health and Nutrition Agents (CHNAs) in five (5) new districts were supplied with bicycles, rain coats, wellington boots, allowance and T Shirts.



**Figure 12: A woman beneficiary receiving a bicycle**

#### 4.1.4 Gender and Cooperative Development

Eight (8) zoned farmer cooperatives are providing gender equitable services/support such as access to agriculture inputs, tractor services, production loans, and marketing of produce to over 6,500 women and men members of family-based farmer cooperatives in 130 communities. 68% (4,336) of members are satisfied with services offered by co-operative services. 69.4% (2,277) of members satisfied of cooperative services were women.

40% (60) of co-operative leadership positions are currently occupied by women compared to 25% at the beginning of the project. A total of 574 members of farmer co-operatives were trained on the gender model family (GMF) concept and are practicing improved gender relations in 48 communities. In collaboration with the Non Formal Education Department (NFED), 1,960 women are being trained in seventy-four (74) numeracy and literacy classes oriented towards promoting women's effective participation in the leadership of farmer co-operatives and credit unions.

#### 4.1.5 Peace Building

In collaboration with the District Security Services (DSS), the District Assembly and Foundation for Security and Development in Africa (FOSDA), 104 (43 women and 61 men) peace animators were trained on how to build peace. The training focused on conflict surveillance, prevention, and management to support the assemblies and traditional authorities to prevent conflicts in the eight (8) operational districts of FOSTERING.

#### 4.1.6 Woodlot Project

To overcome the perennial water problems and reduce walking distances to water sources, two boreholes were provided in two (2) communities namely Kalande and Mbowura.

To strengthen the woodlots, five (5) have been earmarked for bee farming to serve as a source of additional income to the women.



Figure 13: A group of women carrying canisters of water on their head

## 5 SEND Financial NGO

SENDFiNGO is an independent financial NGO and a subsidiary of SEND WEST AFRICA. It is specialized in the provision of micro credit and related services to rural commercial women operating micro enterprises in Northern Region. Overall performance of SENDFiNGO is summarised in Figure 14 below. In partnership with nine (9) community-based credit unions, they disbursed GH¢768,600 to small-scale entrepreneurs. The beneficiaries were 2,471 (2,381 females and 90 males.)

One hundred and thirty seven smallholder farmers received GH¢30,650 out of the total.

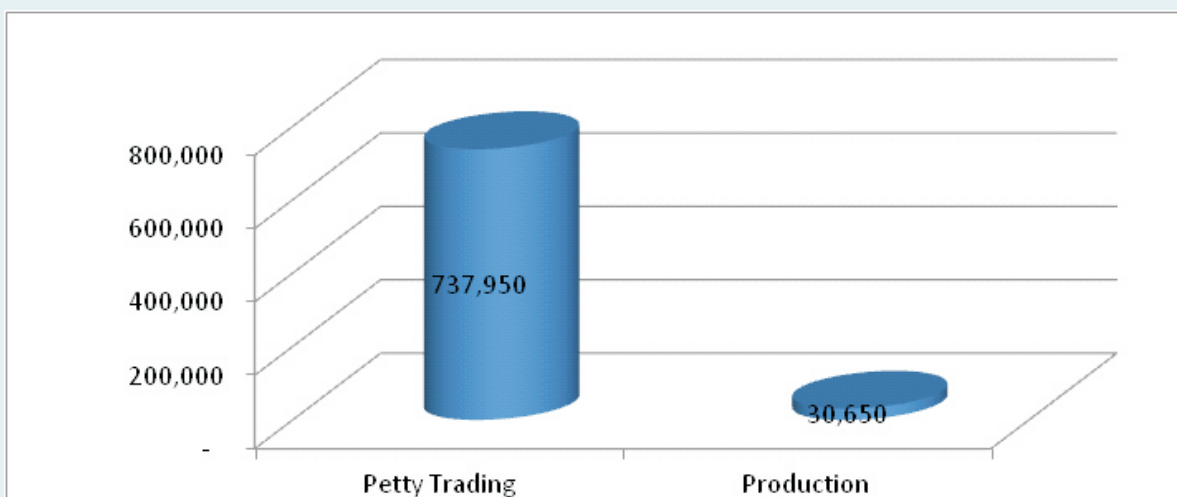


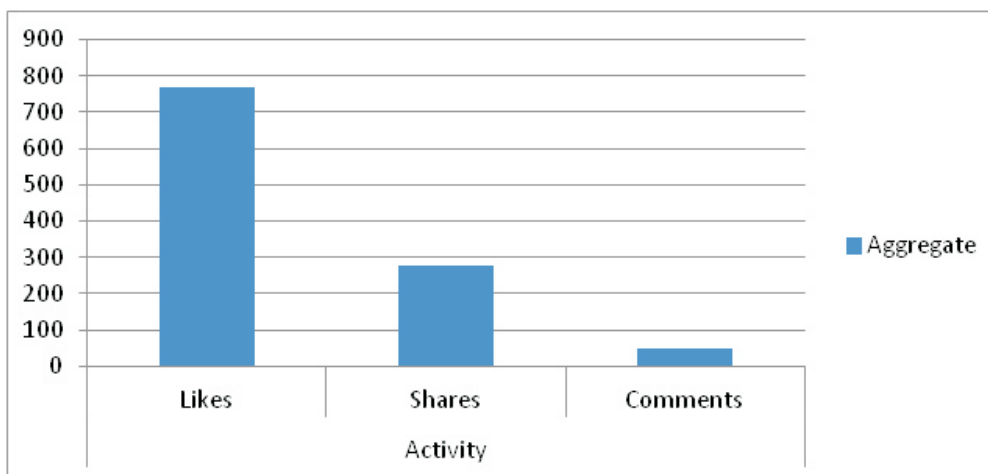
Figure 14: Sector distribution of loans



Figure 15: A beneficiary of SENDFiNGO receiving cash to support her business

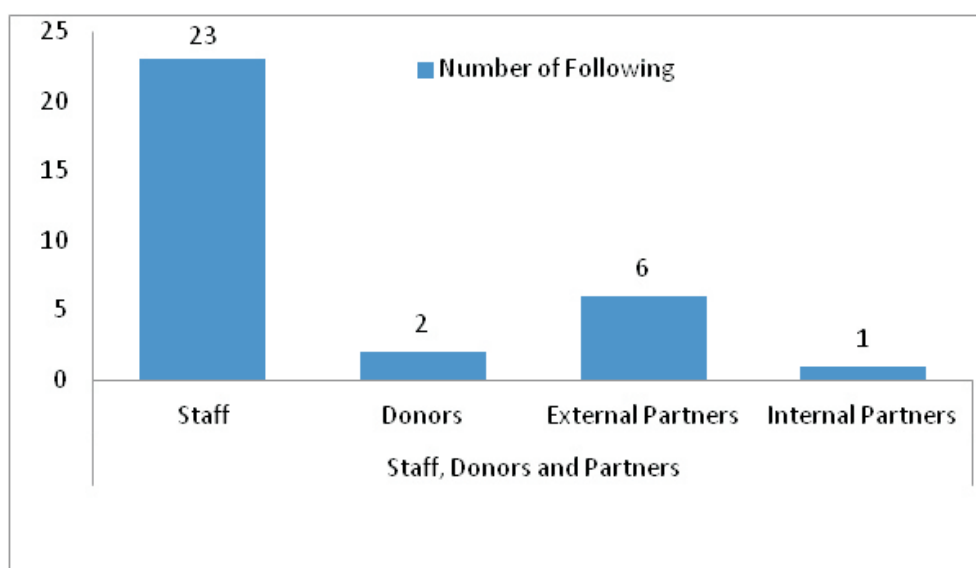
## 6 Reaching out through Social Media

A new SEND GHANA Facebook page was created and within 6 months it amassed over 700 followers. The new page was created to replace SEND GHANA's old Facebook page, which had over 1700 followers, to address some technical challenges associated with the latter's management. The total number of posts for the period under review was 199. Apart from promoting the organisation's events and activities such as report launches, donations, trainings and so on, the posts also covered issues pertaining to women, agriculture, budget, among others.



**Figure 16: The number of Likes, Shares and Comments for the first six months of the new Facebook**

The charts above and below show the aggregates of likes, shares and comments for the period under review as well as the number of staffs, donor organisations and implementing partners following the page.



**Figure 17: The number of staff, donor organisations and implementing partners following the page**

## 7 Administrative and Financial Highlights

SEND GHANA was financed by fifteen (15) donors. These donors include the World Bank (WB), TrustAfrica, European Union (EU), Canada Co-operatives Association (CCA), Southern African Trust, CORDAID, Christian Aid, International Fertiliser Development Corporation (IFDC), IBIS, Oxfam, International Budget Partnership (IBP), Care International, New Venture Fund, USAID and Hivos.

**Table 2: Income & expenditure account for the year ended 31st December, 2015**

	(GHC)
Income	9,876,455
Less: Expenses	
Administrative & General	1,585,579
Field Expenses	7,022,581
Financial	102,479
	8,710,638
Excess of Income over Expenditure	1,165,816

**Table 3: Accumulated fund for the year ended 31st December, 2015**

	(GHC)
Balance at January 1st	2,374,088
Prior year adjustment	8,372
Excess of income over expenditure	1,165,816
Less:	-
Refund of donation	-
Balance at December 31st	3,548,276

**Table 4: Balance sheet as at 31st December, 2015**

	(GHC)		(GHC)
Fixed Assets	1,109,029	Less: Current Liabilities	
Investments		Creditors & Accruals	48,588
Current Assets	1,109,029	Net Current Assets	2,439,247
Cash at bank/on hand	2,273,560	Net Asset	3,548,276
Debts & Prepayment	214,276	Represented by:	
	2,487,835	Accumulated Fund	3,548,276

## Standard Chartered Bank Ghana Ltd

Spintex Road  
P.O Box TN 2051  
Teshie Nungua, Accra  
Tel: 0302740100  
[www.sc.com/gh](http://www.sc.com/gh)

## Standard Chartered Bank Ghana Ltd

Tamale  
Tel: 0302 740 100  
[www.sc.com/gh](http://www.sc.com/gh)

## Ghana Commercial Bank

Salaga  
Box 7Salaga  
Tel: 23375222021  
[www.gcbbank.com.gh](http://www.gcbbank.com.gh)

## UniBank (Ghana) Ltd

Kaneshie, Royal Castle Road  
P.O Box AN 15367  
Accra-North  
Tel: 0302.326.125-8  
[www.unibankghana.com](http://www.unibankghana.com)

## Barclays Bank

Wa Main Street Opp. Central Market  
P. O Box 286, Wa  
Tel: + (233) (39) 2021057  
[www.gh.barclays.com](http://www.gh.barclays.com)

## 8 Outlook for 2016

In 2016, SEND GHANA will be looking to promote social accountability at all levels of governance in national sector and district assembly budgets to maximize poverty reduction.

**Table 5: Board of Directors**

Name	Designation
1. Janet Mohammed	Chairperson
2. Al-Hassan Y. Seini	Member
3. Justina Anglaare	Member
4. Siapha Kamara	Member
5. Mike Dzakuma	Member



## MISSION:

We work to promote good governance and equality of women and men in Ghana

## VISION:

A Ghana where people's rights and well-being are guaranteed

**SEND West Africa has three affiliates:  
SEND GHANA, LIBERIA AND SIERRA LEONE**

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