



SEND-GHANA



2013 Annual Report

PARTNERS





SEND-GHANA



2013

Annual Report

LIST OF ACRONYMS

1.	CCA	Canadian Cooperative Association
2.	CEO	Chief Executive Officer
3.	CHPS	Community-based Health Planning Services
4.	CSO	Civil Society Organisation
5.	CUA	Credit Union Association of Ghana
6.	DACF	District Assemblies Common Fund
7.	DCD	District Coordinating Director
8.	DCMC	District Citizens Monitoring Committee
9.	DFATD	Department of Foreign Affairs, Trade and Development
10.	DHMT	District Health Management Team
11.	EC	Electoral Commission
12.	EC	Eastern Corridor
13.	ECLSPP	Eastern Corridor Livelihood Security Promotion Programme
14.	FNGO	Focal Non-Governmental Organisation
15.	FOSTERING	Food Security Through Cooperatives in Northern Ghana
16.	GAEF	Ghana Aid Effectiveness Forum
17.	GELAP	Grassroots Economic Literacy and Advocacy Programme
18.	GHS	Ghana Cedis
19.	GSFP	Ghana School Feeding Programme
20.	GYEEDA	The Ghana Youth Employment And Entrepreneurial Development Agency
21.	MOFA	Ministry of Food and Agriculture
22.	MOH	Ministry of Health
23.	MOU	Memorandum of Understanding
24.	NDC	National Democratic Congress
25.	NPP	New Patriotic Party
26.	NHIS	National Health Insurance Scheme
27.	NHIA	National Health Insurance Authority
28.	PME	Participatory Monitoring and Evaluation Network
29.	PWD	Persons with Disability
30.	RCC	Regional Coordinating Council
31.	SADA	Savannah Accelerated Development Agency
32.	SENDFiNGO	Social Enterprise Development Foundation, Financial NGO

TABLE OF CONTENT

List of Acronyms	2
1. Introduction	4
2. Overview of SEND-GHANA's Programs	6
3.0 Grassroots Economic Literacy and Advocacy Program	8
3.1 Making Decentralisation Work for the Poor II	8
3.2. Building Effective Advocacy for Improved Maternal Health Care Delivery	9
3.3. National Health Insurance and Community-based Health Planning and Services (CHPS) Monitoring	12
3.4. ICT for Participatory Monitoring and Evaluation(PartME)	14
3.5. Savannah Accelerated Development Authority Project	16
3.6. Agriculture Budget Tracking	16
3.7 Deepening Linkages between Research, Advocacy and Media Practitioners in Ghana for Greater Policy Influence and Impact	18
3. 8.Ghana Aid Effectiveness Forum	19
4.0. Livelihood Security Promotion Program	21
4.1 Farmers Sustainability Project	21
4.2 Building women's resiliency for climate change project	22
4.3 Food Security Through Cooperatives in Northern Ghana Project (FOSTERING)	24
5.0. SEND Financial Non Governmental Organization	25
6.0. Administrative and Financial Highlights	29
7.0. Outlook for 2014	30
8.0. Income & Expenditure Account	31

1. Introduction

In 2013 Ghanaians demonstrated unwavering commitment to the rule of law. The opposition New Patriotic Party (NPP) challenged the decision of the Electoral Commission of Ghana (EC) to declare the National Democratic Congress (NDC) winner of the December 2012 Presidential elections. Consequently the NPP petitioned the Supreme Court to nullify the Presidential election results. However, unlike elsewhere in Africa, Ghanaians led by traditional authorities, religious bodies, civil society organizations, media organizations, women groups and youth associations were unanimous in demanding of the ruling and opposition political parties an unconditional acceptance of the Supreme Court's verdict. The leadership of the two parties endorsed the public position and accepted the verdict of the Supreme Court. This judicial resolution of an election petition without violence emphasized the capacity of Ghanaian institutions to deliver national cohesion, a pre-requisite for the consolidation of the multi-party political system enjoined by the 1992 Constitution.

However, Ghana's capacity to successfully overcome "post election crisis" was not repeated in the economic challenges it faced in 2013. The government's response to the global economic and financial crisis was ineffective in curbing rising inflation and sliding value of the Cedis against major trading currencies. Although the economy registered more than 7% growth, thanks to oil export, inflation rose from less than 10% in 2012 to 12% in 2013. Prices of petroleum products, electricity and water rose steeply.

In response to the deterioration in the economy and widespread dissatisfaction with the implementation of the Single Spine Pay Policy, organized labour including medical doctors and university lecturers withdrew their services on several occasions. Furthermore, government's grants to pro poor programmes including the Ghana School Feeding Program (GSFP), Capitation Grant and National Health Insurance Scheme were irregular and inadequate. At some point in time, private health service providers accredited by the National Health Insurance Scheme (NHIS) withheld their services because of delays on the part of government to reimburse insurance claims. The District Assemblies Common Fund (DAFCF), which is the main source of revenue to majority of the district assemblies, was not disbursed on schedule. Most assemblies were unable to plan and implement development projects in 2013. Over 80% of government budgetary expenditures on health and education covered personnel emoluments with little investment in infrastructure and logistics. Meanwhile, external donor funding,

which hitherto accounted for the bulk of the capital investment in social services declined due to delayed disbursement by the country's development partners.

Citizens' frustration with the government's management of the economy was heightened by reported corruption cases in public institutions, especially in pro poor programs such as GYEEDA and SADA.

As this annual report highlights, despite the economic difficulties, SEND-GHANA was an active platform on which pro-poor programs remained in the mainstream of public discourse. Diverse groups of poor people and their allies led by the Ghana Participatory Monitoring and Evaluation Network (PM&E Network) successfully pressured government at national , regional and district levels to take actions to maximise the impact of pro-poor programs on persons with disability, farmers, women and small scale entrepreneurs among others.

2. Overview of SEND-GHANA's Programmes

SEND-GHANA in 2013 through the Grassroots Economic Literacy and Advocacy Program (GELAP), Eastern Corridor Livelihood Security Promotion Program (ECLSPP) and Social Enterprise Development Foundation, Financial NGO (SENDFiNGO) operated in 60 poor districts in Ghana. Nearly, 31,438 Ghanaians were reached directly with development services including PM&E activities, food and nutrition security projects, climate change adaptation sensitization, technical skills training, small scale business development services, saving and credit facilities, market access strengthening, peace and gender education.

GELAP partnered 54 Focal Non-Governmental Organisations (FNGOs) and through the Ghana PM&E Network worked with 660 community based organizations. Approximately 196 sessions, (comprising training workshops, interface meetings and policy dialogues) attended by 8089 participants: including parliamentarians; ministers; assembly representatives; civil society activists; gender advocates, farmer leaders; and traditional authorities, were held across the operational districts.

ECLSPP was implemented in 47 communities spanning 3 districts. The program directly benefitted 1,667 households organized into 3 zonal farmers' co-operatives. It also supported 996 farm families to cultivate soya beans. Women make up 48% of the farmer co-operative members. Woodlots intercropped with Soya bean earned 91 women more than GHS 4, 000 in income. Three community peace building associations with 24 members (29% women) were reactivated. Inception activities including recruitment of key staff of the FOSTERING project were carried out.

SENDFiNGO covered 8 districts and reached 20,692 beneficiaries of whom 66% are rural commercial women. Three distressed credit unions were revived; while 2 of the credit unions achieved 100% operational self-sufficiency. Women Trust Fund management was strengthened and new financial services were introduced. Community-based credit unions increased from 11 to 13 with over 12,000 members of whom women accounted for over 60%. 329 women graduated from microfinance to credit unions (e.g. GHC 100) making it possible for each to access bigger-sized loan (e.g. GHc2000) facility.

Finally, SEND's programs were operational in 60 districts covering 9 regions (see box 1). Fifty of these districts, especially, those in Northern Ghana are among the poorest in Ghana.

Box 1: 60 operational districts

Upper West Region: 1. Wa Municipal, 2. Nadowli, 3. Jirapa, 4. Lawra, 5. Wa East, 6. Wa West, 7. Sissala West, 8. Sissala East, 9. Lambussie-Karni, 10. Sawla-Tuna-Kalba 11. Bole,

Northern Region : 12. Tamale Metro, 13. Yendi Municipal, 14. East Mamprusi , 15. West Mamprusi, 16. East Gonja, 17. Central Gonja, 18. Karaga, 19. Nanumba North, 20. Nanumba South, 21. Kpandai, 22. Saboba, 23. Chereponi, 24. West Gonja, 25. Gushegu, 26. Tolon-Kumbungu, 27. Bunkpurogu-Yunyoo, 28. Zabzugu /Tatale, 29. Savelugu-Nanton

Greater Accra: 30. Adenta, 31. Ga East, 32. Dangme East, 33. Dangme West, 34. Ablekuma South, 35. Ashiedu-Keteke, 36. Ledzokuku-Krowor, 37. Ashaiman 38. Ayawaso East, 39. Ga South, 40. Osu Klottey and 41. Ga West

Upper East Region: 42. Bongo, 43. Garu-Tempane, 44. Bolgatanga, 45. Bawku, 46. Kasena-Nakana, 47. Builsa, 48. Bawku West, 49. Telensi-Nadan, 50. Kasina-Nakana West.

Ashanti Region: 51. Amansie West, 52. Ejura-Sekyedumase

Eastern Region: 53. Suhum

Central Region: 54. Agona East

Brong Ahafo Region: 55. Techiman Municipality

Western Region: 56. Jomoro and 57. Tarkwa Nsuaem

- 922 stakeholders (assembly members, FNGOs, DCMC members, women leader, PWDs) participated in policy dialogue sessions at district, regional and national levels on PM&E findings and recommendations;
- Commitments of duty bearers towards better governance and improved programme implementation:
 - Lambussie-Karni, Garu Tempare district assemblies pledged to involve Area Councils in the development of the Medium Development Plans and hold public hearing on the budgets.
 - Nanumba and North Savelugu-Nanton districts agreed to institute measures to prevent unsupported payments and misappropriations of fund;
 - Karaga and Savelugu Coordinating Directors pledged to get their Audit Report Implementation Committee functional.
 - Bawku Municipality agreed to put in place pre-audit mechanisms to ensure that all payments are accompanied by supporting documentations and Builsa district assembly would set up internal audit unit to prevent irregularities in the use of the DACF.
 - 217 PM&E Network members participated in Quarterly Review Meetings to share, learn and develop a common advocacy agenda.

3.2. Building Effective Advocacy for Improved Maternal Health Care Delivery

The objective is to increase government allocation and efficient spending on maternal health care in 6 districts.

Key Achievements

- 630 citizens (416 women and 214 men) sensitized on family planning and maternal health issues with emphasis on the rights of women to access quality healthcare administered by trained personnel.
- Estimated 10,000 men and women in 6 districts were reached with maternal health and family education via community radio stations.

3.0 Grassroots Economic Literacy and Advocacy Program

3.1 Making Decentralisation Work for the Poor II

The goal is to maximize the impact of the District Assemblies Common Fund (DACF) on poverty reduction by facilitating accountability, transparency and equity in the utilization of the fund

Key Achievements

- PWDs took measures to ensure that district assemblies adhered to the guidelines for the management of their 2% share of the DACF. For example, in Lawra PWDs compelled the assembly to reconstitute the fund management committee after a new district was created;
- PWDs are using the 2% to invest in diverse basic needs: education, health and income generating activities. For example, in 12 out of 50 operational districts, 701 individuals and 70 groups received a total of GHC 899,780.50 to access various basic social services as well as embarked on income generating activities;
- 8000 copies of Citizen's Watch Newsletter distributed to parliament, assembly persons, civil society activists, farmers and women leaders and traditional leaders;
- Parliament recommended increment of DACF share of national revenue from 7.5 to 10%.
- 95 participants (57 men and 38 women)including representatives of media houses, Ministry of Local Government and Rural Development and European Union attended PM&E Report launch on DACF : Management of Public Finance for Effective Local Development: the DACF in perspective



*From left:
Mr. Siappa Kamara
(CEO of SEND West Africa),
Prof. Kwame Ninsen &
Ambassador Claude Maerten
(Head of European Commission to Ghana)*

- Increment in the adoption of modern maternal healthcare practices as seen in the example of antenatal care for three project districts below:

Districts	2012	2013
Ejura	4661	5502
East Mamprusi	7431	8059
Kpanda	4538	5269

- DCMC members in 4 districts trained as data collectors and supported to carry out PM&E activities including sensitization, data collection, report validation and advocacy events.
- 108 representatives of stakeholders, for example, from the NHIS and DCMC, validated the PM&E Report making it possible for them to share their experiences and learn from each other;
- Examples of responsiveness to the advocacy interventions: 14 Queen mothers in the Ejura Traditional Area sensitized 87 teenage girls and mothers on pregnancy and abortion by non-professionals. Amansie West chief donated a generator to the health centre. In East Mamprusi, 2 additional female staff were posted to Nagbo CHPS while the community supported the CHPS with communal labour for the roofing of the compound.

Impact Story

Fati Mohammed is a 25 year old single parent who gave birth to her three children at the age of 18, 21, and 24 respectively. Below is an excerpt of an interview with her highlighting how she has been empowered to access healthcare.

Do you understand the meaning of maternal health?

Maternal health is the health of the pregnant woman or a breastfeeding mother.

Where and how did you get this understanding?

I had the education from an organization (SEND-GHANA/Rural Watch) which came here with the nurses and gathered us at a church auditorium and educated us on how to keep ourselves well when pregnant and when we are breastfeeding. I also had this knowledge from the family planning nurses who come here often to educate us.

What did you learn from such education?

I learnt that when we get pregnant, we should visit the health centre regularly. They also told us that when we get pregnant unexpectedly we should go to the hospital and talk it up with the nurses but not to sit at home to apply concoctions in an attempt to abort the pregnancy. Also when we visit the clinic and the doctors prescribe drugs for us we should do well to take them religiously.

How did you put what you learnt into practice?

I gave birth to my first two children at Dodowa in the Greater Accra Region but when I came here I was still carrying my third child in the womb. Because of what I heard from the maternal health education, I made sure I visited the clinic regularly until I delivered at the Suhum Government Hospital...my little boy is almost a year old.

What is your general view on maternal health education?

I think the health education for expectant mothers and breast-feeding mothers is very good and I wish we would have more of such education.

Do you think such education has helped most women in this community?

Well I cannot speak for them but all that I know is that I see more pregnant women go to the hospital because they pass by this house to the clinic.



Fati Mohammed

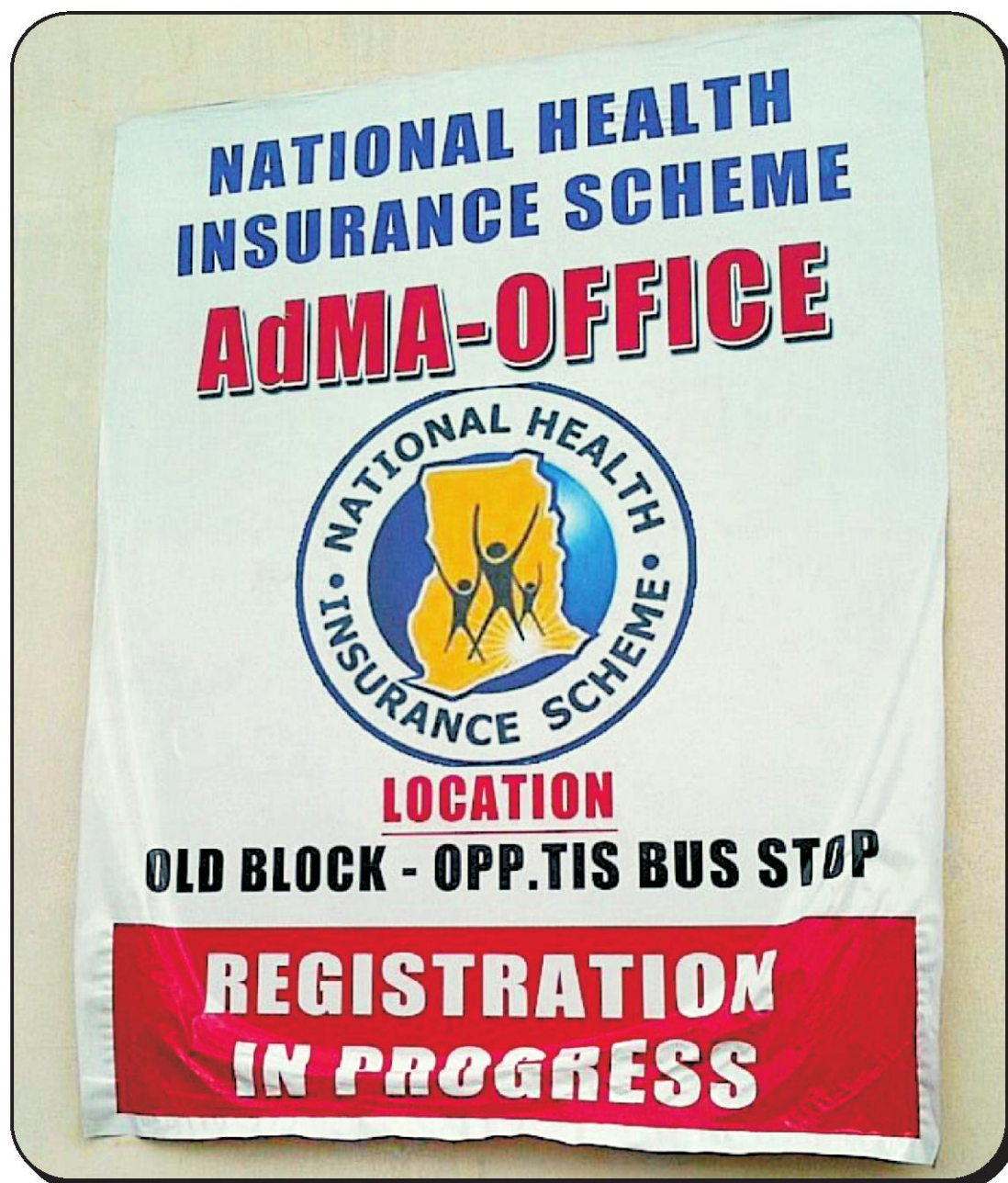
3.3. National Health Insurance and Community-based Health Planning and Services (CHPS) Monitoring

Specific objective is to maximize the benefits of NHIS and CHPS on pregnant women, breastfeeding mothers, children under five years and persons living with disability by advocating increased resource allocation to both programs

Key Achievements-

- 1,080 women sensitized on the free maternal health program while various commitments were secured to improve the implementation of the program. For instance, the scheme manager in Sissala East pledged to visit the Tumu Hospital to ensure that all illegal payments were abolished and facilitate the feeding of pregnant women on admission. The manager in charge of the Lawra Scheme undertook to visit the government hospital to prevent illegal payment at maternity clinic;
- 50 PWDs whose NHIS Care expired were renewed by SEND and WA Methodist School for the Blind;
- 4 radio discussions conducted in English and local languages via Radio Upper West and Summaale FM to educate the public on NHIS and CHPS;
- 129 (37 females and 92 males) including midwives, community health officers, community health volunteers, CSOs, clients, assembly members and traditional leaders validated the CHPS monitoring Report;
- Commitments secured include:
 - o (i) Lawra DCD pledged to renovate Tanchara and Bilow CHPS compound and announced in-service training for community health officers.
 - o (ii)Kumbosco community undertook to provide electricity to the CHPS compound,
 - o (iii) Ga South NHIS undertook to eliminate all illegal charges levied by service providers on folders and drugs; establish desk at health centres to

facilitate easy registration and renewal of cards and to carry out sensitization on drug list, exempted diseases and drugs for clinics. Various schemes took measures to increase their visibility and accessibility to clients. For example the NHIA opened offices in Adenta and Ga South Municipal Assemblies with appropriate sign post to make it easier to identify the site;



NHIS office in Adenta

- 1,698 indigents identified and registered in Kpenshie, Dodowa, Shai-Osudoku, and Ledzokuku-Krowor Municipalities. Two Focal NGOs, Shai Area progressive Union and Health Promotion Watch Ghana supported by their DCMCs collaborated with their respective schemes to carry out the registration;
- 158 stakeholders representing District Health Directorate, NHIS, and District Disability Fund Management Committees made commitments to strengthen the quality of the delivery of the NHIS. For example; (i) Builsa DMHT promised to institute package to motivate agents to register indigents (ii) Disability Fund Management Committee in Builsa agreed to pay for the cost of renewal of cards (iii) Faith-based organization undertook to use their pulpit to educate the congregation on the free maternal healthcare services, (iv) administrators of the various hospitals in the Upper West Region agreed to set up complaints units (v) assembly women pledged to sensitize women in their electoral areas in the Wa Municipality and (vi) northern region NHIA announced that they would ensure that new prices of drugs came into effect, and to collaborate with various agencies to carry out sensitization on the scheme and clear all backlog of payments owed service providers.

3.4. ICT for Participatory Monitoring and Evaluation(PartME)

The objective to improve the effectiveness of the PM&E activities through the use of ICT.

Key Achievements

- 100 Android based cell phone distributed to 50 FNGOs.
- 661 members of the public including parliamentarians, health activists, assembly members, women and youth leaders, nurses, scheme managers, persons with disability, MOFEP, MOH and RCC members received 14 different text messages highlighting research findings:
Box: 2 Examples of text messages

SEND-GHANA research on maternal health reveals that between 2009 and 2012, Ejura, Kpandai and East Mamprusi did not receive budgetary allocations from Ghana Health Service. Subum received funds but only in 2012. This is impeding quality health delivery. 2. SEND-GHANA research on maternal health observed that lack of critical equipment and logistics such as ultra sound scanners, delivery beds, weighing scales, pressure machine (Sypgb), among others impact negatively on emergency delivery



Members of DCMCs learning to use ICT for data gathering

- 49 FNGO staff skills upgraded in data processing and management.
- 37 DCMC members from Northern, Upper East and Upper West Regions received computer training and are using the skills acquired for data collection and reporting of PM&E activities.

3.5. Savannah Accelerated Development Authority Project

The purpose of this project is to increase transparency and accountability in the implementation of SADA funded projects

Key Achievements

- 76 FNGOs and DCMCs members from Upper West, Upper East and Northern Regions sensitized on tools to monitor SADA.
- Commitments by SADA: (i) improve the criteria for allocating tractors and agro-inputs, (ii) the CEO promised to institutionalize quarterly meetings with the CSO platform. The SADA and the Upper East Regional Coordinating Council promised to review the allocation of tractors to traditional authorities in order to improve smallholder farmers' access to services.
- Northern regional PM&E Networking centre successfully traced the whereabouts of 5 tractors that could not be accounted for in 2013.
- MOU developed between SEND and SADA for the application of the PM&E to all SADA funded projects.

3.6. Agriculture Budget Tracking

Specific objective is to enable small scale food crop farmers to hold government accountable for commitments to invest in the agricultural sector

Key achievements

- 81 (45 men and 36 women) comprising SEND and FNGO staff as well as DCMC members' skills upgraded in PM&E communication and reporting.
- 117 (69 men 45 women) persons participated in the launching of PM&E Report "Building Resilience for Upcoming Challenges: Need to Restore Confidence in Smallholder Farmers"; more than 2000 copies distributed to members of parliament, media, donors, MOFA and assemblies.
- 684 (465 men and 219 women) participants representing MOFA staff, assembly members, farmers and civil society activists attended policy dialogue sessions in the 4 operational regions the following commitments were secured; MOFA in the Shai-Osudoku District pledged to introduce new irrigation

system and distribute fertilizers timely to enhance agricultural production. On the other hand, the Ga South Municipal Assembly is committed to acquire land bank for farmers.

- 132 (87 men and 45 women) representing the RCC, journalists, Focal NGOs and MOFA participated in regional policy dialogue sessions.
- 40 farmers (23 men and 17 women) successfully lobbied MOFA to increase support to them. Key examples of commitments: Accra Regional MoFA Directorate promised to liaise with districts to solve issues of agricultural land encroachment in Ashaiman and Ga South; distribute agricultural inputs (fertiliser) timely to farmers and collaborate with the RCC to increase assemblies' allocation to smallholder farmers.
- 38 (22 men and 16 women) stakeholders participated in the National Stakeholder Policy Dialogue on the theme: Financing Small holder Agriculture and recommended intensified advocacy to pressure government to increase budgetary allocation to expand extension services to small scale food crop farmers;
- SEND and Peasant Farmers Association successfully lobbied the government to direct the National Services Secretariat to assign graduates of agriculture to work in the extensions division of the MOFA.

Impact Story

Eva Osei is a single mother owning 2.5 acres of land at the “Ashaiman Irrigation Farm.” She is a beneficiary of a training workshop organized for leaders of smallholder farmers in communication, advocacy and policy dialogues. “We are grateful for the advocacy and sensitization on the government fertilizer subsidy programme. This year we as farmers negotiated with the MOFA and I received 20 bags of fertilizer as against the 12 bags I received last year. With the additional fertilizer, I was able to plant and harvest maize four times. I made an income of GHC800. I used the income to pay school fees for my child in the polytechnic and other bills at home including hospital bills”. Eva is hoping to start a building project when the last child completes school.



Eva Osei inspecting her farm

3.7 Deepening Linkages between Research, Advocacy and Media Practitioners in Ghana for Greater Policy Influence and Impact

The aim of the project is to maximize poverty reduction through increased collaboration between research, advocacy and media organizations.



Some participants at national policy dialogue on Aflatoxins

Key Achievements

- Partners led by Water Research Institute and Food Research Institutes produced policy advocacy documentary on illegal mining and adverse impact on water bodies and agriculture and Aflatoxin in Maize respectively
- MOFA in Techiman agreed to provide farmers with mechanical dryers for maize and increase extension services. Amenfi East Director promised to use the security services to reduce the activities of small scale miners (galamasey).
- A total of 2000 policy briefs titled **Impact of Illegal Mining on Water Bodies and Control and Management of Aflatoxin in Maize** was distributed to the ministries, media, district assemblies and CSO's

3. 8. Ghana Aid Effectiveness Forum

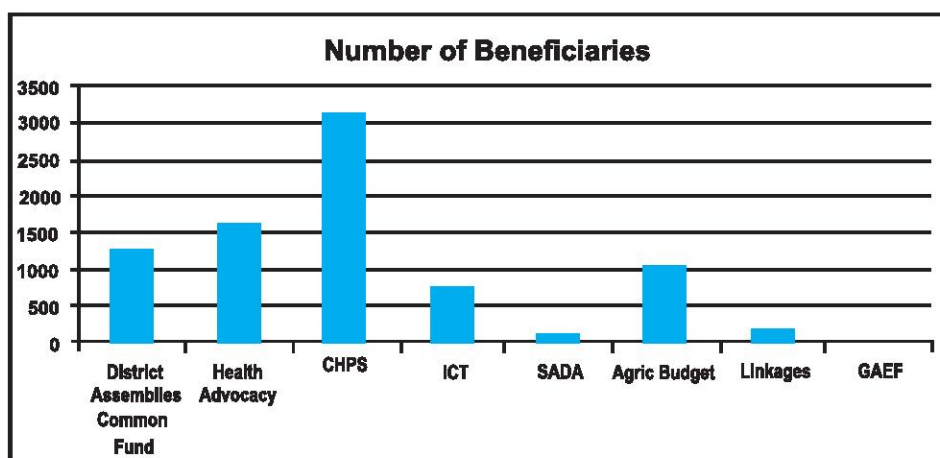
The purpose of the forum is to strengthen the impact of the budget on the Water and Sanitation and Health sectors through promoting increased accountability and transparency in the implementation processes.

Key Achievements

- 24 staff representing Civil Society Coalition on Water and Sanitation, Ghana Anti-corruption Coalition and Alliance for Reproductive Health Rights and media trained on budget data collection, analysis and reporting skills
- Launched “Consolidating GAEF Gains in 2011: A Report on Platforms’ Experiences in the 2012 Budget Year”. The 44 page report discusses the success, lessons learnt, and challenges encountered by the Forum in the 2012 budget advocacy project
- The platforms have core staff who are capable of planning and carrying out budget monitoring and impact studies and they be used by their platform in future budget advocacy initiatives.

Summary of Sessions (workshops, policy dialogues and interface meetings) and Beneficiaries of GELAP

Project	# of meetings	# of beneficiaries
District Assembly Common Fund	74	1234
Health Advocacy	30	1639
NHIS/CHPS	48	3127
ICT	6	747
SADA	6	111
Agric Budget	30	1052
Linkages	6	164
GAEF	2	24
Total	202	8,098



4.0. Livelihood Security Promotion Program

To improve the livelihood security situation of resource-poor communities in the eastern corridor of Ghana.

4.1 Farmers Sustainability Project

The purpose is to create an independent, community based farmer co-operatives capable of advocating and addressing the livelihood needs of farm families in resource-poor and conflict ridden districts in Northern Ghana.

Key Achievements

- Increased organizational capacity, visibility and confidence of the leaders of zonal farmer cooperatives to influence the district assemblies as well as provide services to their members.



Salaga Zonal Co-operative Leaders meeting in their new Office

- East Gonja district assembly and the district office of MoFA in Kpandai assisted the co-operatives to access tractor services to plough their farms. The operation of the zonal offices has strengthened coordination among the co-operatives; improved access of individual members to the leadership; and increased responsiveness of the leadership to the needs of their members. For instance, leading the development of the policy guidelines for the farming loan scheme.
- Peace animators recognized in Kpandai, Salaga and Chamba by the district assemblies, traditional authorities and the Ghana Police Services have each promised to support conflict management initiatives. For example, the East Gonja District Police Commander pledged to make available vehicles to the Peace Animators.
- 600 farmers trained by the farmer extension workers
- 71 farmers adopted intensive rearing of farm animals which enabled them to gather sufficient compost manure for application on their farms.

4.2 Building women resiliency for climate change Project

To strengthen the adaptive capacity and resiliency to climate change of women farmers by enabling them to use environment-friendly inputs, reduce deforestation and diversify economic opportunities.

Key Achievements

- 3 woodlots of 5 acres each owned by 91 women members of farmer co-operatives established in Biyuundo, Mbowura and Kalande in Nanumba North, Kpandai and East Gonja Districts respectively. The male leaders of the each community signed Memoranda of Understanding (MoUs) with the women to ensure that their ownership of the plots is guaranteed. Soya beans were intercropped with various *Cassia* spp, mangoes and oranges in the woodlot.
- 520 kilograms of soya beans produced by woodlots earned GHS 4,160 and deposited in their credit union accounts to serve as loan fund for members

Biyundo Women's Farmer Co-operative Make Economic Gains from Woodlot Project

The Biyundo Women's Farmer Co-operative Association with a membership of 41, one of the three Women Co-operative Associations, is making tremendous economic gains through SEND-Ghana's Building -Women's Resiliency for Climate Change Project. The capacity building support provided to this group in the



form of organizational development and group dynamics, environmental stewardship, confidence building, enterprise management and proper planting, management and maintenance of trees, has enabled them to effectively manage a 5 acre woodlot which is being intercropped with soya beans. One year on the Biyundo Women's Co-operative has been able to make over GHS 2,100.00 from the sale of the soya beans that was intercropped with the seedlings

transplanted. According to the Mrs. Mapakpi Madalti, the chairperson of the group, "these modest gains were as a result of the readiness and willingness of the group members to learn and put into the practice the new ideas that they have been exposed to". She further notes that the enterprise training "has enabled us to contact buyers who gave us ready market for our soya beans and the income gained led us to be linked to the Credit Union in Chamba where we have opened a savings account to deposit the income realised by the group". The chairperson indicated that "we have also been trained and equipped with tools in nursing tree seedlings for sale to members of the communities as well as neighbouring communities to promote tree planting and also gain additional income for the group in the short-term while waiting for the trees to grow to maturity". According to her, the group intends to use the income accruing from the sale of the soya beans and trees seedlings to give out as loans to members at small interest rates to enable the individual members go into petty trading to improve their economic wellbeing and that of their families.



4.3 Food Security through Co-operatives in Northern Ghana Project (FOSTERING)

This is a 5 year Project being implemented in collaboration with the Canadian Co-operatives Association (CCA) and the Credit Unions Association of Ghana (CUA). It will directly benefit 42,000 women and men in eight districts in the Eastern Corridor (EC). FOSTERING seeks to : (i) increase food security and sustainable economic growth for small-holder farmers; (ii) improve access to finance to invest in productive ventures; (iii) expand household activities into off-season businesses and (iv) promote better marketing of farmer's products.

Key Achievements

Project Implementation Plan developed and accepted by DFATD and serving as the guideline for planning and management of the project. Draft baseline report was submitted to partners and feedbacks were presented to the consultant to incorporate into the final document.

5.0. SEND Financial Non Governmental Organization

SENDFiNGO is an independent financial NGO and a subsidiary of SEND-WEST AFRICA. Its main goal is the empowerment of rural women through the provision of micro financial services to develop and expand small scale enterprises in the EC of northern Ghana.

Key Achievements:

- Two new credit unions registered 381 clients; 77% were rural commercial women members.



Interim Board and Committee members of the newly established Sang Community Co-operative Credit Union at Sang

- Tatala and Nalerigu credit unions graduated from receiving operating grants from SENDFiNGO after achieving operating self-sufficiency ratio of 100%. The credit unions posted impressive growth in share capital, savings, loans, financial assets, investments, incomes and operating self-sufficiency ratios. Share grew from GHS 277,672 to GHS318,526 and saving rose from GHS2,859,353 in 2012 to GHS3,037,828 in 2013. However, overall financial assets dropped from GHS 4,220,402 to GHS3,692,935 because Bimbilla, Kpandia and Chamba were distressed. Similarly loans to members declined from GHS 1,502,604 to GHS1,164,128.
- Credit Union membership increased from 11,304 in 2012 to 11,865 by the end

of 2013. Microfinance clients totalled 8,827. Clients reached by the project were 20,692 people lower than 22,319 recorded in 2012. The fall in membership was as a result of the 3 distressed Credit Unions. Of the total microfinance clients reached, 4,056 were served by the Trust Fund. Direct beneficiaries were distributed as follows: 60% women, 33% men and 7% representing mixed group account holders.

- Loans disbursed during the year to credit union and the microfinance clients totalled GH¢2,862,260. 98% of the microfinance loans were granted to women in petty trading and 2% to farmers in cooperative groups. Women received 43% share of loans provided by the credit unions with men receiving 57%.



Micro finance Clients in Taali, Nananumba North District

- Six credit unions introduced new products: savings boxes, source contribution from payrolls for government workers, mobile door-to door banking and adoption of the electronic mobile money transfer services. Nalerigu and Kete-krachi credit unions received their deduction codes and first cheque for savings made by workers who enrolled in the Controller and Accountant General's

programme. Chereponi and Tatale have submitted their applications and are due to receive their codes in the first quarter of 2014.



A beneficiary of micro finance with her new saving box

- 329 women graduated from micro finance to credit union membership. This increased the cumulative number of women graduates with personal accounts from 2,440 in 2012 to 2,769 in December 2013.



Hawa Imoro in her shop doing brisk business

Hawa Imoro is now the owner of the main garment, apparel, cosmetic and provision store in Nagbo and its surrounding communities in the East Mamprusi District. She is married and has four children.

She started as a microfinance client of the Nalerigu community credit union in February 2011 selling ice water and soft drinks with a loan of GHS 80 for the first cycle. After a period of eight cycles she graduated into credit union membership in 2013. She took her first loan of GH¢2000 from the credit union and her current capital is about GH¢6000 (US\$2,776). Hawa plans to take a loan of GH¢10,000 (US\$5,000) from the credit union to expand her existing business and start rice processing.

6.0. Administrative and Financial Highlights

The Board gave approval for management to purchase the current Accra Office and to build permanent office in Tamale to serve northern Ghana. Senior management team was expanded to include the Director of Livelihood Programme who heads the Implementation Team of FOSTERING, the largest project being executed by SEND-Ghana. Total staff by end of 2013 was 46 comprising 30 men and 16 women.

7.0. Outlook for 2014

Completion and launching and the implementation of a new Strategic Plan (2014-2019) to focus on budget monitoring will be a major priority in 2014. Management will intensify fundraising to take advantage of the growing interest among multilateral donors to partner civil society organizations to promote social accountability and good governance practices. Institutional strengthening of the organizational systems, for example monitoring and evaluation, communication and financial management will be given prime attention. SEND West Africa's Technical Advisor will work with the Program Team to develop PM&E Training Manuals. These manuals will be based on SEND's use of PM&E to promote good governance practices in the implementation of pro-poor programs. Another priority in 2014 will be the provision of back stopping support by senior management to the Implementation Team of FOSTERING to ensure maximum standard of execution of all planned activities. Management will support SENDFiNGO to maximize the opportunities offered by the FOSTERING Project to consolidate as well as expand its services to the rural commercial women and farmers' co-operatives in the Eastern Corridor of Northern Ghana. Finally, activities to increase downward accountability to our principals (ie, beneficiaries and local stakeholders) will be mainstreamed into all programmes.

8.0. Income & Expenditure Account

For the Year Ended 31st December, 2013

	2013 (GHS)	2012 (GHS)
Income	2,188,776	2,228,670
Less: Expenses		
Administrative & General	640,953	579,314
Field Expenses	1,826,217	1,521,884
Financial	45,180	43,159
	2,512,349	2,144,356
Excess of Income over Expenditure	(323,574)	84,314

Accumulated Fund For the Year Ended 31st December, 2013

	2013 (GHS)	2012 (GHS)
Balance at January 1	1,484,362	1,460,760
<i>Prior Year Adjustment</i>	(0)	(60,714)
Adjusted opening Balance	1,484,362	1,400,046
<i>Excess of income over expenditure</i>	(323,574)	84,314
Refund of Donation	34,866	0
Balance at December 31	1,125,922	1,484,360

Balance Sheet As at 31st December, 2013

	2013 (GHS)	2012 (GHS)
Fixed Assets	579,643	539,372
Investments	75,916	184,486
Current Assets		
Cash at bank/on hand	510,765	811,239
Debtors & Prepayment	146,209	128,793
	656,974	940,032
Less: Current Liabilities		
Creditors & Accruals	186,611	179,530
Net Current Assets	470,363	760,502
Net Assets	1,125,922	1,484,359
Represented by		
Accumulated Fund	1,125,922	1,484,360

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SEND Foundation of West Africa has three affiliates: SEND-GHANA, Liberia and Sierra Leone.

VISION

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

MISSION

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

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