

Innovative Practices in Gender Mainstreaming



SEND
Foundation of
West Africa

Table Of Contents

Acknowledgements		2
Acronyms		3
1.0 Introduction		4
2.0 Poverty and Women in Northern Ghana		5
3.0 Gender Mainstreaming Approach		7
4.0 The Gender Audits		9
5.0 Innovative Policies in Action		10
5.1 <i>Gender Sensitive Human Resource Management</i>		10
5.1.1 INNOVATIONS ACTUALIZED		11
5.2 <i>Office Environments and Staff Relations</i>		12
6.0 Gender Sensitive Programming Framework		13
6.1 <i>Capacity Building and Gender Monitoring</i>		13
6.1. INNOVATIONS ACTUALIZED		14
7.0 A Holistic Approach to Men and Women's Empowerment		15
7.1 <i>Rural Commercial Women to Micro-finance Success</i>		16
7.1.1 <i>Incorporating Reproductive Health and Peace Education</i>		17
7.1.2 INNOVATIONS ACTUALIZED		19
7.2 <i>Community Cooperative Credit Union: Development: The Way Forward</i>		21
7.2.1 INNOVATIONS ACTUALIZED		22
7.3 <i>Addressing Gender Roles at Household Levels</i>		23
7.3.1 INNOVATIONS ACTUALIZED		24
7.4 <i>Food Security and Gender and Resource Management</i>		26
7.4.1 INNOVATIONS ACTUALIZED		28
7.5 <i>Gender Planning and Analysis for Collaboration Partners</i>		30
7.5.1 INNOVATIONS ACTUALIZED		31
8.0 Challenges		33
9.0 Future Evolution		35
9.1 <i>Women in Leadership</i>		
References		38

Acknowledgements

The SEND Foundation of West Africa immensely acknowledges the project principals, staff, donors and implementing partners whose active cooperation made it possible to develop and implement a gender mainstreaming policy. We are especially indebted to Christian AID-UK/Ireland and CORDAID-Netherlands for providing grant support to develop and enhance our gender mainstreaming policies.

We would also like to thank Dr. Agnes Apusigah, University of Development Studies, and SEND's Gender Auditor, for continually challenging us not to be satisfied with our achievement as long as gender inequality persists.

We are also grateful to the Canadian Cooperative Association (CCA) for providing a grant in order to support the publication of this booklet. SEND is thankful to Ms. Renee Wassick, a Technical Cooperant from CCA who researched and wrote this booklet. Ms. Marika Sherwood of Ghana Education Link-UK assisted in the editing of this booklet and SEND is most grateful to her.

SEND would like to thank the women and men who opened up their lives to share their stories, successes and challenges. It is through your progress that we see hope for change and a more equitable life for the men, women, and children of West Africa. Finally the staff of SEND whose experiences are shared in this booklet, we hope you will be challenged by this publication to remain committed to promoting equality between men and women in whatever situation you find yourself in.

Acronyms

AEA	Agriculture Extension Agent
AGM	Annual General Meeting
AIDS	Acquired Immune Deficiency Syndrome
BOD	Board of Directors
BCCCU	Bimbilla Community Cooperative Credit Union
ECLSP	Eastern Corridor Livelihood Security Promotion Program
CEO	Chief Executive Officer
GA	Gender Audit
GELAP	Grassroots Economic Literacy and Advocacy Program
GHMT	Ghana Health Management Team
GRPS	Ghana Poverty Reduction Strategy
HIV	Human Immunodeficiency Virus
HRM	Human Resource Management
MGD	Millennium Development Goals
MOFA	Ministry of Forest and Agriculture
NGO	Non-governmental Organizations
RCW	Rural Commercial Women
RYEHAE	Rural Youth Self Employment and HIV/AIDS Education
SEND	Social Enterprise Development Foundation of West Africa
TOR	Terms of Reference
UNDP	United Nations Development Program
USD	United States Dollar

1.0 Introduction

In 1995, the Fourth World Conference for Women held in Beijing, highlighted gender mainstreaming as the new formula for achieving the goals of equity, development and peace. The Conference produced a document, the *Beijing Platform for Action*, which declares gender mainstreaming to be key for development policies and processes. Like many countries, the Ghanaian government adopted the Beijing Platform for Action. A multitude of non-governmental organizations (NGO's) are adopting strategies to mainstream a gender perspective into all development initiatives, including the creation of formalized gender mainstreaming policies. However, in spite of efforts at the policy level, gender mainstreaming has been slow to turn from policy into practice.

The following report documents the experience of how one West African NGO seeks to integrate gender mainstreaming into its management policies, organizational systems and community programs.

The Social Enterprise Development Foundation (SEND) of West Africa, which promotes livelihood security and equality of women and men through participatory development and public policy advocacy, focuses much of its resources on to addressing the root causes of gender inequity.

This document examines how SEND Foundation's gender initiatives have evolved from experience into innovative policies and practices. After a brief overview of women and poverty in Northern Ghana, documented field research, will highlight SEND's innovations. An examination of the challenges regarding gender equality follows, and details of SEND's future strategies.

“SEND is undoubtedly committed to the pursuit of its gender mainstreaming interests and is a leader in the adoption of novel approaches to facilitating the achievement of its gender equity goals and interests.”

- Dr. Agnes Atia Apusigah, PhD, *SEND Gender Audit*, 2004

2.0 Poverty and Women in Northern Ghana

Ghana has an estimated population of 20.7 million of which 40% live below the poverty line. Seventy percent of the country's classified poor people live in rural areas where there is limited access to basic social services, infrastructure is far less developed, and opportunities for employment are few.

The incidence of poverty is highest in the northern parts of the country. In 2003, according to the Ghana Poverty Reduction Strategy (GPRS), 7 out of 10 persons in the Northern region were considered poor.

Northern Ghana lies in a savannah zone characterized by poor soils, and unreliable rainfall patterns. The Eastern Corridor, where SEND conducts the majority of its programs, is undoubtedly the zone most prone to ethnic conflict. The estimated population and the proportion classified as poor in the three districts where SEND works in the Eastern Corridor are:

<i>District</i>	<i>Population</i>	<i>% Classified as Poor</i>
<i>Kete Krachi</i>	159,925	53
<i>East Gonja</i>	174,500	85
<i>Nanumba</i>	144378	88

Table 1.0 District Representation vs. % Poor



IFAD Photo by Robert Grossman

To challenge these inequalities it therefore, becomes imperative for actors, such as NGO's, to integrate gender-mainstreaming practices in all development pursuits in order to achieve poverty reduction, and eliminate gender inequality.

3.0 Gender Mainstreaming Approach

SEND Foundation has been committed to a gender mainstreaming approach, which concedes that gender inequality issues in development are most positively addressed through an integrated manner, which incorporates management policies, organizational systems, and program activities. SEND recognizes that this inequality exists not only among project beneficiaries but is embedded in organizational culture and practices; therefore it would be highly ineffective to restrict the promotion of gender equality solely at program levels.

The way, in which management works with staff, how staff work with each other and how staff work with project principals and their communities must take into account the multiple differences and needs of men and women, and at each level empowerment of women must be an explicit goal. (Apusigah, 2004)

In SEND offices across the country, there is an omnipresent and genuine commitment amongst management and staff alike, to pursue and attain equality between men and women. From gender sensitive posters lining the walls to Gender Monitors reflecting on office practices and relationships, SEND has recognized and implemented various strategies to cope and target inequalities and injustices as set out in their Gender Mainstreaming Policy.

What is Gender Mainstreaming?

Mainstreaming a gender perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of all policies and programmes in all political, economic, and societal spheres so that women can benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality.

- UN Definition, 1997

SEND's policies, however, have evolved over time, due to the experiences of SEND's management, staff, and project principals, in order to most effectively meet the needs of both men and women. SEND staff and management are encouraged to push the boundaries of gender mainstreaming in order to generate new and innovative ways to examine resources, relationships, programs and practices.

What is Gender
Mainstreaming?

4.0 The Gender Audits: Key Steps to a Formalized Policy and Assessment

In order to improve their gender mainstreaming techniques and to gain further insight into their achievements and outcomes at management and program levels, SEND hired a gender expert in 2004, to assess the extent to which the organization's commitment to gender mainstreaming was being actualized.

Not only did the gender audit commend SEND for its commitment to mainstream a gender perspective in policies and programs but recognized that its experience could serve as a stepping stone for the creation of a Gender Mainstreaming Policy and Management and Staff Handbook.

Key Actions Implemented Since 2004 Gender Audit

- Creation and dissemination of written policy
- Gender focal person appointed
- 2 women staff promoted to management positions, 1 woman promoted to middle level management
- 2 main gender training workshops for staff
- 60/40 women/men quota for community participants implemented
- Gender monitoring mechanisms in place

- (Apusigah, 2006)



*Dr. Agnes Apusigah, Gender Auditor
2004/2006*

In 2006, SEND underwent a second gender audit in order to measure its progress since the last audit in building on its achievements and successes, exploring new ideas and eliminating ineffective practices. The audit highlighted a number of steps that SEND had taken since the last audit, which show its commitment to mainstream gender at all levels of the organization.

5.0 Innovative Policies in Action

SEND Foundation's Gender Mainstreaming Policy encompasses a gender-sensitive human management component. This includes Human Resource Management (HRM) procedures and specifies guidelines for the office environment and staff relations.

5.1 *Gender-sensitive Human Resource Management*

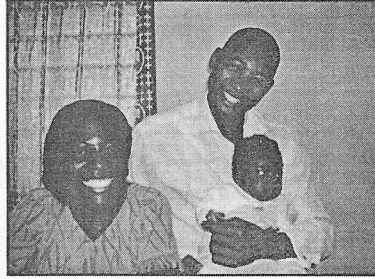
In order to increase and empower more **women in decision-making** processes, SEND has developed a strong gender-sensitive recruitment policy. All advertisements for available positions state that "*women are especially encouraged to apply*", and at least one woman applicant must be short-listed for the interview process, where she will start with a five-point advantage. SEND Foundation strives for a minimum 60/40 men to women staff ratio. Although SEND has not fully reached that goal, the percentage of women at senior management level has increased from 0% to 29%, and at administrative levels from 25% to 33% in the past two years.

SEND has also assessed the implications and needs of both men and women staff in regards to conception and childbirth, resulting in innovative maternity and paternity policies. Men are entitled to a ten-day paternity leave, while women not only receive the government maternity leave, they are also provided with an assistant before their leave begins to enable them to manage and organize the work according to the demands of the pregnancy. After the staff returns to work, the assistant is also on hand to provide the necessary relief and support for both the staff and the program. In addition, the policy gives mothers, a six-month period for exclusive breastfeeding of their children.

These policies have evolved over time, due to the experiences and continual learning of management and staff. For example, when women Field Officers, expressed their concerns for their personal safety when driving alone on motorbikes through the desolate and underdeveloped road systems, a decision to pool vehicles for use in the Eastern Corridor was taken.

5.1.1 *Innovations Actualized: Maternity/Assistantship Policy in Action*

Yvonne Wiredu Akpabli is one of SEND Foundation's Project Officers on the Grassroots Economic and Literacy Advocacy Program (GELAP) team whose work focuses on the Millennium Development Goals (MDG) campaign.



Yvonne Wiredu Akpabli, Sidua Hor, and Eyram Kukua Akpabli, 2006

In December of 2005, Yvonne realized that she was pregnant. When SEND Foundation management became aware of her pregnancy, Yvonne was assured that she would be supported to face her work and challenges.

Unlike many organizations who give pregnant mothers only three months leave, Yvonne was entitled to take afternoon off to attend antenatal clinics throughout her pregnancy. In March, an assistant Mr. Sidua Hor, was appointed as her assistant to support Yvonne and the MDG program throughout her pregnancy.

The partnership between Yvonne and Hor was especially helpful during the last months of her pregnancy when certain tasks became more challenging. "The last two weeks before I left were not easy" Yvonne commented. "Hor was there to help and everyone was involved in the process." Yvonne went on maternity leave for three months and Hor took over the programs duties for that time.

When Eyram Kukua Akpabli was born, Yvonne resumed half days for three months after her three-month pregnancy leave. The organization did a lot to accommodate Yvonne and young Eyramkuka. "SEND has been wonderful," states Yvonne. "Working for SEND has made this transition a lot better. If I was working for a different organization in Ghana it definitely would have been much more difficult."

5.2 Office Environments and Staff Relations

In order to ensure that office environments are gender-sensitive and empower men and women staff to perform their duties in a professional and respectful manner, certain policies have been created and are being implemented within SEND offices.

In all of SEND Foundation's offices, for instance, management and staff are implementing the policy of rotating the chairing of office meetings between men and women. Posters highlighting respectful gender practices can be seen covering the walls of kitchens, washrooms, and office spaces.



A poster in the Tamale office kitchen, reminding staff that it is both women's and men's responsibility to keep the office areas clean.

In terms of **access to physical and material resources**, the 2006 gender audit indicates that there has been an improvement in access to resources as a result of joint decision-making and improved resource administration. Equipment for office and field staff, such as computers, has been increased, and access to office equipment has been regularized.

As the gender mainstreaming policy seeks to ensure that SEND offices maintain a supportive, empowering, and respectful atmosphere, the latest Gender Audit also reports that staff felt positively about their relationships within the organization. "Staff, especially women staff, attributed the change (improvement) to the gender mainstreaming efforts, which have improved confidence and have exposed all to gender sensitive work ethics." Improvement in the conditions of service is also evident amongst staff. "There were more dissatisfied staff in 2004 compared to 2006. Both men and women staff attributed the change to clarity in policy and improvement in interpersonal relations." (Apusigah, 2006).

6.0 Gender Sensitive Programming Framework

6.1 *Capacity Building and Gender Monitoring*

As the Gender Mainstreaming Policy evolved, SEND Foundation developed a capacity building strategy to enable staff to understand and to be able to implement SEND's gender mainstreaming goals while simultaneously enhancing their ownership over the process.

One team, mentored by the Program Co-coordinator, is responsible for the gender monitoring of programme and field activities, while a second team focuses on monitoring management and the office environment. The Director supports this team, while the CEO is involved in all gender training for staff and has an overall responsibility for the effective implementation of the Gender Mainstreaming Policy.

Consistent with the capacity building strategy, two main staff gender training sessions have been conducted since 2004. The first of these sought to expose participants to gender concepts, sensitized staff on SEND's Gender Mainstreaming Policy, and increased their understanding and commitment to implementing the policy in their planning, implementation, and analysis process. The second training at the close of 2005, equipped program staff with the necessary tools to create and monitor specific gender indicators. This workshop increased staff ownership over the process as SEND staff were responsible for the creation of the Eastern Corridor Livelihood Security Promotion Program (ECLSPP) and the GELAP's new gender indicators.

6.1.1 *Innovations Actualized: Innovative Gender Monitoring at Work*

In addition to their regular duties, a Gender Monitoring Team, consisting of one man and one woman, oversee and monitor the extent to which the gender mainstreaming policy is being realized at management and organizational levels in every SEND office. This process is not only building the capacity of the administrative and support staff in terms of gender analysis and report writing, but these teams are emerging with exciting and innovative ways to examine the office environment and the relationships within it.

Reports are presented by the Gender Monitors at weekly office team meetings in every SEND office. These reports document a variety of gender related issues ongoing in the office, including: appropriate language used by staff, equal control for men and women over access to resources such as computers and vehicles; and whether staff are relating in a respectful manner. SEND Gender Monitors are quick to ensure that every job posting reads: "*Women are Especially Encouraged to Apply*", and have come out with ideas such as "monitoring report cards", poster competitions, and recently completed two in house gender surveys.

The gender survey conducted in the Tamale office revealed that 90% of staff believe creating awareness in the office and involving a participatory approach to monitoring is the one of the best ways SEND can implement the gender mainstreaming policy. In addition, staff indicated that a self-evaluation instrument on gender awareness/practice for staff could be developed (Gender Practice Index, GPI) in order to complement current monitoring strategies.

Supported by SEND management, gender monitors are encouraged to look at all issues with a gender lens, and continue to reshape the way SEND evolves in its quest for true gender equality.

7.0 A Holistic Approach to Men and Women's Empowerment

In 2000, SEND Foundation embarked on an integrated approach to empower poor rural men and women through four main micro-projects:

Rural Youth Self-Employment and HIV/AIDS Education (RYSEHAE)

Food Security Through Co-operation (FSC)

Rural Commercial Women (RCW)

Gender Rights and Peace Education (GRPE)

Micro-finance, Credit Unions, and the Eastern Corridor Agriculture Marketing Information Center (ECAMC) projects were later incorporated in order to provide access to credit and savings opportunities, as well as current market information for men and women in the Eastern Corridor.

Aiming at efficient resource utilization and project sustainability without SEND's continual intervention, by the close of 2005, SEND Foundation repackaged its Eastern Corridor program to emphasize an integrated community-based approach. Still maintaining the holistic approach to livelihood security, the new program seeks to establish Community Driven Development Agencies (CDDA's), centered around Community Cooperative Credit Unions while focusing on strengthening women's leadership in the communities.

Throughout the development of its programs SEND has always strived to reach a 60/40 women to men ratio in terms of project principals as stated in its Gender Mainstreaming Policy. In 2006, SEND met this target exactly, as **60% of their project beneficiaries were women.**

7.1 *Rural Commercial Women to Micro-Finance Success*

The Rural Commercial Women project initially sought to provide credit and savings opportunities to at least 400 women, while providing reproductive health information, peace education, and financial management training in order to improve their livelihood security. Members of the RCW groups came from diverse socio-economic backgrounds and each association was supported in the development of its own constitution and byelaws.

The Credit Union Association movement has yielded impressive results throughout Ghana, providing access to credit and savings opportunities and inculcating saving habits among Ghanaian members. SEND Foundation realized that Credit Unions were key for the development of men and women, but many women lacked the access or resources to start a credit union account and thereby develop a successful savings habit. The micro-finance scheme, therefore, was the perfect stepping stone to give women the confidence, knowledge, and resources to expand businesses, save funds, gain control over financial resources, and eventually join a cooperative credit union in their community.

As the success of the micro-finance projects grew, more women became interested in becoming a part of the process. SEND responded by organizing women into Credit and Saving Associations, which offered women small cycles of micro-finance loans in combination with reproductive health, gender and peace education. Women in these groups also acquire leadership and business management skills through a variety of technical and social skills training sessions. In these associations, women meet for repayment and savings, while being encouraged to eventually open accounts in their Community Co-operative Credit Union. Once the women's financial management skills and culture of saving are inculcated, larger loans can be obtained from the Credit Unions for intensified business expansion and ventures.

There are currently **1531 women benefiting** from the micro-finance project. During random interviews with micro-finance beneficiaries from SEND's target communities, **81% of women indicated an increase in their income** as a result of the micro-finance program. Of this 81%, **85% reported having direct and total control over the profit and resources acquired** by their micro finance ventures. As businesses are expanding, women in the micro-finance scheme are beginning to take apprentices for assistance with their businesses.

7.1.1 Incorporating Reproductive Health and Peace Education

Improving project principals' knowledge about reproductive health and encouraging the adoption of modern reproductive health practices in the communities are among SEND's original objectives. Over 100 RCW Peer Health Promoters (PHPs) have been trained and are educating their groups on HIV/AIDS, and modern contraceptives. A reproductive health study conducted in 2004 revealed that **90% of SEND's project principals are aware of HIV transmission modes.**

Evidence of behaviour changes is also starting to be evident amongst project beneficiaries through SEND's Stepping Stone program, a behaviour change communication module that brings peer groups to meet and discuss issues regarding reproductive health and gender. Over 220 group members (of whom over 50% are women) are involved with this process and their comments regarding future interventions are encouraging. One participant remarked, "I used to be annoyed with my boyfriend who was a womanizer ... Stepping Stones has taught me to be tolerant and sit with my boyfriend to discuss issues that affect us. I have been able to discuss with him the risk he is putting both of us in and he now understands me."



Young Women's Groups Stepping Stones Facilitator and Group Member 2006

Creating a safe forum for women to discuss reproductive health concerns and issues at micro-finance meetings, and for women and men through the Stepping Stones process is proving to increase their confidence when discussing health issues with their partners and elsewhere in the community.

Understanding that a peaceful environment is also essential for the achievement of livelihood security, SEND integrated a peace building and education component into the ECLSP. Although both women and men face challenges and hardships in conflict situations, women often bear a disproportionate burden, yet have the ability to play strong roles in conflict resolution and post-conflict reconstruction.

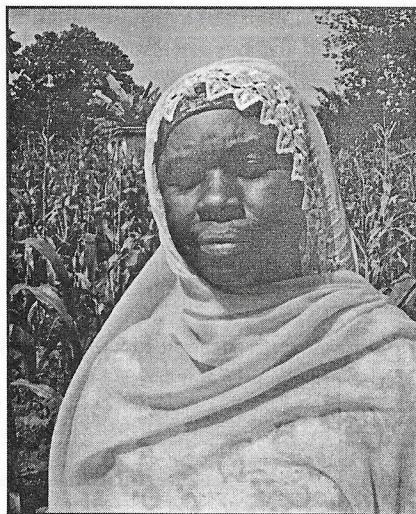
SEND's Peace Animators, women and men trained in conflict management and strategies, are proving able to resolve tension and conflict situations in the Eastern Corridor. In conjunction with other peace-building actors, Peace Animators have assisted in the resolution of a variety of disagreements, which had the potential to escalate into violence.

Drama education is also a strategy integrated into SEND's ECLSP: groups are trained in theatre techniques to educate and build awareness on topics such as conflict resolution, gender equality, domestic violence, and reproductive health. These drama productions are presented to community members in forums such as; International Women's Day celebrations and Credit Union Annual General Meetings (AGMs).

7.1.2 *Innovations Actualized: Micro-Finance Women in Leadership*

Margaret Kudzo is the President of the RCW' group in Banda, known as *Nyame Bekyere*, "God Will Tell". At 48 years old with four children, Margaret has overcome many barriers and has become a leader within her community. A petty trader with minimal goods to sell, Margaret joined the RCW in 2003. As the elected president, Margaret underwent a Leadership and Skills Training course facilitated by SEND Foundation. Margaret identifies this as a key stepping stone which increased her confidence in leadership and financial management.

Identified as a potential leader in the community, Margaret was selected to participate in several other workshops facilitated by SEND. She attended a Peer Health Promoter workshop in Bimbilla, which gave her the necessary skills to inform her group about safe reproductive health choices, nutritional information, and once again strengthened her leadership abilities.



Margaret Kudzo, Banda RCW, PHP

Margaret also had the opportunity to attend a Gender Family and Resource Management training session, which she says changed the way she runs her household. Unfortunately, Margaret now is responsible for the total upkeep of her home and children, as her husband does not longer stay with the family. The gender training taught Margaret about the various roles of men and women and now Margaret feels it is extremely important to teach the next generation about gender equality; therefore, both her sons and daughters perform the same chores, be it fetching water or pounding fu-fu.

At saving and repayment meetings, Margaret, in conjunction with the Micro-finance Officer, provide the members of *Nyame Bekyera* a forum to discuss issues regarding reproductive health, nutrition, gender equality, and peace building, including the adoption of modern contraceptives, HIV/AIDS, stigmatization, and soya bean utilization.

After receiving three micro-finance loans of 600,000 cedis each, Margaret has been able to increase and diversify the goods that she sells. She learnt the importance of saving, so that after she makes her repayment and buys food for her family, Margaret has 35,000 cedis profit, something she had never experienced before. Margaret has recently been able to open an account in the Community Cooperative Credit Union and is able to save 50,000 cedis a month. "The training that I have received, and the loans we get has taught me the importance of saving", says Margaret. "When I have up to two million saved in the Credit Union, I will apply for a loan to further expand my business."

Margaret, although busy with her multitude of responsibilities is very happy about the changes in her life. She says "I have learned plenty, and I feel confident to say my opinion, and to help my family, myself, and my group."

¹ All currencies quoted in old Ghanaian Cedis

² \$1 US = 9200 Cedis

7.2 *Community Cooperative Credit Union Development: The Way Forward*

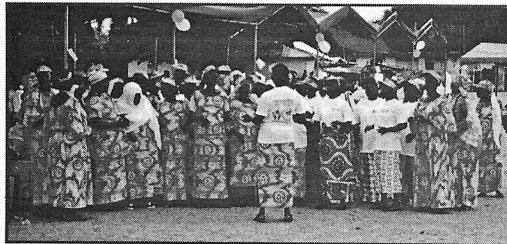
Access to credit and savings for productive activities by the rural poor in the Eastern Corridor is very limited; therefore SEND Foundation saw Credit Union development key for the improved livelihood of men and women.

In 2003 SEND established community based credit unions with micro-financial orientation schemes, which have been highly patronized by women and salaried workers. More than 300 RCW, 113 young artisans, and 200 family-based farmers were trained in bookkeeping, record keeping, and business planning.

In less than two years three credit unions have successfully mobilized more than one billion cedis (\$108,000 USD) savings from less than 1,000 members. These savings are being used to extend loans to small business operators to sustain and expand their economic activities while expanding sources of income to support their families.

CORDAID, one of SEND's external partners has also supplied the Credit Unions with more than 500 million cedis to be used for micro-credit to be given to over 900 women involved in petty trading activities.

In 2006, there were 1463 members in the Community Cooperative Credit Unions, of whom 46% were women. Although this does not reach SEND's goal of 60% women program beneficiaries, women are increasing enrolment and SEND is continuing to tackle this challenge with micro finance initiatives.



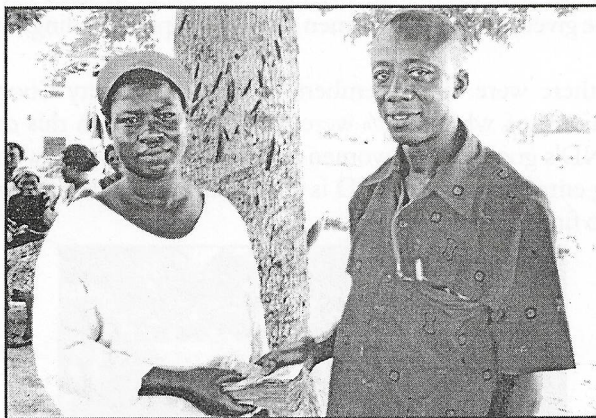
Kete Krachi Cooperative Credit Union Annual General Meeting (AGM)

7.2.1 *Innovations Actualized: Micro-finance to Credit Union - Bridging the Gap*

Micro-finance initiatives can be a meaningful transition into credit union membership. This has proved to be a successful strategy for poverty alleviation, and women's empowerment.

Agyeaba, a Credit and Saving Association in Kete Krachi, exemplifies this transition. Although all of the women are saving toward acquiring their shares in the Kete Krachi Community Cooperative Credit Union (KKCCCU), 8 of the 20 women in *Agyeaba* have already become members, with saving of over 23 million cedis. Of these 8 women, 4 have received cycles of Credit Union loans, totalling over 42 million cedis.

Ernestina Nteh, a member of *Agyeaba*, who sells food stuffs (yams, cassava dough) in neighbouring villages, has a total savings of 1.7 million cedis. She has already acquired two loans through the Credit Union of 3.4 million cedis, which she has used to expand her business. This has doubled her income to a profit of 100,000 cedis per week.



Ernestina Nteh receiving a loan from SEND Micro-finance Officer, 2006

Ernestina has learned the importance of savings and says she chooses how to spend her own money. “Now I want to save my money instead of buying extra cloths, shoes, or scarves. I plan on using some of the profits, from my next credit union loan to start building a house.” Being a member of the KKCCCU has proved to be a significantly life-changing experience for many men and women in Kete Krachi, including the spirited and dedicated members of *Agyeaba*.

Over 200 women from the Credit and Savings Association's have been able to make the transition from the micro credit scheme to becoming share-holding members of their respective community cooperative credit unions.

7.3 *Addressing Gender Roles at the Household Level*

SEND Foundation created a way for families to come together to discuss issues of sex and gender roles in their own households, while devising strategies for shared responsibilities in order to reduce the heavy workload that women have in the Eastern Corridor. The term Gender Model Families came to identify over 100 groups of husbands and wives who had undergone training and had committed to work towards improving gender relationships within their households.

As part of the Rural Commercial Women project, selected families underwent a Gender Roles Training workshop in the six target communities. These partners were expected to return home and be examples of positive gender relations in their community. Not without its challenges, the Gender Model Family project has proved to be a workable approach, for changing gender roles at the household level.

Monitoring visits to those who had participated in the workshops have revealed in many situations, that men are becoming more involved with domestic tasks such as sweeping, washing and cooking. A few of Gender Model Family women interviewed attested to their men contributing to domestic chores on a daily basis.

One change that seems universal within most Gender Model Families is the roles the children now play. Instead of boys and girls having specific chores, such as sweeping and feeding animals, both boys and girls share the household chores. Although a number of Gender Model Families have reported a positive change in their management of their households, the most important change cited by both men and women was the improvement in their personal relationships as a result of their commitment to sharing responsibilities.

7.3.1 Innovations Actualized: Working Together to Improve Livelihoods: A Gender Model Family in Perspective

John Tahiru and Laribe Gbandi have been married for over 30 years and are living in the small, resource-poor community of Kpandai in Northern Ghana, working hard each day to provide for their three boys and three girls. John is a small-scale yam and maize farmer, and Laribe is a petty trader, selling seasonal foodstuffs in the local market.

The Gbandi's, however, are rather different than many families living in the Eastern Corridor. If one goes to the Gbandi residence, for instance, one can see boys and girls equally doing household chores. John could be washing dishes or assisting his wife with cooking and cleaning responsibilities.

Laribe Gbandi benefits from SEND's Rural Commercial Women (RCW) project. In October 2003, Laribe and John were selected from among RCW participants to attend a Gender Model Family training workshop which brought families together to discuss issues of sex and gender roles in their respective homes, and the causes of gender biases against women in the community. The training also sought to help participating families identify and discuss the socio-economic impact of heavy workloads on women and devise workable strategies to reduce this workload in their own households. In turn, these families would serve as "gender models" within their respective communities.

Through the training Laribe and John learned to share household responsibilities and made a commitment to employ the newfound gender equality strategies in their own home. John says that these tasks became challenging. The Muslim community he resides in frowned upon men even picking up a broom, let alone sweeping the house. "At first I found it difficult to cope with the negative comments from my neighbours," says John. "As a result, I stopped helping my wife in our home." After some time, however, John saw the benefit that working together had brought to his family. He began employing the techniques learned in the workshop once again. Since then John has solidified his commitment to promoting gender equality in the household and Laribe says their relationship has greatly improved. She also has more time to concentrate on her business.

As one of SEND's micro-finance beneficiaries she was able to acquire three loans of \$80 USD. The loans enabled her to expand her business to include the production and selling of homemade pastries. Soon afterward, Laribe was able to graduate from the micro-finance scheme to become a full-fledged member of the Kpandai Co-operative Credit Union where she has managed to save \$177 in her own personal account and is repaying her second loan of \$406. "I now make more money than before," explains Laribe. "I can finally pay my children's school fees and contribute to the upkeep of the family."



John Tahiru and Laribe Gbandi, 2006

When Laribe was asked about the most positive contribution SEND Foundation has made in her life, she says, "My relationship with my husband has improved so much. We are happier, and now we work together to help our family become stronger."

Husband and wife say they both contribute to the upkeep of the family and make decisions regarding its improvement together. "We no longer hear negative comments around our house," says John. "People are now used to the way we live."

While there are still challenges in balancing entrenched inequalities within the structures of religious and traditional institutions, the Gbandis have realized that working together and embracing positive gender relations in their household has made a significant difference in their family. (Wassick, 2006).

7.4 *Food Security Enhanced: Gender and Family Resource Management for Farmer Cooperatives*

As part of the ECLSPP, SEND Foundation has been implementing a 'Food Security through Cooperation Project' since December 2000. This attempts to improve food security through the consolidation of the role of rural community-based credit unions and family based farmer cooperatives.

Each of these farming groups comprises of farm families (husbands and wives) as the basic unit, consist of ten to fifteen units whom all live in close proximity to one another, and produce soya beans in addition to other staple crops.

SEND realizes that there cannot be any meaningful food security or development without gender issues being addressed, so training on Gender and Family Resource Management was provided to leaders of the farmer cooperatives. These workshops dealt with gender roles and responsibilities and taught individuals strategies to act as trainers of

Gender and Family Resource Management to their own cooperative groups.

Ongoing experience-sharing meetings help to solidify trainers' commitment to encourage role sharing within their families and cooperative groups. In 2006, randomly selected trainers of Gender and Family Resource Management and their respective Cooperative Groups were interviewed to investigate the changes which have been made in gender based perspectives and behaviors amongst the group members. More than half of the trainers interviewed said they actively educate about gender issues such as the need for men and women to share household responsibilities. A few of the group leaders stated they often felt too occupied discussing their crops to engage in meaningful gender discussions; however, everyone agreed that experience-sharing meetings offer a forum to discuss such issues. There were a few groups in which the gender education given by group leaders has definitely begun to positively influence the attitudes of their cooperative group members.

7.4.1 *Innovations Actualized: Cooperative Groups and Gender and Family Resource Management*

S.S. Mahama, a leader amongst the family based farmer cooperative groups has been involved with SEND for five years and has participated in the Gender and Family Resource Management training sessions. Mahama meets with his group, *Bakor Wale*, "You Should Have Something to Do", once a month, in order to discuss the agronomy of soya beans, the progress of their farms, and gender in their community and households.



S.S. Mahama and members of Bakor Wale Cooperative Group

Mahama mostly visits two different villages in the Salaga area in order to monitor farms and to educate about sharing responsibilities and roles in the household. "The village of Kpolo is very happy when I come, and they are working on it (gender relations)," says Mahama "both men and women together are currently working on a clean-up campaign in the community."

When Mahama's group members were questioned separately, they agreed Mahama has been supporting their group in terms of gender education. Cooperative members were able to discuss the differences between sex and gender, and acknowledged the overburdened workload of women in Northern society.

Mahama remarks that in his own house, he tries to help his wives with chores, although with three wives and fifteen children there are many hands to help. "Now my boys fetch water with the girls and everyone sweeps." says Mahama.

While the message is slowly changing lives, Mahama acknowledges there are still many challenges. "This gender is a cultural thing. In the South men pound fu-fu, but in the North they don't, although they are starting to do so." Mahama says. Mahama feels that sharing ideas about gender will help to decrease the inequality gap. "I try to teach my group how this will help their relationship amongst their family." Mahama explains. "We need more projects that bring men and women together, and to continue to have both men and women support gender ideas in the community."

At 65 years old, Mahama is a respected elder in the community, and he sees many changes since his childhood. For instance, now Chiefs and Queen Mothers meet together to take decisions, which before never happened.

7.5 *Gender Planning and Analysis for Collaborating Partners*

SEND acknowledges and works alongside other organizations affecting the lives of men and women in rural Ghana. If partner organizations can also mainstream gender in their activities, and learn to analyze and plan with a gender perspective, the push towards poverty alleviation, sustainable development, and achieving gender equality will be strengthened.

SEND Foundation works closely with the Ministry of Food and Agriculture (MOFA) as well as the Ghana Health Management Team (GHMT) of the East Gonja, Nanumba, and Kete-Krachi Districts; representatives of these organizations were invited to attend Gender Planning and Analysis Workshops. In addition to increasing partners' understanding and commitment to mainstreaming gender in their work, SEND saw the opportunity to equip partners with the skills to monitor and report in a gender-oriented manner.

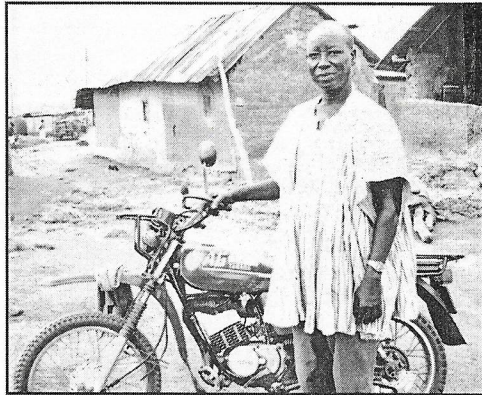
During monitoring interviews with MOFA staff who participated in the aforementioned gender training, the majority of individuals stated that although it is challenging to change gender disparities in the Northern communities, that they had been continuing to incorporate gender issues into their planning and activities. Rather than solely discussing agricultural issues, now many of the MOFA staff agree they are educating their farmers about gender equality and the different roles men and women play.

While most agree this will indeed be a long process, participants acknowledged the increase in debates around women and men sharing responsibility in the household and in women having access to land. MOFA staff acknowledge there is also a definite increase in the economic activity of women in their communities. One Agriculture Extension Agent (AEA) with MOFA stated "Ten years ago this would have not been even heard of or discussed in our community, now people are starting to talk about gender and women's rights."

7.5.1 *Innovations Actualized: Implementing Collaborating Partners*

Send Foundation works with over 400 farm families in the Eastern Corridor; therefore, MOFA staff play an integral role in terms of agriculture assistance to project beneficiaries.

John Kidisil, Agriculture Extension Agent working with MOFA, in the Nanumba District, visits farms around the Bimbilla and Chamba communities, giving assistance to farmers on the agronomy of soya bean production. John has participated in SEND's Gender Planning and Analysis workshops, which he says, "changed the way I go about my life and work". John learned about gender roles and their impact on his communities' development. "In my work I now try to advocate for gender equality, and tell my farmers that women should not be denied land or the opportunity to raise animals."



John Kidisil, MOFA, AEA, 2006

John also sees the challenges in educating about gender equality. "It (gender) has slowly started to be heard about here (Chamba), however, we need to intensify education in remote villages." says John "I went to Nasando the other day and a woman was carrying firewood and yams home from the farm, while her husband was following riding a bicycle. I asked him why he could not help his wife with the workload, and the man just laughed. I tried explaining the

benefits of sharing responsibilities but it is a very new and strange idea to some people.”

John realizes the difficulty in promoting gender equality in the community; however, he has seen definite improvement in particular areas.

As an active member of the Chamba community, John is also a representative on the District Assembly, and is the Board of Directors (BOD) Chair of the Bimbilla Community Cooperative Credit Union (BCCCU). “Now anytime there is a meeting, due to education by SEND and the spirit of the Rural Commercial Women, representation is very high. Sometimes women even outnumber the men, and voice their opinions with increased knowledge and confidence.” John recommends that assisting women and men with economic activities through savings and loan opportunities to be the most powerful way to bridge the gender gap.

8.0 Challenges

Although SEND has achieved much success from its involvement in the Eastern Corridor, mainstreaming a gender perspective in development initiatives is not without its challenges, at both organizational and program levels.

Although staff and community members have been trained in gender issues, there is still a need for more capacity building. The second gender audit of SEND revealed that staff often solely focus on representation and access, while neither recognizing nor analyzing the complexity of gender-based challenges. Due to the lack of complete sex disaggregated data, monitoring for impact and change becomes challenging; therefore, capacity building for staff in terms of monitoring also needs to be improved.

Representation, and women's status within SEND, however, does need to be improved. Although at the organization level women's representation has increased, men hold all the top-level management positions.

Men have a greater opportunity to attend school in Northern Ghana, therefore illiteracy rates for women are higher, which can leave training sessions more challenging, especially when certain skills are obviously advantageous to topics such as: financial management and report writing. Peer Health Promoters, for instance, were chosen by the communities and were asked to keep a record of their work. As half of the PHP's were illiterate, monitoring their own progress through reporting became highly ineffective.

At a community level, NGOs need to address issues regarding women's time constraints. As rural women have such heavy workloads, they do not have as much time for participation in project activities. Many project beneficiaries of the micro-finance scheme, for instance, stated that their days are full of family and business oriented activities. In terms of women's representation, activities like sitting on boards and executive committees is often a time consuming activity for which they

often do not have time. In the Community Cooperative Credit Union BOD, for instance, 36% of women are BOD members. While this number has been steadily increasing, in the new phase of the ECLSPP, a key focus area is strategies to build the capacity and increase the leadership skills of women. It is, therefore, imperative to integrate gender issues, such as family and resource management training, amongst project principals, in order create an understanding amongst men and women and relieve some of the burden that is on women in the communities.

In terms of reproductive health, women again are at the disadvantage. While encouraged to talk about issues such as HIV/AIDS, contraceptives and pregnancy through SEND's PHP and Stepping Stones programs, women are discouraged from talking about such things in the Northern society. Women openly discussing sexual issues is often viewed negatively or said to be "unclean", with many believing it will lead women into promiscuity.

Traditional society, culture and religion are all factors in achieving gender equality in the Northern context. Tradition dictates that women are subservient to men. Although women are responsible for more than half of the agricultural production in Ghana, they do not have equal access or control over what they produce. Men control the family's material and financial resources. This makes it difficult for many men to start sharing certain responsibilities in the household as men feel they are being enslaved by women, or are losing the benefit that they have always enjoyed.

9.0 Future Evolution

The SEND Foundation is continually evolving in order to address poverty alleviation and gender equality in the most effective manner. The 2006 Gender Audit highlighted areas for SEND to pursue in order to strengthen its gender mainstreaming initiatives at office and program levels.

Continuing Education Strengthened systematic and periodic educational programs for staff and project principals.

Strengthening Staff Capacity All field staff, principals, partners, community trainers, and gender-focal persons need to build upon their existing skills.

Comprehensive Database Established For program reporting and impact monitoring, periodic gathering, processing, and maintenance of concise project data.

Improvement of Resources for Field Staff Motorcycles for field staff will be acquired in order to support and enable officers to travel amongst their project area and deliver their work with increased efficiency.

Improving the Status of Women Strengthening women's representation, leadership, and decision-making ability at organization and community levels.

Building in Sustainability Build upon community level participation and build plans with project principals while strengthening family based programming and experience sharing. At organizational level intensify skill development, management commitment, policy implementation and monitoring tools. (Apusigah, 2006)

Embracing these recommendations, SEND plans on conducting a third gender audit within the next two years, in order to once again assess the progress which has been made in their commitment to mainstream gender in an integrated and dynamic process.

9.1 Women in Leadership

In 2006, the ECLSPP saw the transition into a new design phase, focusing on the organizational development of four Community Driven Development Agencies (CDDA's). These serve as the framework for the sustainability of the various innovative development initiatives, which were started in the first phase of the program.

The institution-building process will be further strengthened by delivery of capacity building services in the areas of organizational and leadership development with emphasis on women leaders.

Key expected outcomes of this phase of the ECLSPP include:

- 100 community leaders trained, 60% whom must be women

- Confident, assertive, and enterprising women in the Credit Union leadership, District Assemblies and Town Councils

- Strengthened farmers' co-operatives self-management with increased participation of women leaders

- Increased income level of more than 6000 community members 60 percent of whom will be women

Other areas of capacity building will include gender monitoring, evaluation and communication. Through these capacity-building services the key local community leaders will be equipped with community mobilization, planning and management skills to ensure the growth and sustainability of the CDDA's.

As the quest for equitable sustainable development ensues, challenges from society and at organizational levels will undoubtedly arise. The fact that SEND embraces these challenges in an experiential way and is willing to explore novel approaches to facing such obstacles is what has made SEND Foundation a success thus far. Continuing its goal of promoting gender equality within all facets of the organization; SEND will proceed to explore the dimensions of gender mainstreaming through an integrated approach, encompassing policy, organization, and program levels, retaining the momentum, which has solidified it as a pioneer amongst African NGO's.

REFERENCES

Apusigah, A.A., (2006). *Report on Organization-Wide Gender Mainstreaming Review*. Unpublished manuscript.

IFAD, (2007). *Rural Poverty Portal*. Retrieved January 14, 2007, from, www.ruralpovertyportal.org/english/regions/Africa/gha/index.htm

United Nations Development Program, (2000) *Human Development Report*. Retrieved December 03, 2006, from, <http://hdr.undp.org/reports/global/2000/en/>

Wassick, R. (2007). *Working Together to Improve Livelihoods: A Gender Model Family in Perspective*. International Development Digest. Canadian Co-operative Association. Jan 2007 (12-13)

ABOUT SEND'S PROGRAMMES

SEND Ghana

Grassroots Economic Literacy and Policy Advocacy Programme Comprises:

- Ghana HIPC Watch
- Trade Education and Campaign
- Ghana CSO MDG Monitoring Campaign
- Ghana Civil Society Aid Effectiveness Forum

Eastern Corridor Livelihood Security Promotion Programme Comprises:

- Reproductive Health and HIV/AIDS
- Peace, Gender and Human Rights
- Micro-Finance with Credit Union Education
- Food Security Through Cooperation

SEND Liberia

- ICCO Partners Capacity Building Programme
- Liberia Women Initiative Capacity Building Programme
- Creating Economic Opportunities Through the Promotion of Soya Bean Production in Liberia

SEND Sierra Leone

The provision of consultancy services to the Sierra Leone government and international development organizations in the area of civil society capacity building and HIV/AIDS programme development and implementation.

The Mission of SEND is to promote livelihood security and equality of men and women through participatory development and public policy advocacy in West Africa

Contact Details

Board of Directors

Grace Yennah - Chairperson
Janet Mohammed
Mike Dzakuma
Simon Soale Saaka
Justina Anglaaere
Al-hassan Y. Seini

CONTACT ADDRESSES

Siapha Kamara
Chief Executive Officer
G11, Regimanuel Estates, Nungua Barrier
Sakumono, Accra
Tel: 233-21 716860 / 714921
E-mail: send@africaonline.com.gh
Mobile: 233-20 811 2322

Samuel Zan Akologo
Director, SEND Ghana
Kalpohine Estates
P. O. Box TL341, Tamale, Northern Region
Tel: 233-71 24515 / 22547
E-mail: send-tam@africaonline.com.gh
Mobile: 233-24 431 8807

Send Liberia

Mr. Samuel Duo
Program Officer
CEDE House, 72 Ashmun St.
Monrovia, Liberia
Tel: 231-6590595
e-mail: sendliberia@yahoo.com

Bankers

Standard Chartered Bank
and
Eco-Bank Ghana Ltd

Auditors

Egala Atitso & Associates
Chartered Accountants
P. O. Box AN 16626
Accra