



CITIZENS' WATCH

3RD QUARTER NEWSLETTER



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SRHR YOUTH ADVOCATES COMPILE REPORT ON GENDER-BASED VIOLENCE TARGETING PERSONS WITH DISABILITIES

By Partick Akpaligah
Field Officer, Power to Choose Project

Twenty-one (21) youth advocates have participated in a three-day capacity-building workshop to equip them with the skills needed to compile a report and policy brief on sexual and gender-based violence (SGBV) against Persons with Disabilities (PWDs). The goal was to support the production of a report on SGBV affecting PWDs, who are often targeted by perpetrators of SGBV violence within their communities.

This activity is part of ongoing efforts under the seven-year, youth-led P2C Initiative funded by Oxfam in Ghana. This project empowers young people to take charge of their Sexual and Reproductive Health and Rights (SRHR) by engaging them in meaningful advocacy, research, and policy initiatives.

The report writing workshop followed an earlier data-gathering exercise conducted to gather data from PWDs in their communities to document first-hand experiences of SGBV. Using the skills gained from the workshop, the advocates are compiling a report and policy brief that highlights the harmful social norms driving sexual and gender-based violence against PWDs in Ghana.

The report is expected to shed light on persistent challenges such as stigma, discrimination, inaccessible justice systems, and the lack of adequate support services for PWD survivors. Preliminary findings underscore how entrenched systemic inequalities and attitudes continue to perpetuate SGBV against PWDs.



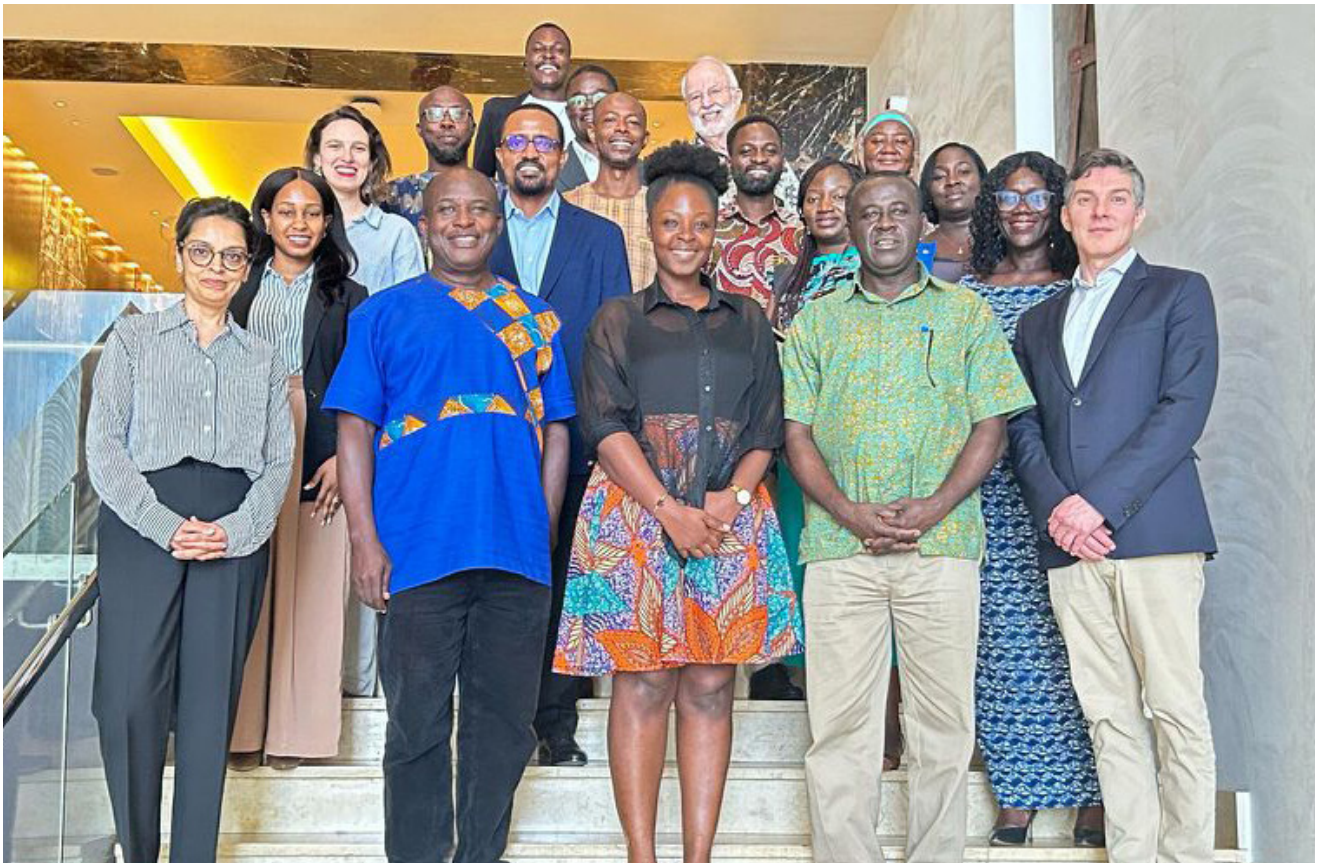
Why this matters for decision-makers and partners:

This report will provide data-driven insights to inform inclusive and targeted policymaking. It will also bridge the gap between policy and the lived realities of marginalised groups and strengthen collaboration between CSOs and government actors working on gender and disability rights.

The report calls for urgent reforms in Ghana's SGBV response systems to ensure they are inclusive and responsive to the needs of PWDs. Once finalized, it will be launched to raise national awareness about the prevalence of GBV among PWDs, with the aim of engaging policymakers to act on its recommendations and work toward building a safer, more inclusive society where sexual and Domestic violence is effectively addressed and eradicated.

BLOOMBERG PHILANTHROPIES, GLOBAL HEALTH ADVOCACY INCUBATOR AND OTHER PARTNERS VISIT GHANA TO STRENGTHEN PARTNERSHIPS WITH SEND GHANA

By Baaba Sam
Field Officer, Food Policy



Bloomberg Philanthropies and its global partners have visited Ghana to engage with local organisations and stakeholders, including SEND Ghana and the Ghana Academy of Nutrition and Dietetics, to discuss progress on ongoing advocacy efforts with the government and explore opportunities for future collaboration.

The visit was part of Bloomberg's broader commitment delivered through the Global Health Advocacy Incubator (GHAi) to support national efforts addressing the growing burden of diet-related non-communicable diseases (NCDs). In Ghana, GHAi is currently funding SEND Ghana's advocacy campaign for the introduction of mandatory front-of-package (FOPL) warning food labels on unhealthy food products. This FOPWL policy will help consumers easily identify foods high in sugar, salt, and saturated fats, nutrients of public health concern.

Hosted by SEND Ghana, the two-day stakeholder engagement meeting brought together key actors from the Ministry of Health, Food and Drugs Authority, Parliament, the National Development Planning Commission, civil society, and academia. The purpose of the meeting was to assess the status of food policy development in Ghana, identify barriers to implementation, and discuss future priorities.



Ghana is in the process of establishing a comprehensive food policy that includes mandatory front-of-pack warning labels, guidelines for public food procurement and services, restrictions on food marketing, and fiscal measures to promote healthy diets. These interlinked policies represent a systems-wide response to the country's growing nutrition-related health challenges. The policy bundle is currently under internal review by the respective parent ministries, pending formal adoption.

For SEND GHANA and other civil society organisations, the visit affirmed the critical role they play in shaping national policy. Bloomberg and its partners encouraged the formation of a strong civil society coalition to amplify advocacy efforts and emphasised SEND GHANA's role in leading this coalition. Such a platform would help unify voices, promote public awareness, and push for timely policy adoption and implementation.

The visit also signals renewed support for civil society-led advocacy that is rooted in evidence and community engagement. For SEND GHANA, it presents a unique opportunity to deepen partnerships, influence national food policy, and ensure that nutrition and public health remain central to Ghana's development agenda.

As Ghana moves closer to adopting its food policy package, continued collaboration between the government, civil society, and international partners will be essential. With sustained advocacy and coordinated action, Ghana is well-positioned to create a food environment that protects public health and promotes equity.

FAIR4ALL HOLDS ROUNDTABLE DISCUSSION ON HUMAN RIGHTS, LIVING INCOME, AND SUSTAINABILITY IN GHANA'S COCOA SECTOR

By Joseph Otchere Osei
Project Officer, Fair 4 All

SEND GHANA, under the Fair4All project, held a roundtable discussion on human rights, living income, environmental sustainability, and gender rights in Ghana's cocoa sector. The discussion brought together key stakeholders, including cocoa License Buy Company and Cocoa Farmer Corporatives, such as OMNI Cocoa, Nyonkopa Cocoa Buying Ltd, Federated Commodities Ltd, Cocoa Abrabopa Association, the Ghana Cooperative Cocoa Farmers Association, and the media.

The dialogue centred on the findings of a study undertaken by SEND titled, Human Rights, Living Income, Environmental Due Diligence and Gender Rights (HLEG) and presented findings from the Asene Manso-Akroso and Agona East districts. The report highlights the challenges cocoa farmers face in securing fair income, protecting the environment, and promoting gender equality. Participants engaged in an open discussion, validating the report's findings and offering practical suggestions to address them. The findings of the report showed that there is a need to strengthen farmer cooperatives to improve income negotiation and implement environmental initiatives. The discussion also touched on the importance of clear roles across the cocoa value chain to enhance transparency and build trust among farmers. In addition, the participants emphasised the relevance of tailored communication strategies that support farmers to engage in policy and market dialogue.

Licensed Cocoa Buying Companies expressed commitment to support several recommendations stated in the HLEG policy brief. These included ensuring bonus payments and allowances as a step toward improving living incomes; reviewing producer prices for the 2025/2026 season to address income equity; and extending corporate social responsibility efforts to sectors such as health and education to promote social development in cocoa-growing areas. They also emphasized the importance of collaborating with district assemblies and farmers on sustainability planning.

The full report, which informed the discussion, is currently available for download on SEND Ghana's website.

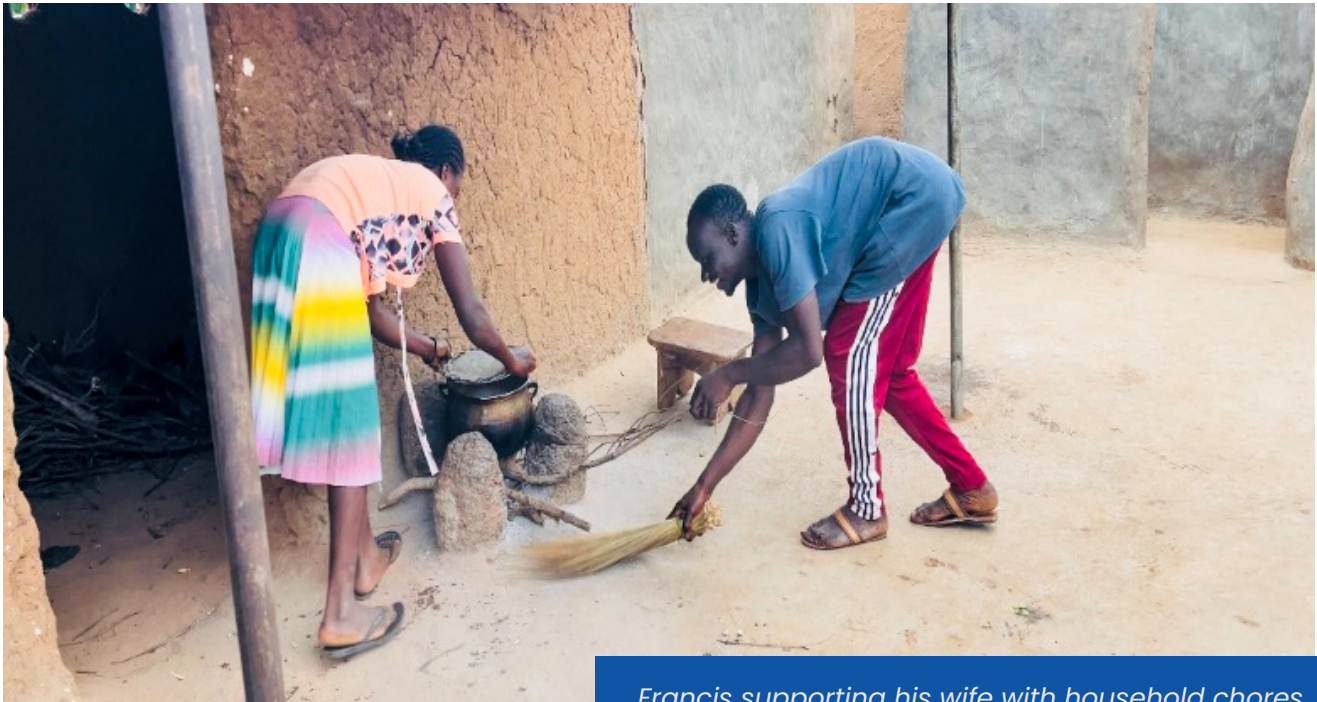


SEND Ghana staff with Licensed Cocoa Buying companies and Ghana Cocoa Farmer Cooperative Association President



FAIR4ALL project Lead at SEND Ghana, Joseph Otchere making a presentation of HLEG recommendations to OMNI Cocoa operations Manager, Wilhemina

PROMOTING GENDER EQUALITY IN MONTANYA: FRANCIS AND ABENA'S STORY



Francis supporting his wife with household chores

In Montanya, a community in the Nanumba South District of Ghana's Northern Region, Francis, a 31-year-old farmer, and his 25-year-old wife Abena, a trader, have seen a shift in their household through their participation in the FILMA-Gender Model Family (GMF) programme. The Gender Model Family (GMF) approach is designed to promote gender equality and empower women by reducing the time burden on women and encouraging the fair distribution of household chores among all family members. A typical GMF includes a man, a woman, and their children. The model has recently been revised to include polygamous families as well.

Before joining the programme, Francis was solely responsible for farming and providing for the family, while Abena managed the home and cared for their children. Decision-making was solely the prerogative of Francis, with limited input from Abena.

Through the FILMA-GMF programme, delivered in their community by Private Agricultural Service Provider (PASPs), the couple received training on shared responsibilities, inclusive decision-making, and mutual respect. They developed and implemented a gender equality action plan and began applying what they had learned.

As a Gender Model Family, they now share household chores and make joint decisions on farming and finances. Francis began to take on tasks he previously left to Abena—such as cooking and childcare—and acknowledged the importance of her role at home and on the farm. “I used to think that farming was the only important work,” he said. “Now I realise that Abena’s role in managing the household and caring for our children is equally important.”

With Francis’s support, Abena has also taken on leadership roles, becoming active in a local women’s group and serving as a role model. She now has more time to engage in community activities, which was not possible before they started practising GMF.

Their transformation has not gone unnoticed. Other families in Montanya are beginning to adopt similar practices, and Abena’s increased confidence has encouraged other women to pursue money-making ventures to support their families.

Francis and Abena’s experience highlights how gender equality within households can improve family dynamics and inspire wider community change.

NOBISCO GETS NEW POLYTANK TO IMPROVE MENSTRUAL HYGIENE AND KEEP GIRLS IN SCHOOL

By Patrick Akpaligah
Field Officer, Powe to Choose



A photo showcasing students accessing WASH facility provided by the school to improve water accessibility.

Access to adequate Water, Sanitation, and Hygiene (WASH) facilities remains one of the most pressing challenges affecting adolescent youth in schools across Ghana. At Northern School of Business Senior High School (NOBISCO), like many others in the Northern Region, inadequate and improper WASH infrastructure has been a key barrier to education, particularly for adolescent girls. In many instances, it has resulted in increased absenteeism during menstruation, reduced academic performance, and, in some cases, has indirectly contributed to early teenage pregnancies and school dropouts (SEND GHANA, 2023).

In response to these findings, the youth advocates, whose capacities have been built under the Oxfam-funded Power to Choose project, developed a comprehensive district-level action plan. These plans were informed by district dialogue sessions held across the six target districts (Walewale, Sagnarigu, Savelugu, Kasoa, Cape Coast, and Ashaiman), where key stakeholders, including traditional authorities, teachers, health workers, and students, discussed barriers and proposed and committed to community-driven solutions.

At NOBISCO, the implementation of this action plan led to a significant milestone: the provision of a polytank to serve as a reliable source of water for the school's WASH facility. This intervention has closed a critical gap in menstrual hygiene management, allowing girls to stay in school during their menstrual periods, thus directly reducing absenteeism and promoting dignity and health.

Beyond its local impact, this initiative contributes to the broader Sustainable Development Goal 6 (SDG 6), which seeks to ensure access to water and sanitation for all by 2030. By improving WASH infrastructure at the school level, the project not only promotes health and education but also advances gender equality and social inclusion.

The NOBISCO success story stands as a testament to what can be achieved when young people are given the tools, voice, and platform to lead change in their communities. It also reaffirms SEND Ghana's commitment to empowering youth-led advocacy as a pathway to sustainable development and social justice.



EARLY SIGNS OF DIGNIFIED JOB CREATION, THE CASE OF JONAH.

Joshua Gumah



Jonah monitoring his maize farm

Meet Jonah Nbee Bijabadis, a 28-year-old from Lepusi, a community in the Nanumba North District of Ghana. Jonah is married and has 3 male children with his wife. Lepusi, is a rural community in the Nanumba North District of Ghana, where agriculture is the primary source of livelihood.

Jonah completed senior high school 7 years ago. After completion, he has not been able to further his education due to financial constraints. With few employment opportunities in his district, Jonah has found it difficult to secure a decent job. Therefore, Jonah reluctantly ventured into farming, which many of the youth in his area view as not profitable. This perception of farming by the youth stems mostly from the difficulty in accessing farm inputs as well as inadequate agronomic skills.

Over the six years, he has engaged in cultivating maize and yams on 2 acres of land each. The yields from his maize farm have consistently been very low, averaging 3 bags per acre, but this year promises to be a different one. This year, when the FILMA program began, Jonah's community Lepusi was selected, and he participated in the FILMA program as a member of his VSLA group. Through his participation in FILMA, he was able to access input support to improve his farming practices and increase his crop yields.

Through the input support, Jonah received 2 bags of NPK fertilizer for basal application and 1 bag of ammonia for top dressing in his maize. Before joining the FILMA program, Jonah's farm was struggling due to poor soil fertility and poor knowledge on improved farming methods. He relied on traditional farming methods, which resulted in low crop yields and limited income. From the FILMA project, Jonah not only received fertiliser from the input support program through Wumpini Agro Inputs Company also received training in the best agronomic practices and how to adopt sustainable farming practices from the Private Agricultural Service Provider (PASP) in his community.

After participating in the FILMA program, Jonah's farm experienced significant growth. With the fertilizers and training, Jonah was able to improve his soil fertility, and his maize at the cobbing stage looks promising. Jonah said, "Though I have not yet harvested, I can tell from my maize cobs that my yields will double that of the previous year." He continues, "as a result of my expectation of a 50% increase in yields, I hope to use two bags for the feeding of my family and sell the surplus produce, to generate a significant income." Jonah thinks this marks the beginning of a newfound financial stability, which will empower him to reinvest in his farm next year.

Even though it is early days, Jonah's story demonstrates the positive beginning of the FILMA program's significance in expanding and exploring opportunities for growth of young people in the target rural communities. This has the potential of inspiring other LMAs in the Lepusi community to venture into agriculture and its adjacent sectors as a means of dignified and fulfilling jobs. By providing support and resources, the program has empowered Jonah to improve his farming practices, increase his crop yields, and contribute to the development of his community.

SEND BOARD MEMBER AMBASSADOR EMMANUEL O. DARKO HONoured FOR ADVANCING COOPERATIVE FINANCE IN AFRICA



Ambassador Emmanuel O. Darko, former Chief Executive Officer of the Ghana Cooperative Credit Unions Association (CUA) and current Goodwill Ambassador of the African Confederation of Cooperative Savings and Credit Associations (ACCOSCA), has been awarded the 2025 Distinguished Service Award by the World Council of Credit Unions (WOCCU).

The award, presented at the World Credit Union Conference in Stockholm, Sweden, is the highest individual honour within the global credit union sector. Ambassador Darko is the third African to receive the award since its establishment in 1968.

The recognition is based on his decades of work promoting cooperative finance across the African continent. He has supported the establishment and revival of credit union systems in over 20 African countries, including Ghana, Liberia, Sierra Leone, The Gambia, Tanzania, and Uganda. His work has focused on strengthening local savings groups and credit unions to help individuals, especially in rural communities, access financial services and improve their livelihoods.

Ambassador Darko started his credit union career in 1978. From 2012 to 2014, he served as General Manager of CUA. Although he retired from active service in 2014, he continued to volunteer his expertise to support credit union systems in Ghana and abroad. In 2015, he was appointed Goodwill Ambassador by ACCOSCA.

"I never expected global recognition for the work I have done," he said in an interview following the award ceremony. "But it shows that the effort to promote savings and cooperative finance in Africa has been seen beyond the continent."

Books and Publications

Ambassador Darko is also the author of four books. His first, *How to Get Yourself Out of Poverty*, draws from his personal experiences and focuses on planning, saving, and financial discipline. His second book, *Have Control Over Your Life*, encourages individuals to make independent decisions and avoid being influenced by societal pressures. His third, *Nobody Was Born Poor*, challenges the belief that poverty is inherited and unchangeable.

His fourth book, *The Evolution and Enduring Power of the Credit Union System in Ghana*, documents the history of the credit union movement globally and in Ghana. It traces its beginnings from Europe and North America to Africa and provides a detailed account of the formation and growth of CUA. The book is intended as a legacy document for the cooperative movement.

Impact and Testimonies

Over the years, Ambassador Darko has delivered numerous public talks in churches, schools, and communities. His speaking engagements have changed lives and improved the living conditions of those who pay attention to his words. Many individuals have credited him with influencing their decision to save and invest in their future.

"I have seen how small changes in behaviour can help people get out of poverty. People just need guidance and discipline," he said.

Challenges in the Sector

Ambassador Darko noted that many African countries are still operating under outdated cooperative laws, some dating back as far as the 1930s. He believes this limits the effectiveness of credit unions and calls for reforms to make them more responsive to current realities.

He also cited limited government support and poor understanding of the credit union model among policymakers as challenges.

"Development should start with what people already know and trust. In many rural communities, credit unions are the only financial institutions people engage with regularly," he said.

Advice to the Next Generation

To young people and emerging cooperative leaders, Ambassador Darko advised the cultivation of saving habits and financial discipline.

“Everything around us is an expense—phones, transport, food. But if young people learn to save a little regularly, they can build something meaningful over time,” he said.

Ambassador Darko’s work in the cooperative finance sector spans nearly five decades. From promoting credit unions in post-conflict countries to training local communities on financial planning, his contributions have shaped the landscape of cooperative finance in Africa.

With the 2025 Distinguished Service Award, the global credit union movement has formally recognised the impact of his work. His efforts continue to serve as a guide for cooperative leaders across the continent.



**SEND
GHANA**

Contact us:

**A28 Regimanuel Estate, Nungua
Barrier, Sakumono
Accra, Ghana**

0302 716 830 / 0302 716 860

Find us online:

 www.sendwestafrica.org

 info@sendwestafrica.org

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