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CCA

SUSTAINABLE LIVELIHOOD DEVELOPMENT THROUGH CO-OPERATIVES

Strengthening Economies to Build Peace in Northern Ghana

SEND-GHANA's Development Success Stories

Funded by

Foreign Affairs, Trade and Development Canada
Affaires étrangères, Commerce et Développement Canada

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Contents

Abbreviations

CCA	Canadian Co-operative Association
CUA	Credit Union Association of Ghana
CAFOD	Catholic Action for Development-UK
DCMC	District Citizen Monitoring Committee
DHMT	District Health Management Team
DFTAD	Department of Foreign Trade and Development, Canada
EC	Eastern Corridor
ECLSPP	Eastern Corridor Livelihood Security Promotion Program
FOSTERING	Food Security Through Co-operatives in Northern Ghana
GMF	Gender Model Family
GHS	Ghana cedis (currency)
ICT	Information and Communication Technology
IFDC	International Fertilizer Development Centre
IICD	Institute for International Communication and Development
KITE	Kumasi Institute for Technology and Environment
MOFA	Ministry of Food and Agriculture
MOH	Ministry of Health
RCWA	Rural Commercial Women Association
SARI	Savannah Agricultural Research Institute
SCFU	Salaga Community Credit Union
SEND	Social Enterprise Development
SENDFiNGO	Social Enterprise Development Foundation of West Africa Financial Non-Governmental Organization

Map of Ghana


BENIN
TOGO
Bondoukou
Natitingou
Kara
Sokodé
Atakpamé
Kpalimé
Notsé
Lomé
Aboisso
UPPER WEST
UPPER EAST
NORTHERN
BRONG-AHAFO
ASHANTI
EASTERN
VOLTA
CENTRAL
WESTERN
GREATER ACCRA
Bawku
Bolgatanga
Wa
Tamale
Yendi
Salaga
Kintampo
Techiman
Sunyani
Kumasi
Obuasi
Koforidua
ACCRA
Tema
Cape Coast
Sekondi-Takoradi
Ho
Keta
Gold Coast
NORTH ATLANTIC OCEAN
National Capital (1,900,000 in 99)
over 400,000
over 150,000
over 50,000
other main city
other city
Chief town of region
GHANA
0 km
35
70
105 km
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Preface

This booklet is an account of the development journey of SEND West Africa (parent body of SEND Ghana) with farmers, women and youth of northern Ghana embarked on in 1998. It has been an exciting and learning experience for me in particular and I am sure for most stakeholders. With this booklet, SEND is making available to the development community the experiences of the Eastern Corridor Livelihood Security Promotion Program. It is my expectation that our experiences will inspire and equip readers with practical tools and new insights to innovate their programs. Development programs operating in the context of environmental and social instability with women and farmers will particularly find our experiences highly relevant.

I am indebted to our external partners who provided financial and technical support to our program as well as to the different district assemblies, Ghana Health Service, Ministry of Food and Agriculture and traditional authorities who have been our implementing partners. Even though leaders of youth associations and rural commercial women are anonymous in this report but their contributions to making the program innovative cannot be overemphasized.

Over the years I have had the opportunity to work with young Ghanaians (39) and Canadians Interns (15) who brought to the program enthusiasm, diverse skills and commitment to the fight against poverty in Northern Ghana. Ability of the staff and interns to learn and adopt has been of immense asset to the evolution of the program. The accomplishments discussed in the report is to the credit of the staff passion and willingness to tackle development differently ie holistic empowerment of women, men and youth to work together in an equitable manner.

In researching for this booklet I was supported by Raymond Wekem Avatim (Director, Livelihood and Food Security Program and Mr. Iddrisu Fuseini, (Acting Manager, SENDFINGO. Ms. Marg Buchanan, (a Canadian who was based in Kitoe doing M.A Development Communication Research, 2014) helped with editing , photographing and writing of the success stories. I am thankful to each of you for your contributions to this publication.

Siapha Kamara
Chief Executive Officer
SEND West Africa

1. Summary

For more than a decade, SEND Ghana and its partners, the Credit Union Association of Ghana(CUA) and the Canadian Co-operative Association (CCA)have been empowering food crop farmers, rural commercial women and small scale entrepreneurs to improve their livelihood in the northern part of the Eastern Corridor of Ghana. Through a co-operative and integrated development framework, the Eastern Corridor Livelihood Security Promotion Programme (ECLSPP) is fostering social inclusion and strengthening livelihood security in the operational districts. The sustained promotion of soya bean production and consumption followed by the provision of ICT-based market access services is improving food and nutrition security in the EC. The financial services of community-based credit unions, coupled with the business management training of SENDFiNGO, is increasing the economic activities of 20,000small scale entrepreneurs and rural commercial women. Local entrepreneurs are expanding their enterprises and trading activities by taking advantage of new business opportunities. Social tension and conflicts are being negotiated and resolved by youth-led community-based peace animators. Participation of women in community management and decision-making structures has increased thanks to the gender equality and equity promotional activities of the program. In addition to scaling up these achievements, the Food Security Through Co-operatives in Northern Ghana (FOSTERING) project will also initiate new innovative strategies: farming practices that integrate climate change adaptation; building mechanisms for downward accountability and establishing revolving loan scheme to access farmers to tractor services for land preparation.

2. Introduction

FOSTERING is a C$8.2 million project, funded by the Department of Foreign Trade and Development (DFTAD) of Canada to be implemented over a period five years. Established in 2013, FOSTERING will benefit 42,000 households in the Eastern Corridor (EC) districts of East Gonja, Kpandai, Nannumba North, Nannumba South, Zabazugu, Tatale-Sangule, Chereponi and Krachi Nchmuru.

The ECLSPP aims include:

- promoting food security through increasing soya bean production, marketing and consumption;
- increasing income by providing farmers and rural commercial women with loans, business skill training and market access services;
- facilitating peace-building through the use of drama by community-based peace animators;
- improving reproductive health and HIV/AIDs prevention by building awareness about women's sexual rights and providing modern contraceptive services; and
- strengthening equality and equity between men and women by promoting gender awareness and gender model families and equipping women leaders with advocacy and negotiation skills.

FOSTERING will expand ECLSPP and innovate in the following areas:

- promote farming practices that integrate climate change adaptation strategies ;
- establish a farmers' revolving loan scheme for land clearing and preparation;
- implement community-based nutrition education led by volunteers;
- support district budget monitoring and food security advocacy;
- build capacity for downward accountability mechanisms.

This booklet summarizes the evolution, activities, achievements, and lessons learned in the 12 years of implementing ECLSPP and the FOSTERING Project.

3. An Overview of the Eastern Corridor of Northern Ghana

Even though Ghana reduced poverty from approximately 51% of the national population in the 1990s to below 28.5% in 2007, it remained stubbornly high in northern Ghana. Between 1992 and 2006, 2.5 million people in southern Ghana rose out of poverty. During the same period in the northern regions, extreme poverty jumped from 14 to 25% of the population and children under five are among the most undernourished in Ghana (see Table 1).

Table 1: Levels of under-five under-nourishment in Northern Ghana

	National		Northern Ghana	
	1998	2011	1998	2011
Stunted	29.9	22.7	39.9	37.4
Wasted	9.5	6.2	12.7	8.1
Underweight	24.9	13.4	38.1	24.2

Source: Ghana Demographic Survey Report, 1998 and 2011

Subsistence farming of yam, maize and cassava is the main economic activity of the population in the EC. Poor soils, low yielding seeds, primitive farming tools, weak extension services and unpredictable rainfall patterns are the main challenges facing farmers.

A yam farmer labours to plant his crop in dry soil.

To make matters worse, communal tensions and conflicts are rife among the 16 ethnic groups that inhabit the EC. These conflicts often degenerate into clashes, resulting in the disruption of economic activities, loss of lives and destruction of infrastructure. Chieftaincy disputes, inter-clan rivalries, party politics and electioneering activities, access and control over land, ethnic bigotry and poverty are the main causes of the conflicts.

The burden of a fragile environment, social instability and poverty in the EC communities weighs disproportionately on the women as compared to the men. Even though women farmers have access to farmland, they cannot directly become landowners. Also, female-headed households are unable to access adequate male labour to assist with farming activities. Women farmers are the main vegetable growers but lack access to improved seeds, tools and markets. Low awareness of their reproductive health rights makes women more susceptible to the male dominated traditional practices including early marriage and having multiple children. According to the Ghana Demographic Survey (2008), the national fertility rate per woman is 4.4 children but in Northern Ghana, it recorded 7 children per woman. Despite having to care for these many children, women's access to and control over family resources, especially finance are limited.

Another challenge has been limited access of the population to financial services. Until 2010, when the First National Bank opened branches in the area, Ghana Commercial Bank was the only formal banking institution in the EC. In 2000,SalagaCommunity Farmers Credit Union (SCFCU) was the only non-banking financial institution with less than 3,000 members. However, contrary to its name, majority of the SCFCU were salaried workers and petty traders. Farmers in the villages were unable to access the SCFCU.

Paradoxically, EC is considered the "Tuber Basket of Ghana." It is one of the leading supplier of yam and cassava to urban markets including Kumasi, Kosa and Accra. The popular Kokomba yam market in Accra and Kejetia and Race Course markets in Kumasi are supplied by farmers and traders from the EC.

It is against this background that FOSTERING, like its antecedent projects, seeks to empower farmers, women petty traders, young artisans and small scale entrepreneurs – through an integrated livelihood development model – to maximize the agricultural and petty trading opportunities that exist in the EC to lift themselves out of poverty.

4. Evolution of Eastern Corridor Livelihood Security Promotion Program

4.1 Phase one: Piloting the Food Security Through Co-operatives Model

The development of the ECLSPP started in 1998 with stake-holder needs assessment workshops in Salaga, Bimbilla, Chamba, Kpandai and Kete Krachi. Women and youth groups, religious and traditional leaders participated in the workshops. The findings were used by SEND to prepare a concept note to engage CUA and CCA to partner in supporting the farmers to establish a food security promotion project in 10 communities.

The partners opted for the co-operative model to facilitate farmer participation, ownership and sustainability of the project. Target communities were made aware of the values, principles, organizational structure and potential benefits of belonging to a farmers' co-operative.

A family-based farmers' co-operative approach was adopted. A maximum of 10 families within each operational community selected members to form a co-operative. Using the farm family as the nucleus of the co-operatives inspired trust and built confidence among the members. Moreover, it helped to ensure that an equal number of women and men participated in the project. Single women, especially widows, were allowed to join the co-operatives because they were among the most food insecure.

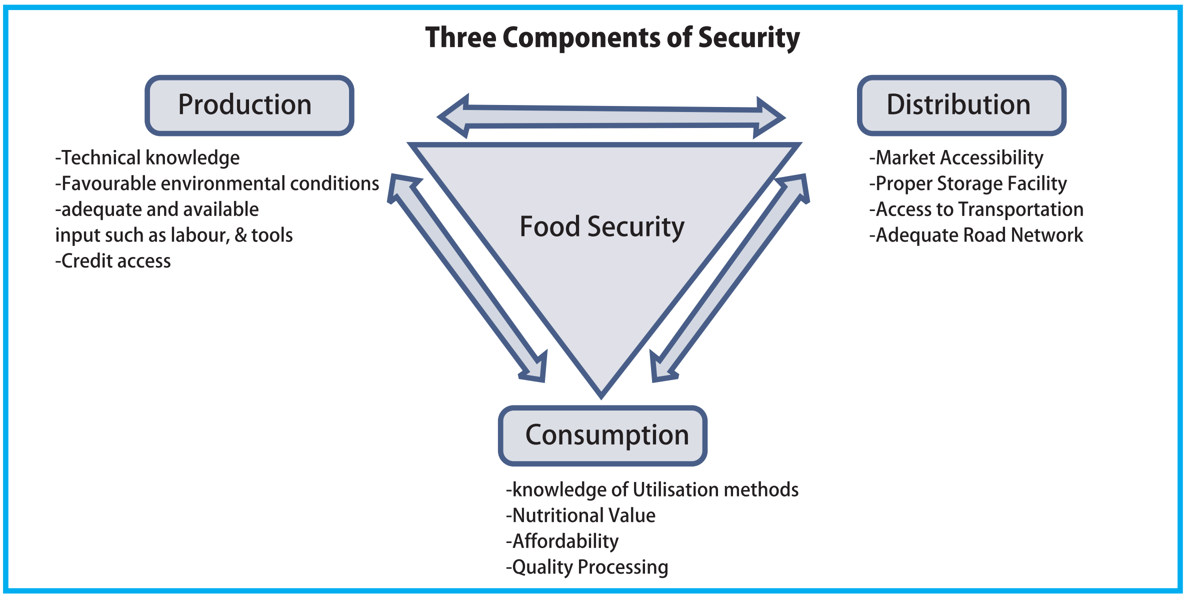
The principles informing the SEND and farmers' decision to promote soya bean in the EC are summarized in Box 1. Since the 1980s,soya bean has been among the priority crops developed by the MOFA to boost commercial farming among small-scale farmers, especially in northern Ghana. Furthermore, research done by the Savannah Agricultural Research Institute(SARI) demonstrated the diverse contributions soya bean could make to improving food security in northern Ghana. However, in 2001 soya bean cultivation was rare in the EC.

Box 1: Principles guiding SEND's promotion of soya bean production

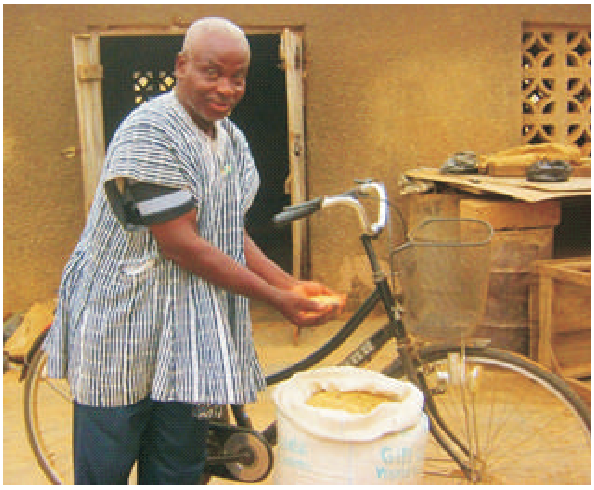
- Soya bean has multiple uses for human and animal consumption
- Source of protein that can help to reduce chronic malnutrition among children
- Low external input -does not require fertilizer to produce
- Existence of a local and external market
- Short maturing variety that can be harvested within 3 months
- Farm family is defined as a wife and husband farming together
- Each farm family to be supported to cultivate each year only an acre
- By keeping the farm size to an acre, it would make it possible for households to eventually incorporate soya bean into their farming system
- SEND did not want farmers to concentrate on soya bean and abandon the traditional food crop farming activities
- Soya bean is labour intensive and therefore an acre should be adequate for a farm family to carry out the planting, weeding and harvesting activities without using hired labour
- Soya bean does not destroy the environment rather increase nitrogen in the soil

The project was planned to support the participating households in the production, distribution and consumption dimension of food security, illustrated in Figure 1

Figure 1: Conceptualization of Food Security



In order to support farmers to engage in soya bean production, a collaborative framework involving the MOFA, SARI and the Department of Co-operatives was developed followed by a technical services agreement defining the roles and responsibilities of each agency. SARI undertook to train MOFA district extension agents on soya bean cultivation and farm management practices. These extension agents were provided transportation support and allowances by the project to train farmers and monitor the progress of their soya bean farming activities. To strengthen extension, each co-operative nominated a man and woman member to be trained as volunteer extension workers. These farmer extension workers were provided with bicycles to transport them to their farms and within their communities.



Nana Ajabasu of Ketiejeli won the first award in 2001 for soya bean cultivation. "Since then I have never stopped," he says.

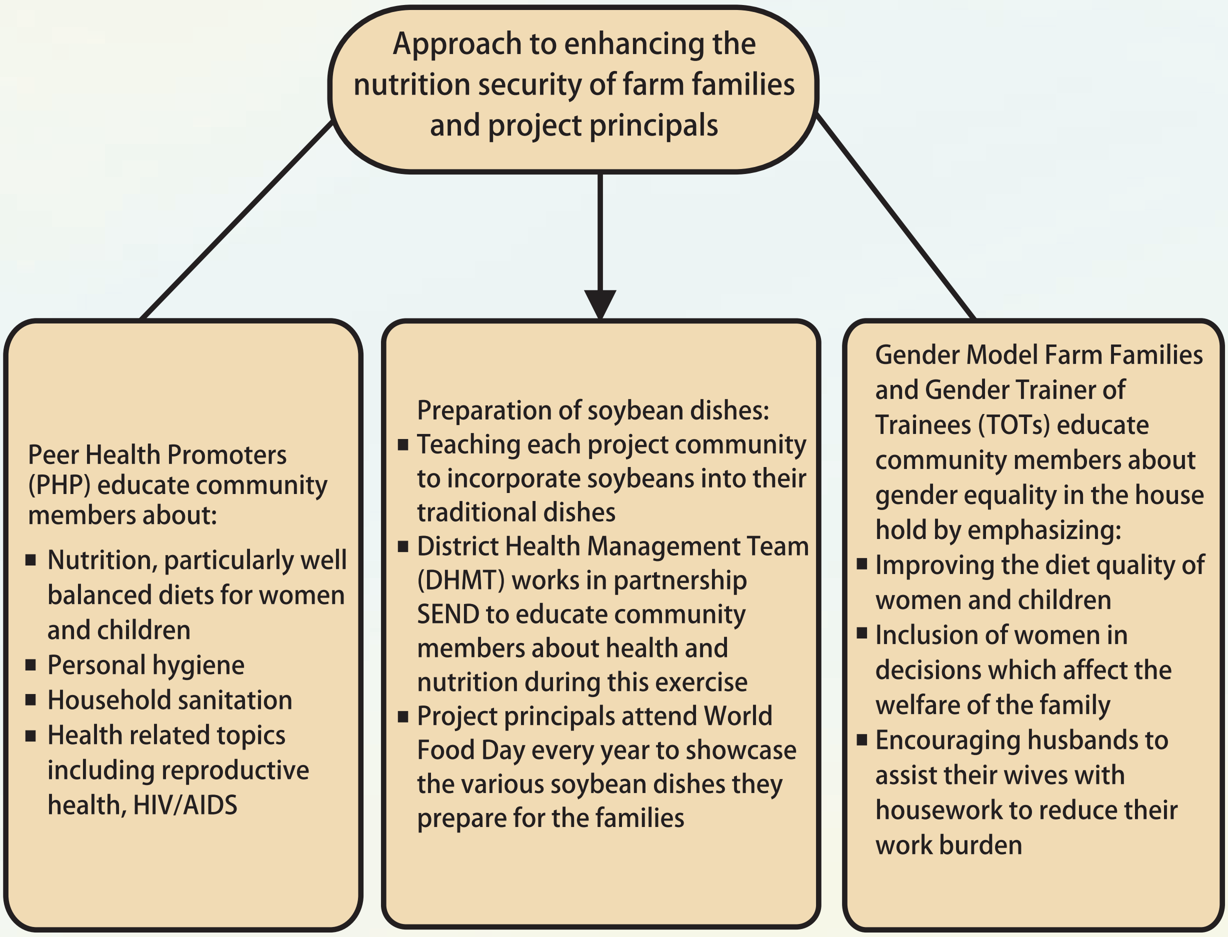
Each participating household was allocated 15 kilograms of soya bean seeds, sufficient for one acre of farm land. Certified soya bean seeds were purchased by the project from the Tamale Seed Grower Association. The seeds were given on credit and each household was expected to reimburse after harvest in cash.

To motivate farmers, a competition was introduced to identify and showcase the best soya bean producing farm family. The MOFA extension agents were responsible for selecting the award winner. The level of farmer's compliance with the farm management practices, for example the planting in rows and weeding at least three times, as well as the size of harvest were the main criteria used in selecting the award winner. The winner was given rain boots, cutlasses and a bicycle.

In addition to education about the economic benefits such as income to be generated from the sale of soya beans, the nutritional benefit was an integral part of the community entry message to farmers. In the sensitization workshops, the protein benefits of soya beans to combat malnourishment in mothers and children were underscored. After the harvest, the households were encouraged to reserve a minimum half bag (15kilograms) for their consumption. The District Health Management Teams (DHMT) entered into partnership with the project to train the households, especially women, on how to make soya bean as part of the family food basket.

With the support of the DHMT, an integrated approach to promoting soya bean consumption was developed and adopted (Figure 2).

Figure2.SEND Framework for the Nutrition Educational Activities



To support farmers in marketing the soya beans, each co-operative nominated two representatives (one man and one woman) to participate in a training workshop on the role of marketing in the project. Two men and two women farmers were selected to join a staff member of SEND to become the marketing team, to identify potential markets and buyers of soya beans. SEND's role was to provide logistics and information on markets and the farmers were to be responsible for negotiating the price and building relationships with the buyers.

Each year after the planting season, the marketing team surveyed soya bean processing industries including Bobsel in Tamale and Golden Web in Kumasi. These visits further increased the farmers' knowledge of the different industrial and domestic uses of soya beans. Owners of factories also became aware that farmers were producing soya bean in the EC. Representatives of the companies were invited by the farmers to the EC to see the soya bean fields before harvest times. These exchange visits helped to build farmers' understanding of marketing activities as well as equipped them with negotiating skills before the harvesting season.

To make the marketing transparent and accountable, each family-based co-operative opened an account with a local credit union. Once the farmers had agreed on the buyer, the representative of the company was requested by SEND to make payment into the co-operative accounts with the credit unions. The farmers' co-operatives gathered the harvests of their members at a central location in the communities and were provided a vehicle to transport the bags of soya beans to the premises of the credit unions. Each farmer was paid by the credit union before the bags of soya beans were loaded on the trucks provided by the buyer.

The credit union model was introduced to help provide sustainable financial services in the operational communities, especially to the members of the family-based co-operatives.

Box 2: Reasons for choosing the credit union model

- Credit unions are managed by their membership, consistent with SEND principles of promoting participatory development;
- Emphasis on mobilizing local savings to address the credit needs of the members compatible with SEND principle of empowering communities to champion their own development;
- Existence of CUA as the recognized national umbrella organization to be responsible for quality assurance ofthe financial servicesandto eventually take over the supervision of the credit unions once they became its members.

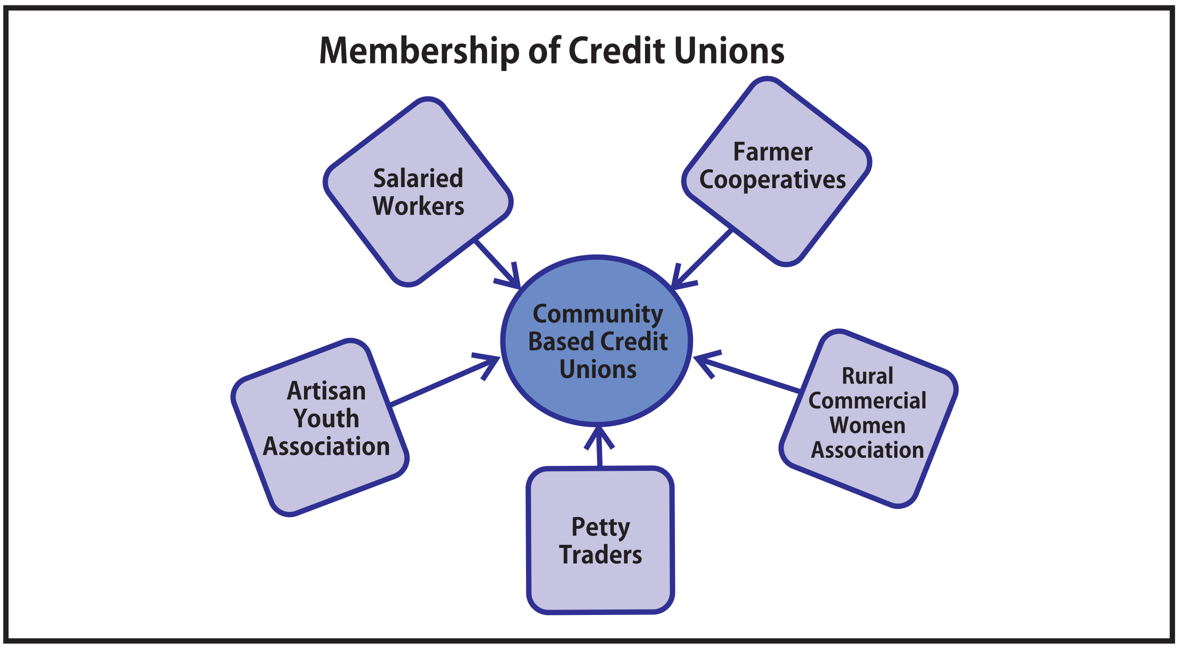
SEND and CUA, supported by CCA, developed a strategic partnership to establish community- based credit unions in the EC. CUA's role was to:

- Ensure that the credit unions were based on the rules, regulations and management systems it had established for member primary societies, for example: independent office staffed by trained accounts officers;
- Train SEND staff on the principles and values of credit unionism;
- Build capacity of the boards and committees (education, supervision, membership, etc.) of the credit unions regarding their roles;
- Conduct annual audits to maximize members' interest and savings;
- Supervise annual general assemblies and election of officers of the credit unions.

Community education on the principles and benefits of the credit union, and infrastructure development and field supervision of the credit union were to be the responsibilities of SEND. SEND involvement was expected to continue until the credit unions were capable of self-management and able to sustain their CUA membership.

The community-based groups shown in Figure 3 were the main targets of the credit union educational activities. These groups were invited to the sensitization workshops because the baseline survey found that they were generating income but did not have access to reliable financial services (saving and loans).Women traders, for example, in desperate need of credit, relied on private moneylenders who charged exorbitant interest rates. Salaried workers and small scale entrepreneurs reported being victimized by fraudulent financial schemes that mobilized savings in communities and later disappeared with the money. These groups were attracted to the credit union model because they would be involved directly in the day-to-day management.

Figure 3: Membership structure of the community-based credit union



As Salaga had a credit union, it was decided to pilot the development of a credit union in Kpandia, Bimbilla and Kete Krachi. A capacity-building agreement was developed with the Salaga Community Credit Union (SCFU) to provide financial services to the project.

The pilot phase ended with the partners and communities convinced that they had together established the foundation and framework for an exciting development journey. Each stakeholder had different reasons to celebrate the successes of Phase One.

CUA and CCA were long-standing partners but neither organization had experience in working with civil society organizations to promote and strengthen credit union development in Ghana. They were struggling with how to expand the credit union movement to subsistence farmers who make up the majority of Ghana's population and are among the poorest. They were also interested in learning how to work with civil society organizations to integrate credit union promotion into development programs. The experience of the pilot phase had demonstrated that the partnership with SEND was an effective strategy for developing credit unions in rural and resource-poor Ghana.

In 2001, SEND was a new and unknown civil society organization in Ghana. Working with well- established national and international development organizations was a huge opportunity. The partnership provided SEND with access to resources to develop and implement its first operational project. Promoting production of soya bean and developing credit unions enabled, SEND to establish relationships with farmers, government and private sector companies. More importantly, the success of the pilot phase demonstrated that SEND was an innovative civil society organization capable of facilitating development programs in difficult to reach and conflict-prone communities.

For the participating farmers and communities there were diverse reasons to celebrate the pilot phase. First, the farmers realized that neither the production nor the sale of soya bean was difficult to organize. For example, they used the traditional farming tools and there were many local buyers of soya bean in nearby markets. The income they earned compared to other crops was higher. Secondly, they recognized that consumption of soya products was helpful to their children. Thirdly. difficulties farmers encountered in accessing MOFA extension agents were overcome by the project. MOFA extension staff members were visiting farmers to give them advice, not only for soya bean production but their maize

Soya bean is nutritious for growing bodies and minds.

and other food crops. Lastly, the opportunity to self-organize and join credit unions was an innovation for the farmers. Arranging the sale of soya bean through the cooperative approach, exposed the farmers to the benefits of belonging to a credit union.

Guided by these positive experiences and results, the partners embarked on Phase Two to broaden the scope and collaborative implementation framework of the program.

4.2 Phase Two: Scaling up to an Integrated Livelihood Security Development Promotion Program

The operational framework of the program presented in Figure 4 was developed in 2004 to reflect new initiatives: gender education, peace building, women's sexual and reproductive health rights, HIV/AIDs education for youth, and the establishment of a revolving loan fund to provide micro credit to the members of the Rural Commercial Women Association (RCWA). Organizational development of the credit union, farmers' co-operatives and RCWA became the focus of the program activities.

Gender and family resource management education was implemented to cover all the households participating in the soya bean promotion. Husbands and wives jointly participated in sensitization on the triple roles of women: productive, reproductive and community management.

Experiences gained from the gender and family resources management training led SEND to initiate the Gender Model Family program(GMF) to support households interested in practicing gender equality and equity.

Box 3: What is the purpose of GMF?

The GMF training program was designed to expose community members to the virtues and benefits of:

- husband and wife sharing domestic chores;
- providing equal opportunities for boy and girl children;
- wife and husband having access to family resources based on their productive and reproductive roles.

A brother and sister sharing domestic chores

Husbands participating in domestic chores and listening to the views of their wives before making a decision was a novel experience. Participating households encountered different responses, but the vast majority were positive. Neighbours noted improvement in the relationship between husbands and wives and some expressed interest in adopting the practices of GMF. Quarrels between husband and wife, for example, were reduced once they started to practice living as GMF. GMF were consulted by other households to teach them how to improve relationships within their families. Participating husbands and wives also reported improvement in their sexual life.

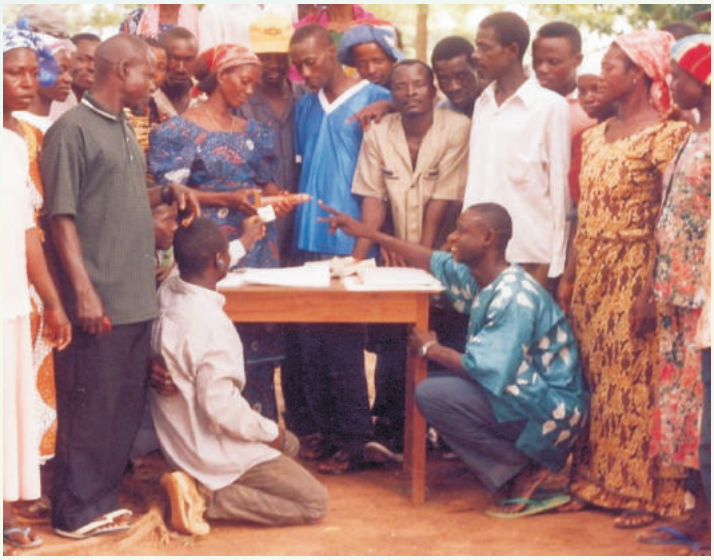
The success of the initial batch of gender model families encouraged polygamous households to approach SEND to participate in the scheme. This was a difficult request for SEND to turn down because of two reasons. First, polygamous household is the norm among the different ethnic groups in the EC. For example most of the influential and older farmers who joined the co-operatives had more than one wife. Refusing these families the opportunity to participate in the gender model family had the potential of alienating important segment of project target population.

Second, given the peace building orientation of the project, all project activities including the gender model family had to be inclusive. Management therefore decided to include both types of households in the GMF scheme.

Chief Saaka One of the first polygamous man to join the gender training

Anti-domestic violence training was conducted for women and their leaders followed by support to take action against men for wife beating. Members of RCWA and credit union were sensitized on gender inequalities and the importance of women's participation in management structures. Leadership and negotiation skills training were provided to women leaders in the credit unions and farmers' co-operatives.

Similarly, the peace education targeted all the credit union and farmers' co-operative members. In collaboration with the West Africa Peace Building Network (WANEP) and Ghana National Cultural Centre, young men and women from the different ethnic groups were trained together as peace animators. These animators were supported to use drama to conduct peace education covering the entire population of the operational communities. A network of peace animators in the EC was established to monitor areas with potential conflict issues in order to mobilize relevant stakeholders to take preventive action.

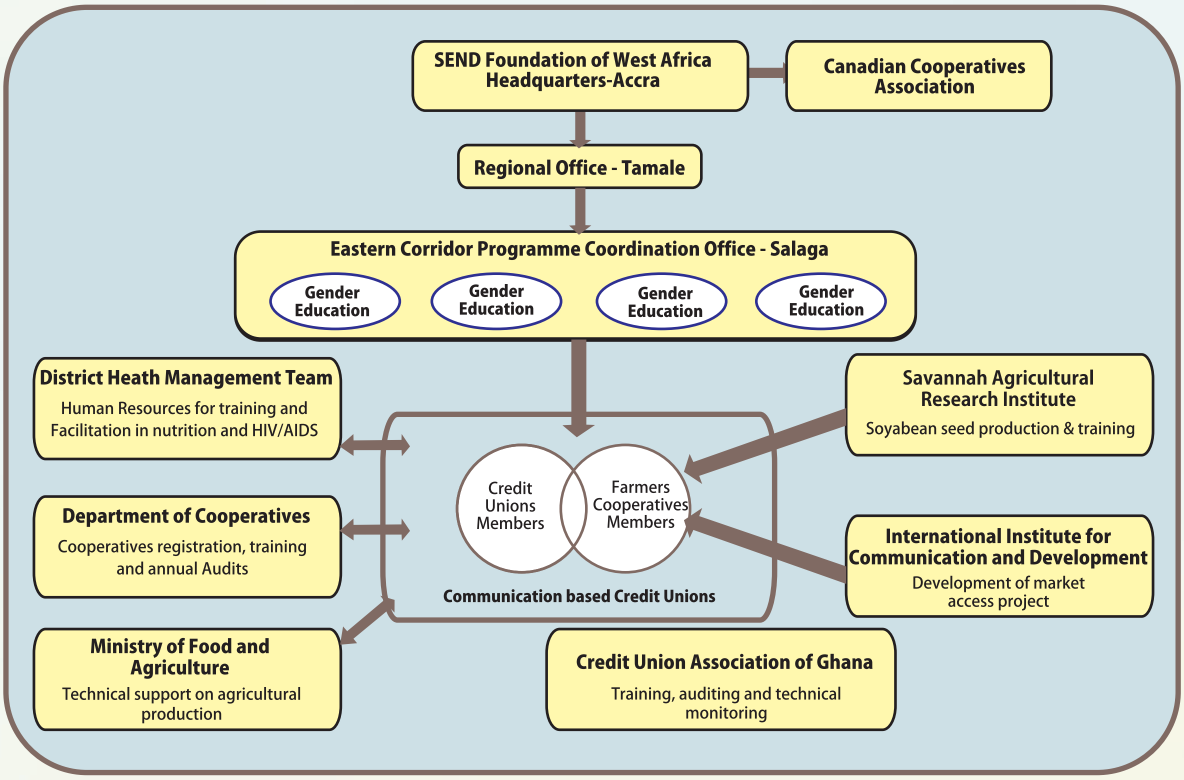


Reproductive health education is offered to men and women.

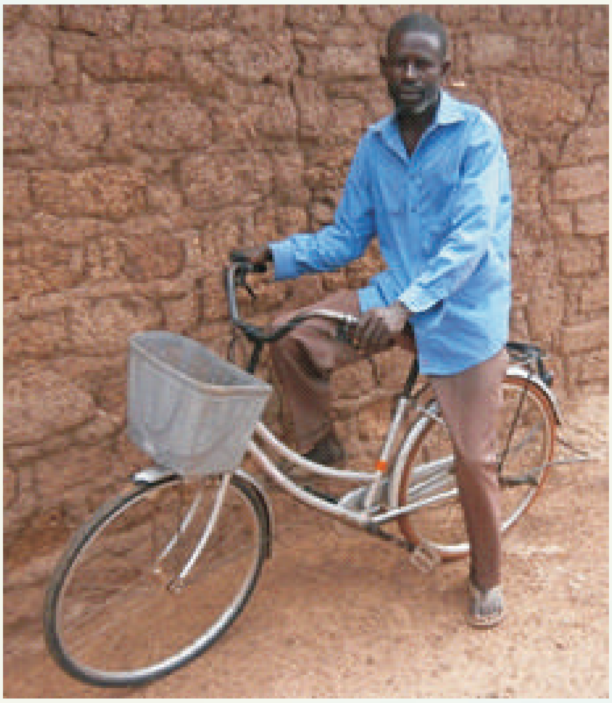
The sexual reproductive health rights and HIV/AIDs education targeted ethnic and community based youth and artisan associations, students, RCWA, co-operatives and credit union members. Different participatory methods including Stepping Stones, peer health promoters and drama groups were adopted by the program to educate young men and women on the need to practice modern family planning methods. Posters and billboards carrying anti-HIV messages were displayed at schools, markets and street corners. Community based distributors of male and female condoms were established in Salaga, Kpandai, Chamba, KeteKrachi, etc to ensure that people had access to contraceptives. The project also included collaboration with clinics to extend modern family planing services to the population.

Figure 4: ECLSPP operational framework

Organisational Linkages



In addition to extending to new communities, efforts were made to promote soya bean based small scale enterprises. For example, RCWA members were trained to use soya bean to prepare milk, cake and kebab to sell during market days. Also, in collaboration with SARI, interested farmers volunteered and were trained as seed producers. Once trained, they were supported with credit to produce and sell seeds to farmers within their communities.



Sulemana Issifa of Kpolo shows a bicycle he received from SEND. Sulemana won the best farmer award in 2004, 2006, and 2013.

Furthermore, the award scheme introduced in Phase One was expanded to include all farmers and to be given to the highest producer on National Farmers Day. MOFA staff members were supported to assess the project house hold' sand other farmers growing soya bean in the EC districts.

The marketing services were scaled up to assist farmers with their traditional crops. Community notice boards with the price of yam, maize, ground nuts, beans, etc. were established in visible locations in the operational communities. These notice boards gave the prices of yam, cassava and maize in key markets - for example Accra, Tamale and Techiman- to help farmers negotiate with food traders. Moreover, an internet-based market access facility was piloted. Farmers were trained to use computers in the SEND Salaga office to access websites with prices of various commodities.

The old notice boards have been replaced with internet and mobile communications.

More importantly, the micro-financial services (saving and loans) accompanied by business management skills training was initiated, targeting members of the RCWA. Each credit union was trained and supported by the program to partner with the RCWA to establish and manage the revolving loan fund for the women. Members of the RCWA producing soya bean organized into solidarity groups and opened accounts with the credit unions. After a group saved with the credit union for six months, micro loans (between US $50 to 100) were disbursed to each member through their group. In addition, members were sensitized and encouraged to open individual accounts with the credit unions. As individuals saved with the credit unions, it was expected that they could convert their account into shares to become credit union members and therefore qualify for individual and bigger loans.

At the end of Phase Two, an integrated livelihood security development program was established with multiple stakeholders including seven donor agencies funding complementary mini projects highlighted in Box 4. The existence of multiple mini-projects, each with a different donor and time lines for termination, was a serious challenge to the sustainability of achievements. Therefore in Phase Three, the emphasis was on institutional capacity building of the various organizations.

Box 4: Donor agencies and areas of funding

- CCA& DFTAD: Soya bean promotion and credit union development
- CORDAID: Micro financial services for rural commercial women
- IICD: Market access development
- British High Commission: Gender rights and peace education
- CAFOD and Christian Aid: Rural youth self-employment

4.3 Phase Three: Strengthening institutional capacities to consolidate achievements

From 2007onward, capacity building of the family-based farmers' co-operatives, community- based credit unions, and RCWA became the priority of program activities. In collaboration with the credit unions, office complexes were built to host staff supporting the farmers' co-operatives and credit unions. The banking hall of the credit union was developed to accommodate training workshops and meetings of farmers, women and youth associations, as well as the various committees of the credit unions.

To complement the infrastructural development, leadership skill training was emphasized for the different organizations. The training covered group management, negotiation, advocacy, lobbying and conflict management skills for the leadership. With the support of the Department of Co-operatives, the farmers' co-operatives organizational capacity was assessed, followed by training to strengthen their leadership. Furthermore, those co-operatives that satisfied the legal requirements were registered with the Department of

Co-operatives and their district assemblies. This legal recognition entitled the co-operatives to support from the department, but more importantly, it provided members with access to projects sponsored by the district assemblies, especially farm inputs and tractor services.

The scope of the market access development services was expanded to help farmers and women traders maximize the prices they were paid. Two innovative schemes were initiated: inventory credit and use of mobile phones.

Box 5: What is inventory credit?

- Provision of hall where farmers can store their harvest;
- Farmers are paid by the credit union an agreed % of the prevailing market price;
- Farmers and credit union monitor the changes in the price;
- The stored product is sold when both agree that the price is suitable;
- Gains made in price allow the credit union to recover its investment and farmer is paid the balance.

The main role of SEND was to develop the storage facility and train the farmers how to prepare their products—yam, maize or cassava—for storage. A management committee including SEND, the co-operative and the credit union was established. The credit union used some of its surplus income to pre-finance the farmers.

Farmers participating in the inventory credit scheme in Chamba registered increased income in sales of their products. However plans to replicate the Chamba experience in Bimbilla and Kpandi were aborted. The credit unions in both communities were hit by mismanagement which squandered all their reserve funds.

In collaboration with a mobile phone company, the co-operatives and RCWA were subsidized to acquire handsets to be used in monitoring prices of their commodities in the urban markets. As many farmers are illiterate they were allowed to send a literate son or daughter to be trained on how to use the phone to engage in marketing activities. Even more importantly, the marketing services were expanded to include, yam, maize, cassava, groundnuts and different vegetables grown by women farmers. The farmers involved in the pilot easily adopted mobile phones for marketing. Later, individual farmers and women traders in the communities recognizing the benefits of mobile phone in marketing and adopted it without seeking a subsidy from the program.

Figure 3 Charging mobile phone with a solar charger

Through partnering with the IFDC value chain development approach focusing on soya bean was introduced to farmers' co-operatives. Farmers were trained and supported to learn to produce to the market requirements as well as given access to advertise their soya beans on a global marketing platform.

In partnership with KITE, a national NGO specializing in environment-sensitive technologies, a multi-functional food processing machine promotion scheme was initiated. Women's groups saving with the credit union accounts were given the equipment on credit. They were trained to operate and maintain the machine. After paying the full cost of the machine, it became the property of the group to relieve the women in the community of the drudgery involved in food processing activities.

The micro-financing activities were innovated in three key ways. The credit unions were sensitized and encouraged to start investing their surplus income to expand the micro finance activities of the program. Up to that point, credit unions invested all their surplus income into T-bills which paid maximum 19% per annum, but the microfinance interest rate was more than 30%. Initially, the credit unions resisted this suggestion by SEND. Credit union boards, managers and accounts officers did not understand the business opportunity and social benefits they stood to gain by investing in micro-finance for women. Investing in micro-finance for women was seen by them solely as the responsibility of SEND using external funds.

CEO posing with multi-functional equipment

Kete Krachi, the largest of the five credit unions, reluctantly opted to start a pilot micro-finance scheme for selected women's groups. It quickly realized an increase in income and membership especially of women. The instant success of Kete krachi encouraged the boards of all the credit unions to establish internally generated micro-finance schemes.

The second innovation was in response to the increased pressure by farmers to access tractor services. Seed capital for this scheme was provided by SENDFiNGO. All the participating farmers were members of the co-operative and saving with the credit union. A joint management committee of SENDFiNGO, credit unions and farmers' co-operatives was established.

Finally, organizational change measures were introduced by SEND to prepare the credit unions towards self-management. Management of the financial services and agricultural development activities were separated. SENDFiNGO was created to oversee the credit unions and micro-financial services. Bimbilla was chosen as the office location of SENDFiNGO. ECLSPP headquarters in Salaga was downsized to focus on enabling the farmers' co-operatives to become self- managing entities. Gender education targeting the leadership, systems and procedures of the credit unions and farmers' co-operatives was implemented.

Having built organizational capacities to sustain the integrated livelihood security promotion program conceptualized in Figure 1, the focus of Phase Four was on innovating the different community-based organizations to expand economic opportunities of the target groups.

4.4 Phase Four: Restructuring to create new economic opportunities

From 2010 onwards, steps were taken to make management of the credit unions, co-operatives and micro-financial services independent of SEND Ghana. SEND withdrew all management support (eg. staff salary and supervision) from the Kete Krachi,Kpandai, Bimbilla, Tamale and Chamba credit unions. These five credit unions had experienced Board of Directors and staff as well as adequate financial resources to self-manage. In addition, the credit unions established the Federation of Credit Unions in the EC to serve two key purposes: first, to become a platform for sharing experiences to promote best management practices and secondly to advocate and lobby for increased support for the development and strengthening of credit unions in the EC.

With the support of SENDFiNGO, various innovative financial products were launched by the credit unions to mobilize new clients in difficult to reach communities. For instance, in partnership with Zenith Bank, a mobile banking service was piloted by Chamba Credit Union, making it possible for clients to do business in markets across Ghana. Additionally "banking on bicycle" was introduced. Young men and women using bicycles were contracted on a commission basis by the credit unions to collect savings and loan repayment of clients located in remote villages.


A saving box with two women

Finally, personalized saving boxes were provided to remote clients allowing them to save and repay loans in bits but more importantly in the comfort of their home or business sites. For example, a market woman who can afford to save only 50pesewas a day does not have to travel to the credit union to service her debt, but can make the repayment into the box which she is keeping.

However, she cannot open the box. The key is kept by the credit union staff who comes during a mutually agreed upon day when they both open and count how much she has saved. The total saving is recorded in her personal passbook before it is taken and deposited into her credit union account.

To sustain micro financial services to women, the loan funds provided by CORDAID between 2004 and 2009 were consolidated into the EC Women Trust Fund. SENDFiNGO was registered as an independent non-financial banking organization to manage the Women Trust Fund and promote the growth of community based credit unions in the EC. The promoters of SENDFiNGO are SEND, CUA, RCWA and CUs. In 2012,SENDFiNGO launched a five-year strategic plan to develop credit unions in Chereponi, Zababgu Tatale, Sang and Nalegriu as well as the continuation of management advisory services to the credit unions in the EC.

Similarly, the ECLSPP took measures to make management of farmers' co-operatives independent of SEND Ghana. The most important step was the establishment of three zonal co-operatives in Salaga, Chamba and Kpandai. The leadership of these zonal co-operatives was trained to coordinate their members' activities and to continue working with the Department of Co-operatives and district assemblies to foster farmers' interest.

To enable the credit unions and farmers' co-operatives to continue promoting gender equality and equity, two steps were taken. First, women and men leaders were sensitized on gender issues in the management of the credit unions and farmers' co-operatives. Training workshops were held to equip the leaders with skills to address the identified gender issues. Secondly, credit unions and zonal co-operatives identified women to volunteer as gender monitors. These gender monitors were trained and supported to develop action plans with guidelines to be used in ensuring gender sensitivity of the credit unions and farmers' co-operatives.

In 2012, in response to the frequent drought and floods, ECLSPP initiated a Women Wood Lot scheme funded by CCA to pilot climate change adaptation farming strategies. Women farmers are being trained and supported to integrate soya bean production with the growing of trees to be harvested for domestic purposes such as charcoal.

Women farmers in Kalande are benefitting from the woodlot project initiated in 2012.

In 2011 the partners assessed their decade-long experience in working with the people of the EC to promote livelihood security. They identified four major challenges that have proved difficult to overcome: climate change, inadequate market access, traditional barriers to gender equality and equity, demands by farmers for land preparation loan and weak management of the credit unions. FOSTERING was designed to empower farmers' co-operatives, credit unions and rural RCWA with new knowledge, skills, financial resources, networking and advocacy platforms to address these challenges.

4.5 Phase Five: FOSTERING - Expanding and Innovating

Under FOSTERING, CCA has overall management responsibility. SEND and CUA's respective roles are summarized in Box 6.

Box 6: Summary of SEND and CUA Roles

SEND Ghana

- building farmers capacity to adopt climate change adaptation livelihood development strategies
- strengthening of farmers' co-operatives
- implementing gender equality and equity promotional strategies
- pro food security policy change advocacy

CUA

- strengthening credit union management systems
- providing small business development training to entrepreneurs
- supervising the credit unions to implement the farmers' loan fund

The FOSTERING project will be implemented between 2013 and 2018 focusing on: improving food security and sustainable economic growth for small-holder farmers, improving production and better marketing of products, and access to financial services for women, small-scale entrepreneurs and farmers. The project's direct beneficiaries are women and men small-holder farmers who belong to the credit unions. Furthermore it will build the capacity of farmers in diverse ways to adopt climate change resilience strategies, summarized in Box 7.

Box 7: Climate change adaptation strategies

- Climate change farm management training
- Provision of drought -resistant, short maturity and improved seeds
- Demonstration pilots in communities to enable farmers to experiment with and learn from climate change adaptation strategies
- Farmers interested in replicating the results of the demonstration farms on their own farms will be supported
- Farmers will be supported to expand their farming activities, in particular livestock (goat, sheep and guinea fowl rearing)
- Women's wood lots integrating soya bean production will be expanded

Additional multi-functional platforms will be distributed to women through the RCWA groups. Women involved in soya bean-based small scale enterprises will be strengthened and those preparing soya bean snacks for school children will be especially targeted with credit to expand their businesses.

The development of family-based farmers' co-operatives networked into zonal associations will be expanded and strengthened into financially viable and sustainable agricultural co-operatives. For example, a farmer loan scheme modelled on the Women Trust Fund will be established.

Farmers will access credit exclusively for land clearing and preparation activities. CUA will increase supervision and strengthen boards and staff, especially the account officers of the credit unions. The credit unions and zonal co-operatives will collaborate to manage the farmer loan fund.

The financial services will be accompanied by training, focusing on business planning, management, bookkeeping and marketing. Through the training, farmers and women traders will be equipped with the knowledge and skills to appropriately apply the financial services to improve the profit margin of their enterprises.

The co-operatives will collaborate with MOFA to access the services of extension agents to increase staff and advisors to the project. To ensure down streaming of the extension messages, the volunteer farmer extension worker approach will be scaled up to cover all the project communities. For example the MOFA staff and volunteer farmer extension worker will be trained on climate change adaptation farming practices.

In collaboration with the DHMT, the training of trainers scheme to support nutrition education will be established. The DHMT staff knowledge on nutrition and skills to deliver messages to farmers will be updated. Nutrition education volunteers to be recruited from the co-operatives and RCWA will be trained to deliver messages to the households in their communities. Educating women to blend soya bean powder with traditional dishes (of yam, or maize) remains at the core of the project nutrition educational messages.

Enabling farmers to up-scale the use of ICT and inventory credit to market their products will be intensified. Two new services will be introduced. First the inventory credit facility will add provision of transport services to its clients. The project will support each inventory facility to acquire Motor Kings to be used by farmers to cart their harvest to the storage site. Second, farmers and traders will be trained to use mobile phones to access the M-Farm website to advertise their harvest and prices of their commodities.

Leaders of the co-operatives, RCWA members, boards, committees and staff of the credit union and volunteer farmer extension and nutrition workers will be targeted with gender equality and equity promotional skills. This will involve gender analysis, gender and resource management and women in leadership training. The gender model family will be expanded and supported to demonstrate to communities the social and economic benefits of husbands and wives equally sharing domestic roles, respecting each other views and needs in decision making about the family and its resources.

Box 8: Gender Model Family annual summit

The Gender Model Family annual summit will be attended by two best practicing families from each district. The purpose of the summit will be for them to exchange ideas and experiences. It will be observed by journalists who are expected to publicize how the gender model family approach is being used by the project to promote equality and equity within families, especially among boy and girl children.

To help create an enabling political and social environment, the project will collaborate with local peace-building organizations to revive, train and support community-based peace animators. The animators' will be supported to organize conflict prevention and management activities.

To supplement the delivery of services, the project will support the farmers' co-operatives and RCWA to establish District Citizen Monitoring Committees (DCMC) to promote accountability and transparency in the preparation and implementation of district budgets. The DCMC will seek to ensure that farmers' and women's needs and aspirations are reflected in the district budget. Each year, for example, the DCMC will issue a budget monitoring report card to be used to hold a policy dialogue session with the district. SEND's Grassroots Economic Literacy and Advocacy Program will be responsible for the advocacy and lobbying activities of the project.

Finally, downward accountability of SEND and CUA to the direct beneficiaries and stakeholder institutions will be emphasized. The purpose will be to empower the project stakeholders and beneficiaries to hold SEND and CUA accountable for the financial resources of the project. Towards this end, Accountability Notice will be established in each district capital and a Semi-Annual Accountability Forum involving the project beneficiaries and collaborating partners will be held. FOSTERING Project Accountability Hour will be hosted by two FM Radio stations each quarter. The Accountability Hour will afford citizens of the districts the opportunity to provide feed back to SEND and CUA on the project activities and achievements.

5. Achievements and impact

5.1 Farmers' achievements

5.1.1 Increase in farmers' soya bean production

Daniel and his wife Veronica have roofed the building of their new pottery business with soya bean money.

Soya bean production is integrated into the local farming activities in the operational communities of the program. On average each year, 589 farm households participated in soya bean production and produced an accumulated total of 1,111,488 kilograms.

A farm family's hard work is paying off

He has always been a farmer, but life has not always been this good. In 2002 he and his wife joined the soya bean program of SEND Ghana. "At that time," he says, "SEND told us that soya beans were nutritional for our health. " They began to mix soya beans with many traditional dishes. "I also use soya beans as a cash crop. The ones I sold are more than the ones we use for the family."

Daniel has used the profits from soya bean sales in many ways, including paying his children's school fees. He and his wife, who also farms, are now using some of the funds to set up a new pottery business.

The family has done so well, that both the husband and wife have received a bicycle from SEND as the prize for the best farmer award. Daniel won in 2012, and his wife Veronica received the prize in 2013.

Daniel credits hard work and the support of SEND Foundation for their success. In addition to his crops of yams, guinea corn, millet, groundnut and cassava, soya beans require time and effort. "I do my best to expand my farm so that one day I can boast and say, because of soya beans, I have all this. It will be a witness for me."

5.1.2 Soya bean improves nutrition of children under five

More than 7,000 women have been trained to incorporate soya bean into the food they prepare for breakfast, lunch and dinner for their families. Box 9 gives examples of the traditional dishes enriched by adding soya bean

Box 9: Soya bean-based local dishes

Local dishes made with soya beans include: dry okra soup, light soup, kosie, stew,wean mix, soya milk, dawadawa, aprapransa, tuo zaaf, wagashie (cheese), fufu, khebab and tubani.

These girls are selling khebabs.

In addition, households participating in the project have reduced hunger months by more than half.

The soya bean consumption among children under five was confirmed by the nutritional impact through a survey in 2007 which found that "the prevalence of undernourishment in the co-operative members was 8% stunted, 7% underweight and 4% wasted" compared to 29,21,and 13 respectively for non-co-operative households.

A farmer feeds his large family, thanks to soya beans

"My children and grandchildren prefer soya bean dishes," says Sebewie Mohammed Lawal of Kalande. Although he admits that the women are the cooking and nutrition experts, he is well aware of the many ways that soya bean has been integrated into the family menu since he started cultivating it six years ago.

He explains how the women in the household prepare milk, kosie, khebab, mix it with yam to pound fufu, dawadawa, also they grind it in some of the flour to stir T-Z. A favourite with the children is a mix of ground soya beans, maize and ground nuts that they can serve themselves and make porridge. "Sometimes our children take it to school and anytime they are hungry, they just fetch small," he says.

Sebewie Lawal with two of his "many" grandchildren

Feeding a large family can be a challenge, but the training offered by SEND and the Ghana Health Services demonstrated that the protein in soya beans can replace meat when it is not available. "I have nine children," he says. "My brother died and left three for me so I have 12. As for the grandchildren," he adds with a smile, "they are many."

[1] SEND's Approach to promoting Nutrition Security in the Eastern Corridor of Northern Ghana: Impact and Experiences

5.1.3 Farmers' income from soya bean sales increases

The accumulated income earned by the farmers since the inception of the program is about GHS 401,206.83.From a total income of GHS 8,723 in the 2001, the collective profits for the farmers from the sale of soya bean increased to GHS 51,613. During this time, individual benefits almost doubled.

Soya beans are healthy for body and budget

"I was a yam farmer before and after yam I didn't have anything to do," explains Anthony Awiagha, farmer extensionist and chairman of the zonal co-operative of Mbowura. " Then SEND introduced soya beans to my community. After farming yam, instead of sitting down and doing nothing, I use that time to farm soya."

Anthony is convinced that including soya beans in their daily diet has improved the health of the whole family. He points out that it is not always easy to go to the market and purchase meat to supplement a diet of yam, maize and cassava but soya beans provide some of the necessary protein. "Before we would fall sick often," he says, "but now it takes time before we are sick again. We look fresh because of the soya."

Soya bean farming has also been financially profitable for this farm family. "I think I have benefitted a lot," says Anthony. Money from the sale of soya beans has enabled them to ensure the education of five of their six children who are in school. And now, with some of the extra funds, Anthony has embarked on a new business venture.

"Last year I sold my soya beans and I decided to rear pigs," he says. "I just put up the structure recently and purchased the pigs. I have the piggery here." With hard work, imagination, and a good income from the sale of soya beans, Anthony and his family continue to expand their business and improve their quality of life.

5.2 Financial Services Achievements

5.2.1 Eleven community-based credit unions established

Eleven community-basedcredit unions have been established and are providing financial services to over 200 communities scattered across the EC.

Table 2: List of Credit Unions and year of establishment

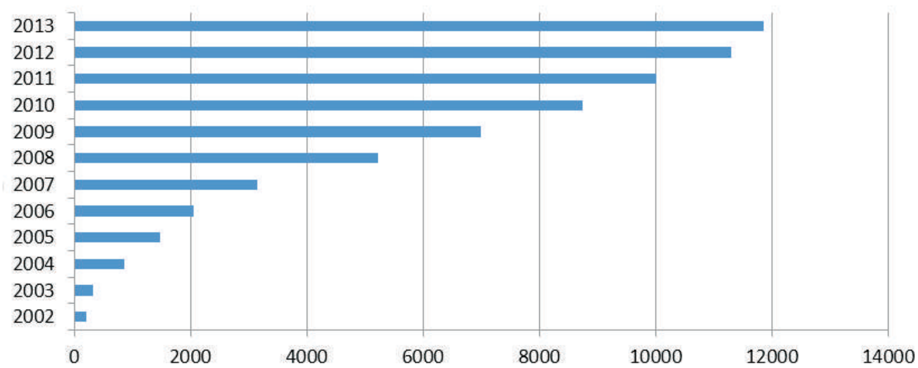
No.	Community Credit union	Year established	Town	District	Region
1	Bimbilla	2002	Bimbilla	Nanumba North	Northern
2	Kpandai	2002	Kpandai	Kpandai	Northern
3	Kete-krachi	2003	Kete-krachi	Krachi-West	Volta
4	Tamale	2004	Tamale	Tamale Metropolis	Northern
5	Chamba	2005	Chamba	Nanumba North	Northern
6	Banda	2005	Banda	KrachiNchumbrun	Volta
7	Salaga	2008	Salaga	East Gonja	Northern
8	Borae	2009	Borae	KrachiNchumbrun	Volta
9	Tatale	2010	Tatale	Tatale-Sanguli	Northern
10	Chereponi	2010	Chereponi	Chereponi	Northern
11	Nalerigu	2010	Nalerigu	East Mamprusi	Northern
12	Sang	2013	Sang	Mion	Northern
13	Zabzugu	2013	Zabzugu	Zabzugu	Northern

Source: Compiled bySENDFiNGO Staff, 2013

5.2.2 Nearly 12,000 men and women are credit union members

The three largest credit unions are Kete krachi (26%), Bimbilla (17%) and Tamale (11%). Women make up nearly 36% of the total credit union members

Chart 3: Credit Union Membership 2002 – 2013



Source: Compiled from SENDFiNGO Office Files, 2013

One woman's involvement with SEND influences many lives

Martha Awiagha may be retired, but she is certainly not resting. Since she finished her career as a teacher, she has put up her own school in the town of Kpandai. "The SEND Foundation has helped me a lot," she says, citing her involvement as a board member of the credit union, and her training as a peace animator and reproductive health animator.

Through her savings at the credit union, she was able to procure a loan to invest in transport business. "The success of the transport business has changed my life", she says she has also used her increased income to finance her children's education and to add rooms to her house. In her role as a peace animator, she explains the importance of "cooling down the tempers" to avoid a dispute escalating into something more serious."As for reproductive health for men and women, we talk about HIV, how to prevent it, and how to have love for the patient."

Martha points to the credit union building, which serves as a locale for community gatherings, as another important contribution to the community. "Look at the building here -- it's through the SEND foundation that we have it," she says. "We use this place for so many meetings." In 2012 when the credit union got into financial difficulties, she increased her share capita and saving to improve on the liquidity situation.

5.2.3 More than GHS 3 million mobilized by the credit unions

Members' shares and savings comprise 8 and 92% respectively of the total financial assets. The three credit unions with the highest savings mobilized are: KeteKrachi (30%), Tamale (27%) and Bambilla(11%).

A single mother provides for her family with help from SEND

According to Linda Adufude, a vendor in Chamba, SEND has done much to improve the quality of living in her community. "They built a credit union; they taught us to grow soya beans and cook them; they trained us to keep peace in our communities and to keep the environment clean so diseases cannot get us," she explains.

On a more personal note, this single mother credits SEND with enabling her to support her family. The small store that she has been running for 20 years serves to provide for their basic needs, but was not enough for the children's education. Now she cultivates soya beans and sells them for extra funds. She also makes soya bean cakes to sell to the school children. "They are very nutritious," she points out.

"My life has changed a lot because SEND started by mobilizing women. We started by saving small small, small; I was able to accumulate money. One of my children was in college and another in secondary school and I was able to take out a small loan and now my child has finished school. I am very happy. Without SEND I couldn't have made it."

5.2.4 Women traders and men farmers access micro financial services

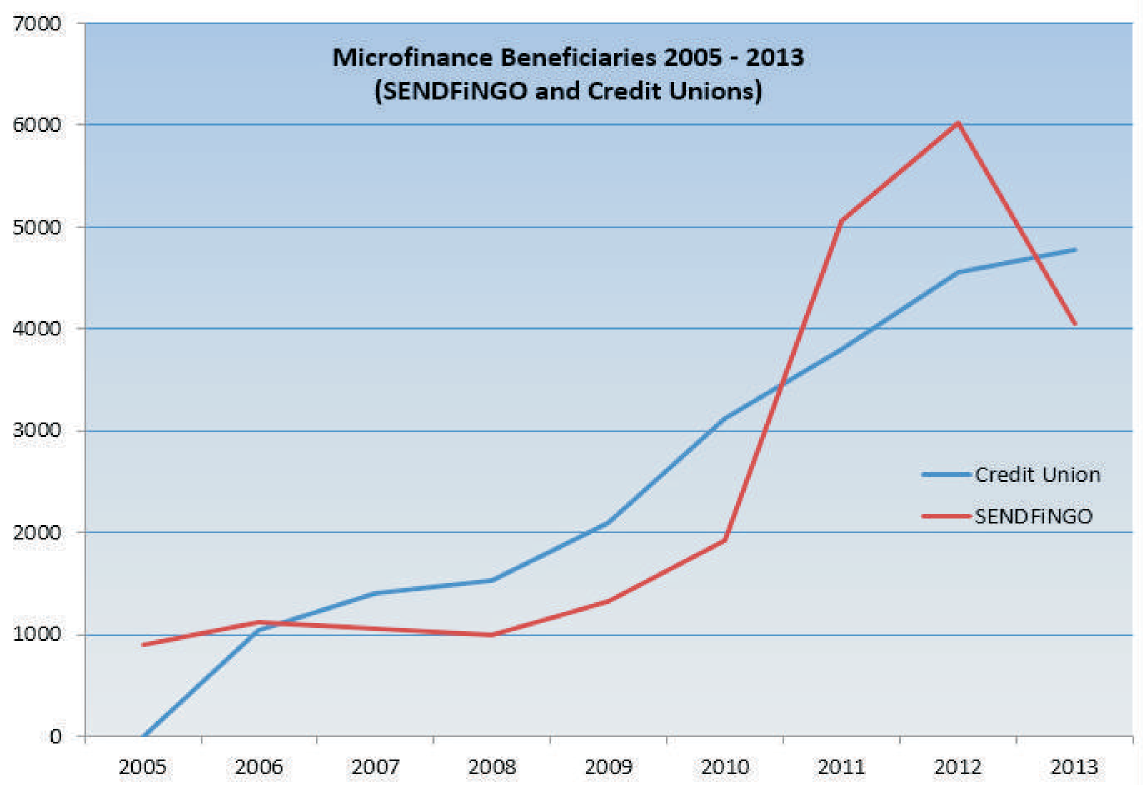
Of the 8,808 beneficiaries of the micro financial services of SENDFiNGO and 11 credit unions, more than 90% are women. They are involved in nine different types of business presented in the box below.

Box 10: Businesses run by beneficiaries of the micro credit

Sales of grain, food processors and cooked food are three top businesses funded by the micro loans. Other businesses include cloth and garment, cosmetics, fish, provisions, housewares, and yams.

Chart 6: Comparison of SENDFiNGO and Credit Union contributions to micro-finance loans

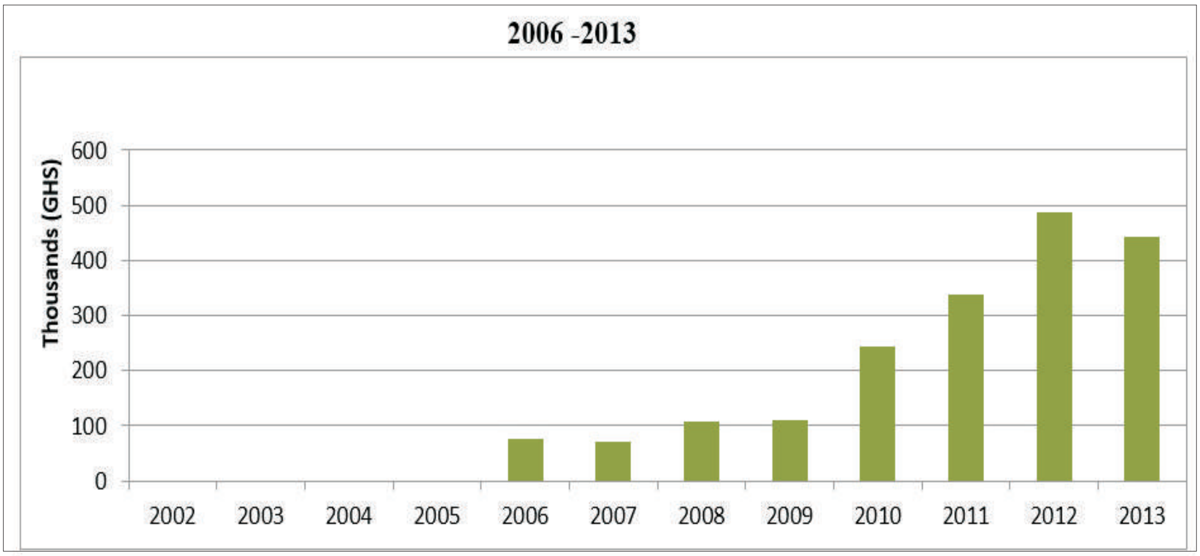
Since 2012, the credit unions have surpassed SENDFiNGO as supplier of microfinance. For example in 2012, credit unions accounted for 54% of micro-finance credit delivered to the women.



Source: Compiled from the files of SENDFiNGO, 2013

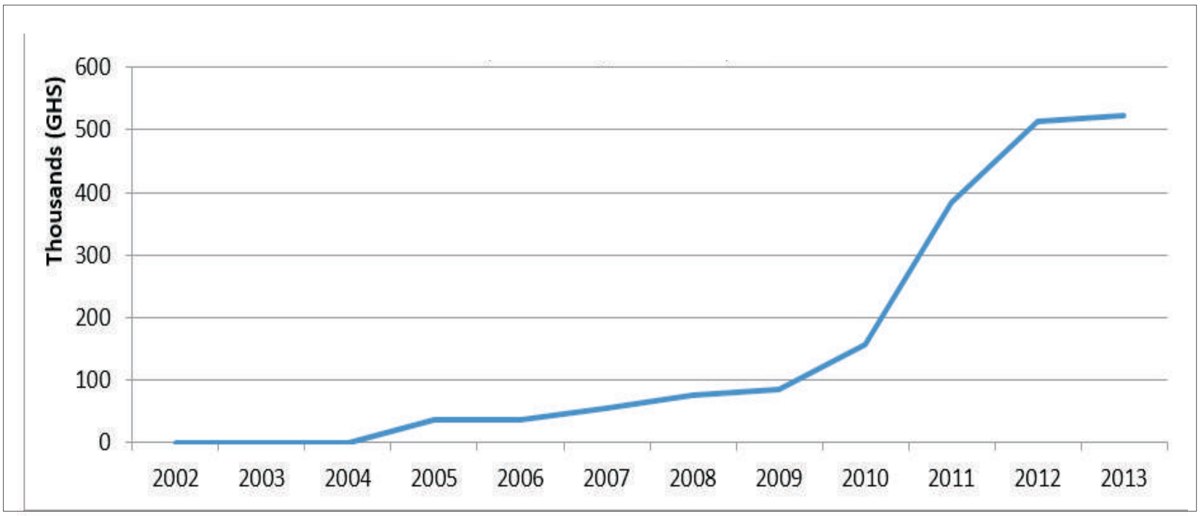
Beginning in 2006, funding of micro-finance for women by credit unions has increased from GHS 6,600 to 441,801 in 2013. Tamale Community Credit Union accounted for 27% of the total amount disbursed as micro credit by the 13 credit unions in 2013.

Chart 7: Credit union investment in micro-finance



Source: Compiled from SENDFiNGO files, 2014

Between 2004 and 2013, SENDFiNGO disbursed GHS 522,432 to women (79%) and farmers (21%) as loans to invest in their businesses.



Source: SENDFiNGO Files, 2013

Kofi Nyame had started saving money because he had a plan to open a guesthouse on the Chamba Bimbilla road. The first time he went to the credit union to ask for a loan, they said he was not quite ready – he should continue to save.

Undaunted, he persevered with his idea and continued setting money aside. He was granted a loan in 2001 and began construction of the Jnr. Original Guesthouse. Over the years, Yamin has reinvested his profits back into the business, adding a restaurant and other amenities. This year he is building four additional rooms, which will bring the total to 23.

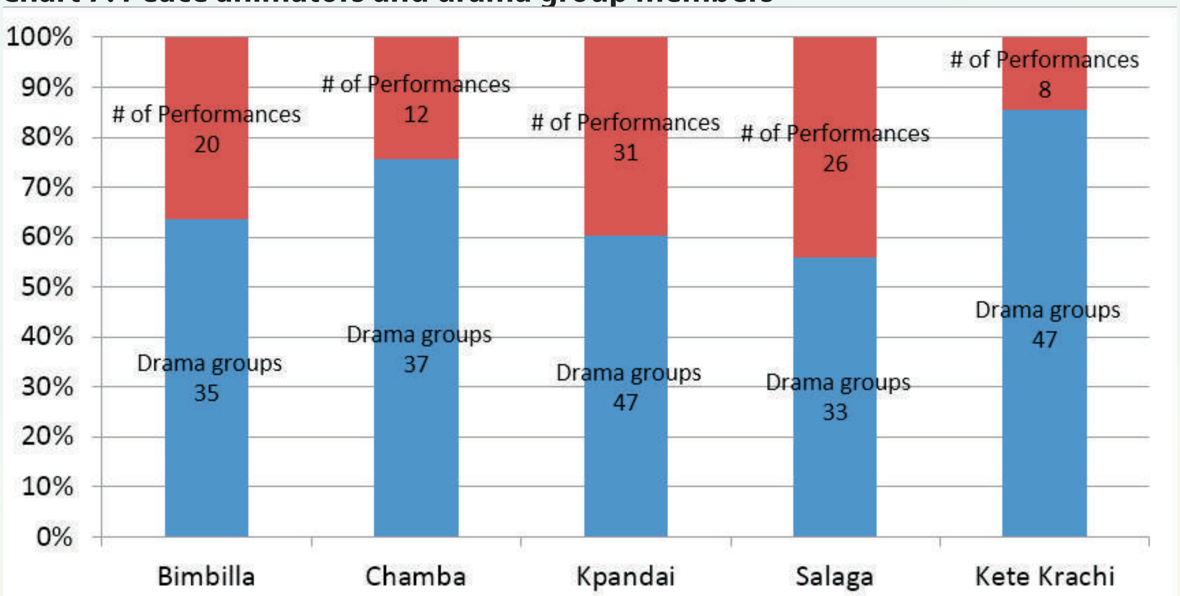
Yamin is not likely to stop there. He has heard there may be plans for improving the road that passes in front of his guesthouse. A better road means more traffic means more people who need a place to stay. He has four other plots of land along that road and he would like to build. When the time comes, Yamin knows what he'll do. "If they finish the road," he says, "The credit union will be hearing from me again."

5.3 Social achievements and impact

5.3.1 Community-based peace builders prevent conflicts

Of the 19 conflicts that broke out between 2003 and 2013, peace animators and drama group members successfully prevented all but one from degenerating into violent conflicts.

Chart 7: Peace animators and drama group members



Peace animators help villagers resolve conflicts

Disputes happen. Whether within the family, between neighbours, or between ethnic groups, disagreements are inevitable. The role of peace animators is to see the early warning signs and help to mediate a resolution before the tension escalates into a conflict. Two peace animators tell their stories.

Veronica is the chairperson for peace animators in the area of Chamba.

"Just recently we had a case between two families. They came out one night with knives and other things. Somebody called us and we were able to meet the people individually. We brought them together. We talked all night because we wanted to give them a chance to explain themselves. We talked to them about some of the things that happen when there is a conflict: education is compromised, no more cooperation, their wives cannot greet each other. By early morning, we were able to settle them. The understanding came and the two agreed to reconcile."

Ibrahim Jalaya is assistant chairperson of the peace animation group in NKwanta.

"We visit villages, we talk to the chief, and we introduce ourselves to the people and let them know that we are here to promote peace. When there is a problem, they will call on you. We went to one of the villages recently because there was a conflict between husband and wife. Their child had admission to Senior High School but the husband would not permit the child to attend. He said he had no money to pay school fees. The mother wanted her child to go to school. This turned to a family conflict and we were called upon. We talked to each of them and understanding came. It was decided that the husband would pay the fees, and the wife would buy the materials. The child is now in SHS. This will be a profit to the whole nation – we do not know what the child will be in future."

5.3.2 Increase in women's reproductive health and rights awareness

Between 2003 and 2013, 3,030 female and 6,350 male condoms were distributed in the operational communities. Women are more aware of their sexual and reproductive rights and reported using the knowledge and skills to negotiate sexual relationships with their partners.

5.3.3 Communities have gender equality and equity champions

Community-based gender equality and equity promoters were established in 252 communities. More than 3,446 men and 2,879 women were sensitized and trained to champion equal rights for men and women in their communities. One hundred and fifty (150) Gender Model Families have been established and are serving as an inspiration for equal rights and opportunities.

Improving gender equity brings harmony to the home

Families who have been trained in gender equality and equity say that they would never go back to the old ways. Life is better when men and women support each other and when male and female children share household chores. Two village chiefs explain why.

Chief Dasoli of Bimbilla:

I am a traditional ruler and President of the council of EC credit unions. I am also one of the Gender Model Families. We were trained and taken through activities to teach us that women are our partners. Before I may have thought that women were a possession but it is not so – they are our partners, they need our support. As a traditional ruler I can sit down and wait for the woman to serve me but that is not what I do. Instead, I try to support the woman. Sometimes I start the cooking. I do the very house chores that the woman traditionally used to do. My children have also learned that boys and girls can participate in housework. At first people thought it was strange, but now they see that we are happier.

Chief Saaka of Kpembe: (Community Based Gender Equity Champion)

Formerly, men and women went to the farm but when they came back to the house, tired, the woman was expected to cook. The boys returned from school and played with the ball while the girls did the housework. Before we only sent boys to school. Formerly if you helped your wife they said you were a slave to your wife but now that has all changed. Now when the children come home from school, the boys do some of the work and the girls too. The boys also help with cooking, fetching water, and washing pots. I am old now, but when one of my grandchildren is crying, I can hold it on my lap, and that allows the mother to continue doing what she was doing in the house. Since we started gender balance, there is peace in the house; there is more cooperation, a better feeling. Any house where you go and you see that the people are living simply, that means that there is a gender balance in that house.

Gender Model Family: Emmanuel Jagbando and Tabor Jagbando

Emmanuel is married to Tabor Jagbando with 8 children: Tafimi 34 , Lydia 31 , Stella 29, Nichodemous 25, Margret 22, Agnes 20 , Joseph 17,and Benjamin 13 years old. Emmanuel and Tabor joined Naamu Nsuidoom Family-based Farmer Co-operative in 2000 and later trained as GMF.

Mr. Jagbando and Family

Before becoming GMF, Emmanuel and Tabor were an unhappy family with many difficulties. The family did not have adequate finance to cover school fees and health care for their children. Even though they were a farm family, food was always scarce and many nights they went to bed on empty stomach. Emmanuel sold the farm produce of the family and used the proceeds to drink with friends. Tabor was always working. She swept, cooked , fetched water and firewood and cared for the children. Also she worked on the family farm with Emmanuel. "My husband always insisted he is the boss and so could not do household chores. Even when our baby was crying and I was cooking, he sit comfortably relaxing under a tree unconcerned. We quarreled most of the times over money and his drinking habits". Tabor was not allowed to take any of Emmanuel resources, for example the bicycle or radio. They lived separate lives. Their first and third children who are female were not sent to school. Emmanuel married the girls at a very tender age because of tradition. And so , before the GMF " I did not enjoy marriage life, it was constant suffering."

The son and daughter of Emmanuel washing utensils together

GMF has transformed Emmanuel and Tabor relationship and situation of their family. With a broad smile Tabor says, "We pray together as a family, our boys and girls go out to fetch water, we sit together to discuss family issues and plan our activities together. Every member of the family has access to and control over the family resources -food stuff, money, radio, bicycle etc. I can even operate a radio!". Emmanuel for example now helps to pound fufu, prepares beds and takes kids to school. Tabor has become assistant caretaker of the Water and Sanitation committee and is the Community Health Nutrition Agent (CHNA) for FOSTERING in her community. She regularly attends the family based farmer co-operative as well as other community meetings. According to a neighbor "I have known them for 30 years and can now say Jagbando's family has a good relationship which is helping them a lot, some of us are learning from them". Emmanuel says with confidence "because of the way my family is living, during meetings my suggestions are well respected and taken into consideration, others see me as a role model in my community."

6. Lessons learned and conclusion

6.1 Lessons learned

The complementary of experiences, skills and resources among the strategic partners has been the major catalyst driving the successes and effectiveness of the program. SEND brought to the program skills and many years of experiences in facilitating participatory development, promotion of gender equity and management of multi-stakeholder projects. SEND used its experience in gender training to introduce innovation such as Gender Model Family. CUA has the legal mandate to develop, regulate and oversee the credit union movement in Ghana. Moreover all the credit unions were meant to exit from the program into the membership of CUA.CCA enabled the program to access financial and technical resources. Through CCA, DFTAD has invested CD $1,651,750 and sponsored 12 interns who acted as technical advisors to various aspects of the program.

The multi-stakeholder framework involving donor organizations, government agencies and community based groups helped to mobilize local and external resources (financial, human and technical) to address the diverse development needs in an integrated fashion. The resources of each donor for example were targeted at identifiable components of the program as illustrated in Box5. Furthermore, collaboration with government agencies (MOFA and SARI) made it possible for the program to access local knowledge and expertise in a sustainable manner.

The family based co-operative approach emphasizing the household/ family as the entry point for community mobilization made it easier and quicker to organize and manage the project principals/ direct beneficiaries. Allowing families to select which households they prefer to work with helped to build trust and confidence among members. It laid the foundation for local ownership and responsibility for the project.

Gender equality and equity promotion has been effective because of the emphasis on joint education of men and women followed by targeting women with resources, organizational development and leadership training opportunities. The joint gender sensitization and skill training helped men to understand the different benefits the whole family gains if women are empowered. This prevented men from stopping their wives from participating in the activities of the RCWA. Equipping the women with technical and social skills made it possible for them to be able to work with men in community management activities and sustain advocacy for equitable development.

The program has been effective in promoting local ownership and sustainability of the various innovations because it simultaneously targeted women, youth and farmers. These three groups are the dominant economic agents and drivers of change in the operational communities. A young man, for example, who is saving with the credit union and accessing loans to develop a business will not want to participate in activities to burn it down.

Through **the credit union with a micro-finance orientation approach** the project used an externally funded micro credit scheme for women to accelerate the growth and development of the credit union movement in EC. Even more importantly, saving with the credit unions created an exit opportunity for members of the RCWA who were keen to graduate from micro to macro-loan products. Indeed 2,769 women accumulated savings that allowed them to purchase credit union shares and therefore access bigger loans.

The use of the lessons-learned approach promoted by management served as a useful tool for developing the program. It enabled the program to overcome weaknesses and consolidate positive development experiences. Staff members were trained to identify activities that were achieving expected results and those that were not. Lessons learned were used to inform future activities of the program. For instance, Gender Model Family was developed as a result of the gender and family resource management training. Also the micro-credit scheme was established because management realized that the credit union membership was dominated by men. Women were unable to afford the share capital and registration fee required to become members of the credit union.

Starting with a **strategic framework and focus** has helped the project to evolve into an integrated and sustainable livelihood development program. The partners started with a mini project to produce and market soya bean using a co-operative and integrated approach to food security. In subsequent phases, market access development covered all the major crops of the farmers including vegetables produced by women. Similarly, the financial services began with the development of credit unions but it developed into a hybrid credit union with micro-finance. Soya bean is no longer being planted by itself but with trees to resist climate change. Gender equality and equity promotion was initially limited to sensitization workshops targeting only farm families. It evolved to include gender and family resource management, leadership development for women's organizations and gender training for credit union boards and staff.

6.2 Conclusion

The ECLSPP is SEND's oldest and largest program providing development services in the context of extreme poverty, ethnic conflicts and unstable environment to a population of more than half million in northern Ghana.SEND's12-year experience demonstrates how civil society organizations can achieve sustainability and high impacts. Through partnership with multi stakeholders, SEND's integrated programming approach to livelihood security promotion builds local ownership, promotes gender equality and equity and mobilizes community financial resources to invest in local economic and enterprise development. Learning and adapting implementation strategies enabled SEND to introduce innovations that improved program performance to maximise impact on the principals: farmers, small scale entrepreneurs and rural commercial women.

Notes

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SEND-WEST AFRICA	SEND-GHANA
Siapha Kamara Chief Executive Officer +233 208 112 322 (Ghana) +233 024 203 8533 (Ghana) +231 886 453 326 (Liberia) +232 78 592 318 (Sierra Leone) Email: siapha.kamara@sendwestafrica.org	George Osei-Bimpeh Country Director A28 Regimanuel Estate Nungua Barrier, Sakumono, Accra, Ghana Office: +233 0302 716860/716830 Mob: +233 20 450 9481 Email: osei-bimpeh@sendwestafrica.org
SEND-SIERRA LEONE	**SEND-LIBERIA**
Joseph Ayamga Country Director Buedu Road Kissi Town Kailahun, Sierra Leone Post Office Box 54 Kenema, Sierra Leone +232 78 20 68 53 Ayamga.sendsl@gmail.com	Tommy Flingai Administration P.O. Box 1439 Robert Field Highway, Schiefflin Community Lower Margibi County, Liberia +231 77001237 Email: tommyflingai@rocketmail.com

Web-site: www.sendwestafrica.org

Designed by Tach of Klass, Accra, Ghana

Tel: +233 (0) 504441974; (0)242 172 804; (0)265 781 055