



SEND Foundation of West Africa

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# FOOD SECURITY THROUGH COOPERATION PROJECT



**SOCIAL ENTERPRISE DEVELOPMENT  
FOUNDATION OF WEST AFRICA**



# **THE SEND FOUNDATION'S FOOD SECURITY THROUGH COOPERATION PROJECT**



**Social Enterprise Development  
Foundation of West Africa**

## Acronyms

<b>CBO</b>	- Community Based Organizations
<b>CSOs</b>	- Civil Society Organizations
<b>DA</b>	- District Assembly
<b>DHMC</b>	- District HIPC Monitoring Committee
<b>FNGO</b>	- Focal Non-Governmental Organization
<b>GHW</b>	- Ghana HIPC Watch
<b>GPRS</b>	- Ghana Poverty Reduction Strategy
<b>HIPC</b>	- Heavily Indebted Poor Countries
<b>IMF</b>	- International Monetary Fund
<b>MDA</b>	- Ministries, Departments and Agencies
<b>MMDAs</b>	- Metropolitan, Municipal District Assemblies
<b>NDPC</b>	- National Development and Planning Commission
<b>NGO</b>	- Non-governmental Organizations
<b>PLWA</b>	- People Living with AIDs
<b>PME</b>	- Participatory Monitoring and Evaluation
<b>PRSP</b>	- Poverty Reduction Strategy Paper
<b>PSIA</b>	- Poverty and Social Impact Analysis
<b>PWD</b>	- Person / People with Disabilities
<b>RCC</b>	- Regional Coordinating Council
<b>SEND</b>	- Social Enterprise Development Foundation of West Africa

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## **Purpose of the Document**

The purpose of the following report is to document the main components of the SEND Foundation's Food Security Project. It seeks to incorporate background information, the programs goal and objectives, its approach and implementation framework, and its operational components into one comprehensive document. Finally, the challenges, achievements, impacts, and lessons that have resulted will be examined.



**Map of Ghana**

members hail from the same community, each ethnic group is able to participate in the project. SEND starts by providing participants with training on practical issues- producing and consuming soya beans- and then proceeds to tackle strategic issues, such as peace building efforts.

## **The Way Ahead**

The SEND Foundation's Food Security Project has been operating in the Eastern Corridor of Ghana since December 2000. The goal of the project is to improve the livelihood security of farming communities in the targeted area. To achieve this end, farmers, formed into community cooperatives, cultivate, market, and consume soya beans. Credit unions are an essential component of the project, as a place for both savings and loan distribution. In addition, cooperative members receive nutrition training, gender education, and HIV/AIDS education.

SEND will continue to expand its operations in the coming years. Lungni in the East Gonja District and Nakpayili in the Nanumba District will be added to the Food Security Project in 2005. Increasing the organizational capacity of the cooperatives and credit unions and strengthening the links between the Food Security Project and other SEND projects is the priority in the coming years. SEND will continue to work with community members in the Eastern Corridor until the end of Phase Two in 2007. Whether SEND will remain in the Eastern Corridor or move to another area at this time has yet to be decided.

Four years after the inception of the project, SEND's methods are still under review. While there have been lifestyle changes among participants, change is slow and often small. Despite setbacks to the implementation of activities in the program, SEND is achieving its goal of improving livelihood security. Farmers have been given technical training on the cultivation of soya beans, a commodity that has great market potential, and families have been taught the nutritional value of the beans and how they can be integrated into local dishes. Additionally, the cooperative groups are being strengthened and women are becoming empowered and are now more involved in the decision-making of the household. The long term success and sustainability of the project can only be fully assessed in the future when SEND is no longer operating in the Eastern Corridor.

## Impact

SEND has only been operating in the Eastern Corridor since 2000, but already there have been lasting changes among its people. Farmers now have knowledge and skills on how to cultivate soya beans and how to utilize them in local dishes. This knowledge was previously not present in the participating communities. Additionally, knowledge on cooperatives and credit unions has been acquired. These new skills can be used for other purposes in the lives of the farm families, not just for soya bean production. Finally, gender awareness has been created in the participating communities.

## Lessons Learnt

In the four years that the Food Security Project has been in operation, there have been numerous lessons learned. One of the largest ones, and perhaps the most disheartening, is that many participants (and some partners) view material and financial resources as more important than education, awareness, training, skills development, and accessibility to information. In a resource poor area, short term gains with immediate results are more attractive than potential long term ones, the benefits of which cannot be instantly seen.

One of SEND's main components has proven to be an ill-fit for participating farmers. The idea of using family labour, one of SEND's requirements, has been criticized by farmers throughout the years. Farmers have complained that planting and harvesting the soybeans is very labour intensive and time consuming. With tractor services, a field can be quickly plowed allowing for early planting. In addition, a tractor sets the rigids in the field closer together than manual plowing does, ensuring that seeds will be maximized. In this way a farmer can potentially obtain up to double the yields that he or she would by manually plowing and planting. SEND has made it clear that it will not provide tractor services, but it will not block any farmer from using one if he or she is capable of affording it.

Finally, the SEND model has been found to be ideal for an area rife with ethnic tensions. As cooperatives are family-based and all

## **BACKGROUND AND CONTEXT**

The Food Security through Cooperation Project, a joint initiative of the SEND Foundation of West Africa and the Canadian Co-operative Association (CCA), began implementation in December 2000. The area of intervention is the Eastern Corridor of northern Ghana, specifically the East Gonja, Nanumba, and Kete-Krachi Districts. The duration of the pilot phase was two and a half years, and at the end of 2003 the project was extended an additional three years.

In an attempt to reduce the high incidence of poverty among the nation's farmers, the former and current government of Ghana has pursued a number of initiatives. Structural Adjustment Programs (SAP's) were undertaken in the 1980's and when these were found to be inadequate, a policy of liberalization was adopted. Trade liberalization is currently in place, allowing any country to export what they wish into Ghana. Both of these programs produced the very things they hoped to avoid: poverty in rural areas has increased and domestic production has been undermined.

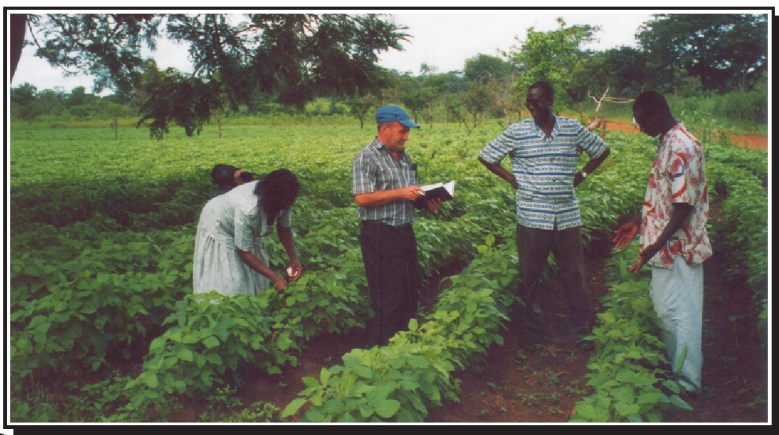
SEND's work is done primarily in Ghana's Northern Region, where rates of extreme poverty and child malnutrition are among the highest in the country. Farmers in this region must work within the constraints of long periods of drought, an insufficient water supply, soil erosion, poor or declining soil fertility, poor transportation infrastructure and a lack of access to transportation. To this list can be added the problems of inadequate machinery and tools, high and rising costs of farm inputs (often of an inferior quality), scarce access to credit, and a lack of storage facilities. The Food Security Project proposal accurately stated that "the problem of food insecurity cannot be separated from the systemic poverty of resources facing most households in northern Ghana."

The Eastern Corridor, in which SEND's participating communities are located, has its own unique challenges. The communities in the District with whom SEND works are some of the most food insecure in Ghana. A baseline nutrition study conducted

before the inception of the project found that families consume whatever food is available rather than eating certain foods for its nutritional value. As the area is the “Tuber Basket” of Ghana, carbohydrate-rich foods such as yam and cassava are available in large supply while vegetables, fish and meat are not readily accessible. The baseline study also revealed that the incidence of stunting and wasting among children in the area is 48% and 25% respectively. Forty-two percent of the children were found to be underweight (2004). All of these figures are significantly higher than the national levels. To compound these problems, the rate of illiteracy is high and education levels low. The inhabitants of the Eastern Corridor also retain a strong connection to cultural traditions that often inhibits change.

Of a population of 437 105, approximately seventy to seventy-five percent are employed primarily with the agricultural sector. The main crops cultivated include yam, maize, cassava, groundnuts, sorghum, vegetables, and of late, soybeans. The main problems that farmers face in the area are unpredictable weather, costly inputs, the unavailability of tractor services, and the difficulty of accessing credit. Farmers will often rotate from one crop to another annually, depending on which crop will bring in the highest price.

The Eastern Corridor comprises a number of ethnic groups that have been involved in repeated conflicts over the ownership and access to land. The main ethnic groups in the area are the Gonjas, Konkombas, Nanumbas, Nawuris, Kotokolis, Baasaris, and Nchombulus. There have been several violent conflicts in the area, the most recent and devastating being the Gonja-Konkomba War in 1994. The loss of life and resources during the war dealt a blow to the area's development. In addition, these conflicts have led to suspicion between the various ethnic groups.



respect from men and men are now beginning to consult their wives about decisions regarding resources. Although traditional roles have been perpetuated, it has been observed by SEND staff that men are beginning to show interest in nutrition (generally a woman's area). There is no doubt that these positive changes will increase with continued education.

SEND's agronomy practices have been another of its greatest achievements. Compared to other organizations that do the same type of work, SEND is considered to promote more environmentally friendly and economically sustainable practices. This is done through discouraging the use of fertilizers and heavy machinery. Farmer's access to technical knowledge on soya bean production has become more readily available due to the introduction of farmer-extensionists. As one report stated, “Beyond the original intention of this focal person, it has powerful connotations for self-help, community-based service delivery, empowerment and government-civil society relations.” Both farmers and the trained extension workers benefit from this program.

The Eastern Corridor of Ghana is an area that is conflict-prone. SEND was aware of this before starting its Food Security Project in the area. With its emphasis on cooperatives, SEND hoped that hostilities between ethnic groups could be eased. Indeed, these tensions have lessened. For example, after a period of conflict, the Gonja and Konkomba people have been brought together to work cooperatively. Fear and suspicion have decreased and there is heightened awareness about the importance of the inclusion and rights of all people, regardless of ethnicity.

A final achievement of SEND was its successful appeal to MOFA to include soya beans in the *Best Farmer Awards at the district and regional levels*. It is SEND's hope that this inclusion in the awards will raise awareness of and popularity in the soya bean within Ghana. Thereby, demand for the bean will increase which will lead to higher prices for the farmer.

It has been noted that whenever project activities occur without SEND staff, women's participation is low. Some implementing partners have a low level of gender consciousness and a lack of skills to address gender issues. All of the extension staff who provide technical training are men who have limited skills and understanding of gender issues. The low participation of women in some activities is hindered by the mixed group approach, lack of organizational experience, and a high illiteracy rate.

### Achievements

The SEND Foundation's most commendable achievement is its holistic approach to development. While other organizations teach only soya bean production, SEND encourages soya utilization and teaches participants its nutritional benefits. Along with its Food Security Project, SEND also engages participants in workshops on enterprise development, reproductive health, conflict resolution, and so on. SEND understands that food security will mean little if there is not peace in the communities and means available for the sustainability of livelihoods. An Impact Assessment done on the Food Security Project praised SEND on its framework which emphasizes the linkages between the various socio-economic aspects of people's lives. SEND does this to a greater degree than other NGO's or government projects in the area.

SEND can boast that lifestyle changes have occurred within the farm families since the Food Security Project began in late 2000. With the introduction of soya beans, economic opportunities have increased, nutritional options have been expanded, and avenues for savings and credit have increased with the four credit unions. An increasing number of farmers have been trained as seed growers, ensuring that soya bean production will continue after SEND leaves the Eastern Corridor. Additionally, several small businesses have been started around the soya bean. Many women now sell soya food products at schools.

SEND's gender equity work has produced noticeable achievements. A gender audit conducted in 2004 found that there has been a change in attitude in regards to gender issues among participants of the Food Security Project. It was found that women have gained more

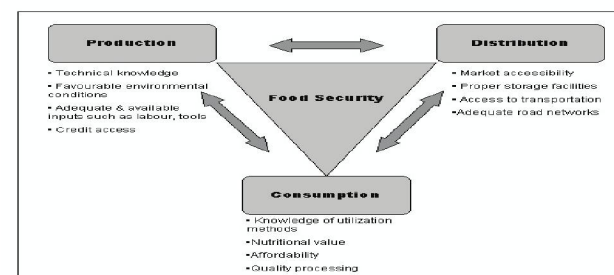
## **PROJECT GOAL AND OBJECTIVES**

The goal of the Food Security through Cooperation project is to improve food security within the Eastern Corridor of Ghana through the consolidation of the role of the rural community-based credit unions and the family-based farmers' cooperatives. In order to achieve the project goal, the Food Security Project has focused on the following specific objectives:

- To strengthen the management and marketing capacity of the Existing family-based farmers' cooperatives and develop new ones.
- To support and strengthen the existing community-based credit unions in Salaga, Kpandai, Bimbilla, and Krachi and to create two new branches in Banda and Chamba.
- To promote two types of soya bean small-scale business development among the participating farm families: i) soya bean seed producers and ii) processing and marketing of soya bean products for local consumers.
- To mainstream gender by conducting gender and family resource management training sessions.
- To provide basic nutrition and HIV/AIDS education to the members of the family-based cooperatives and credit unions.
- To supply farmers with improved seeds and technical support for the cultivation of soyabeans.
- To provide advocacy for soya bean production and an integrated approach to creating food security.

### SEND Approach to Food Security

Three Components of Food Security



## **Project Implementation Framework**

Food security has three dimensions: availability, accessibility, and consumption. A person must either have knowledge of agronomic practices and the necessary inputs to produce food crops or have adequate funds to buy the food. A variety of food to make up a balanced diet must be accessible to buy. Finally, a person needs to have knowledge of how to utilize the food and it must have nutritional value. While one or more of these components may be present in the Eastern Corridor at a certain time, the three have not existed simultaneously. SEND hopes to ensure that its participating farm families can achieve all three and has therefore adopted a holistic and integrated approach. Agronomic practices on soya bean production are not taught in isolation, but are combined with training on marketing and utilization.

SEND's Food Security Project is partnership based, with a combination of implementing and collaborating partners. The role of the implementing partners is to provide SEND with a variety of resources such as technical knowledge, program support, and financing. SEND's main implementing partners are:

- **The Canadian Co-operative Agency (CCA)** provides funding and actively monitors the project's progress.
- **The Canadian International Development Agency (CIDA)**, through the CCA, provides funding for the project. The budget for the pilot phase of the project amounted to \$294 283 Cdn. The funding for Phase Two is \$246 003 Cdn.
- **The Credit Union Association of Ghana (CUA)** is responsible for strengthening the technical and financial operating capacities of the previously existing and newly created credit unions. It is to provide savings and financial management education.
- **The International Institute for Communication and Development (IICD)** will provide the funding and technical resources needed to create the Eastern Corridor Agriculture Market Information Centre (ECAMIC).

willing to participate. SEND was not able to give enough support to the cooperatives in the pilot phase, in order that they may remain strong when the price for beans is low. To overcome these weaknesses, SEND has employed a Cooperative Information Officer in each of Salaga, Chamba, and Kpandai. These officers are responsible for strengthening the organizations and dealing with any problems that may arise. SEND will decrease its involvement with their organization at the time that the groups are able to stand on their own. With strong groups, the cooperatives are able to pursue whatever crop they like.

Perhaps the most important challenge that SEND faces is ensuring that women are given equal opportunity in all of its programs. Traditional ideas of appropriate gender roles remain strong and inequality between the genders still exists. SEND has discovered that while the mixed group approach is essential in the long run for gender education, it is initially important to target the women independently from the men. By doing this, women will acquire skills, confidence, and organizational experience that they can use for effective participation in the mixed group. The Revolving Loan proved to be a major challenge to SEND. Of the first group of women to receive the loan, most of the beneficiaries had never previously received cash assistance from any organization. None of the women had formal banking experience and none had a bank account. It was discovered that in most cases where a woman was a recipient of the Revolving Loan, her husband took it, and she was left with no money to trade with. The idea of the loans as “a source of empowerment and economic emancipation” was lost. The Revolving Loan was to be paid back within a year of receiving it, yet, by mid-2005, some loans from 2001 were still outstanding. Therefore, other women from needy communities could not benefit from this scheme and the approach had to be abandoned. The Revolving Loan was a new scheme and the institutional mechanisms to ensure that loans were recovered were not in place. SEND has learned from the problems it encountered with the Revolving Loan and is presently initiating a micro-finance scheme. Loans will be between fifty thousand and six hundred thousand cedis and group collateral will be necessary.

## **Challenges, Achievements, Impact and Lessons Learnt**

### **Challenges**

As with any project with the scope of the SEND Foundation, there are bound to be hindrances, difficulties, and stumbling blocks in the initial stages of the project. Most of the challenges that SEND has encountered in its first four years of operation are a result of external issues out of the organization's control. Some of these problems include marketing and prices, the attitudes of participants, and entrenched gender roles.

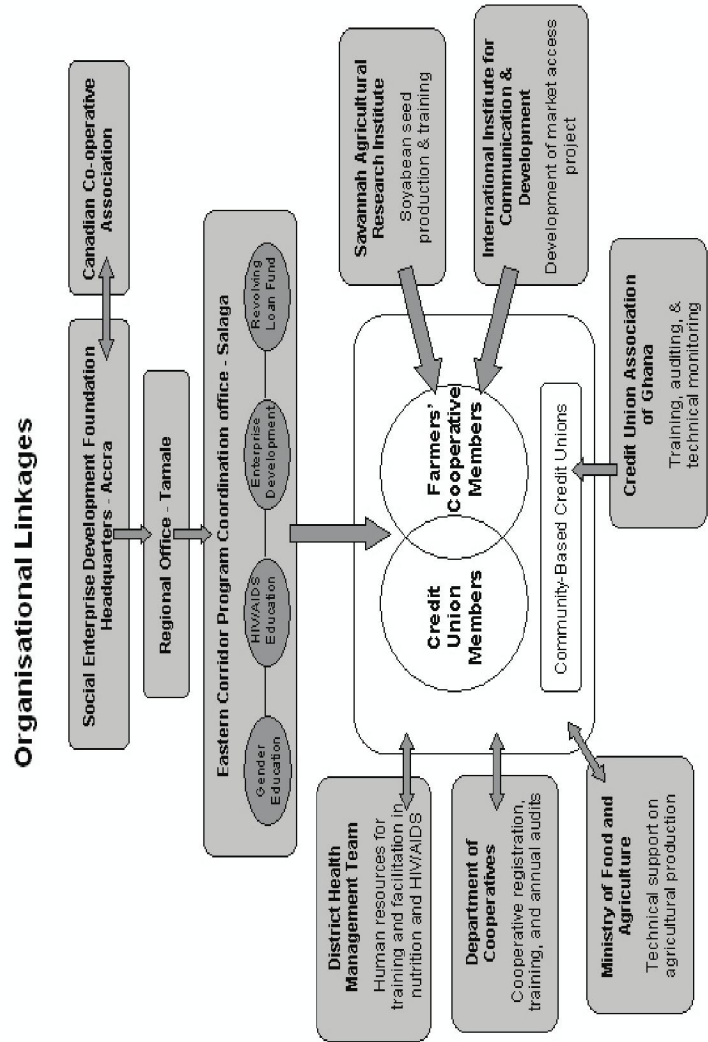
Due to international trade rules, which Ghana is party to as a member of the World Trade Organization, cheap imported produce is able to enter Ghana. This produce, often from subsidized farmers in the developed world, is available at cheaper prices than locally produced products, soya beans included. In 2001, the first harvesting season for SEND's farmers, the soya bean market was strong with attractive prices. Some soya bean production plant managers said that local production was not able to satisfy local demand. In fact, some firms were even importing beans from the Cote d'Ivoire as Ghanaian beans were not available. In 2001 soya beans seemed to be a crop that couldn't fail financially speaking. Yet, two years later in 2003, prices plummeted due to the imported subsidized soya beans flooding the market. Imported soya cakes are sold to poultry farms to be used as poultry feed and are far cheaper than locally produced ones. As a result, Ghanaian processing factories could not buy soya beans from Ghanaian farmers to make soya cakes, as there is not a market for them. Due primarily to problems with marketing and the low prices attained for their harvest in previous years, ninety percent of the farm families did not crop soya beans in the 2004 season. The goal of food secure households will not be achieved with the soya bean market being so vulnerable; some sort of stability has to be found.

Weaknesses in the cooperatives at the time that they were being formed can be linked to the vulnerability of the soya bean market. When the price of beans is high, cooperatives run smoothly and everyone is

All of SEND's collaborating partners are organizations that were present in the Eastern Corridor before SEND arrived and will continue to operate after SEND leaves. Each of these partners has an existing mandate but not enough resources and skills to execute them effectively. SEND is able to provide these inputs and each partner benefits: the capacity of the partners is increased and SEND is able to reach a large number of people with few staff and resources. By pursuing an integrated approach, sustainability is promoted and resources are used effectively. The collaborating partners include:

- The **Ministry of Food and Agriculture (MOFA)** and the **Savannah Agricultural Research Institute (SARI)** provides technical training and advice on the production and marketing of soybeans for the farming cooperatives. Recently both have been involved in training selected farmers to grow soybean seed.
- The **District Health Management Team (DHMT)** provides training on soybean utilization, family nutrition, and HIV/AIDS to all members of the farm families.
- The **Department of Cooperatives (DOC)** will provide cooperative education to farmers and will register the cooperative groups with the government.
- The **District Assemblies** will be aware of and support SEND projects in their respective areas.
- Each of the community **credit unions** will provide banking services for savings and credit disbursement and will be responsible for the distribution and recovery of the Revolving Loan Fund. They will also be responsible for educating participants on membership and savings mobilization. In return, SEND will provide infrastructure, technology, training, and funds for the Revolving Loans for each credit union.
- The **project principals**, the beneficiaries of the Food Security Project, will be responsible for the management of their organizations and will assist the partners with their field activities.

[Diagram - Phase Two Project Proposal]



The Women's Revolving Loan, funded by SEND and distributed by the community credit unions in 2001, targeted women as they are the most vulnerable and have been found to be the more reliable of the sexes with loan repayment. In addition, women tend to put their earnings into the household, ensuring that every member of the family will benefit. The Revolving Loan was to benefit only women from the farmers' cooperatives and was to be used for activities that would supplement their farm income. The Loan provided one hundred selected women who submitted business plans with one million cedis for the use in micro-enterprises. The Fund was set up to help women become more confident in better managing their businesses, voicing their opinions, sharing their skills, and participating meaningfully in their communities.

**Sulemana Lafisa and Sulemana Issifu, Kpolo, farmers**

Lafisa and Issifu were recipients of the Revolving Loan in 2001. As a couple they made the decision to invest the money in their respective businesses. Three-quarters of the money went into Lafisa's shea nut business and a quarter into Issifu's farm ventures.

Before receiving the loan Lafisa would pick shea nuts in the area surrounding Kpolo. With the funds from the Revolving Loan she was able to start buying nuts from other women collectors and resell them.

At the time that the couple received the loan, Issifu was suffering from a fractured bone in his arm, restricting what he was able to do on the farm. With the money from the loan he was able to hire labour and sustain his farm operations. He has since gone on to become one of SEND's seed growers.

Both were very happy with the loan and attribute their success to the fact that they didn't put all of their money into one venture. They are now consistently making profits and can afford items for the household that they once couldn't. They have also become involved with buying, rearing, and selling animals.

## Gender Education

The SEND Foundation hopes to mainstream the issue of gender equality into every aspect of the Food Security Project as inequality continues to exist in decision-making and workload in the household. Gender equity is also one of SEND's goals. Gender education is essential as an increase in productivity and income will not lead to greater food security if the head of the household (the man) uses these resources for things other than food and savings. As food insecurity is faced by households, and not women alone, both sexes must be educated on gender roles, savings, financial management, and nutrition.

SEND employs two methods in its gender equality promotion: gender training workshops and the provision of loans for women. SEND staff runs gender training workshops for members of the farmer's cooperatives and for each of its collaborating partners. These workshops discuss gender roles and responsibilities and create a realization among participants that although men control the family's financial and food resources, the women do most of the work. The training also educates men on why the women are chosen as recipients of loans. If the men do not understand why the women are benefiting, the program will fail.



## **Operational Components of the Project**

### **Family-based Cooperative Groups**

For purposes of mutual support and to ease the marketing and transporting of the soya beans, SEND insists that its participants be formed into community-based cooperatives, with the farm family as the basic unit. Two cooperative groups were formed at the beginning of the Project, one in the Salaga area and the other in the Kpandai area. These groups were quickly found to be ineffective due to their large size and membership which comprised people from various ethnic groups who speak different languages. SEND has since taken a community-based cooperative approach, with smaller cooperatives. Each farming group comprises ten to fifteen members with all living in close proximity to one another. Members all come from the same ethnic group to facilitate collective work and the role of the leader. Each farmer's cooperative has a group chairperson, organizer, treasurer, and secretary. Leadership training was provided for all members of the executive committee, which focused on the roles and responsibilities of each member, group management, leadership roles, meeting procedure, and group dynamics.

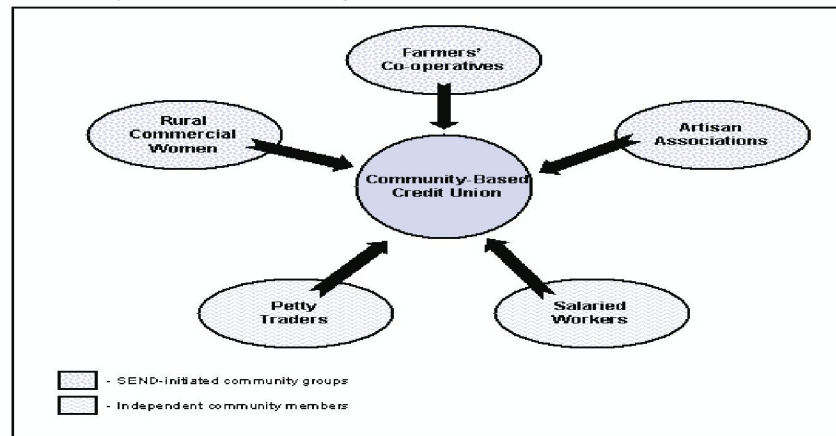
In its education on cooperatives, SEND emphasizes the benefits of such a group. Access to loans is made easier as groups are able to stand as collateral and group bargaining power in marketing the soya beans can occur. The cooperatives have provided a network for the marketing of information. Individual farmers may not have access to market information, but if one member of the cooperative goes on a market survey, they are able to return and share information with the other members of the group. If farmers were to sell their produce individually, they would be at the mercy of petty traders and middlemen. Additionally, cooperative members are able to share the cost of transporting the beans to the sales centre at a much lower price than if they were to individually transport them. Looking ahead, SEND realizes that most NGO's prefer to work with cooperatives rather than individuals, ensuring that in the future aid will continue to reach the farmers of the Eastern Corridor. In groups of ten to fifteen, soliciting help from organizations will be possible.

## Credit Union Use

SEND expects all of its participants to open an account at a credit union office. As SEND's enterprise development officer, Shaibu Shafiu has said, "Saving is a culture that can be nurtured and developed to become part of one's life... Experience has shown that the fight against poverty can be approached from the savings point of view." SEND hopes that members will acquire a habit of saving within the cooperatives and be able to access loans in the future so that they can solve their own problems.

Before SEND started operating in the Eastern Corridor there were few reliable avenues available for savings and loans distribution. Those that were available did not meet the needs of the people in the area. The formal banking sector requires collateral at a rate that is unavailable to most loan applicants and money lenders charge high interest rates on loans which are most often short-term, making them ineffective. "Susu" collectors provide a means for accumulating capital, but this avenue involves a level of risk as the collectors are notorious for running away with the money. Due to a lack of adequate options, many farmers choose to hide their savings in their house or spend money as it comes to them. It was obvious that an intervention was needed, and SEND,

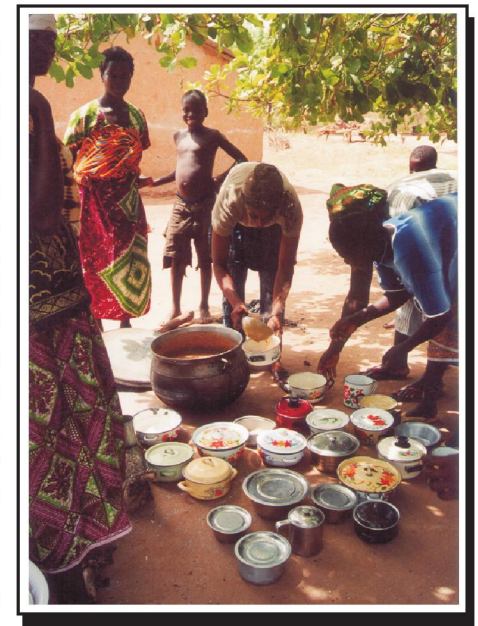
Membership base of the community-based credit union



## Nutrition Training

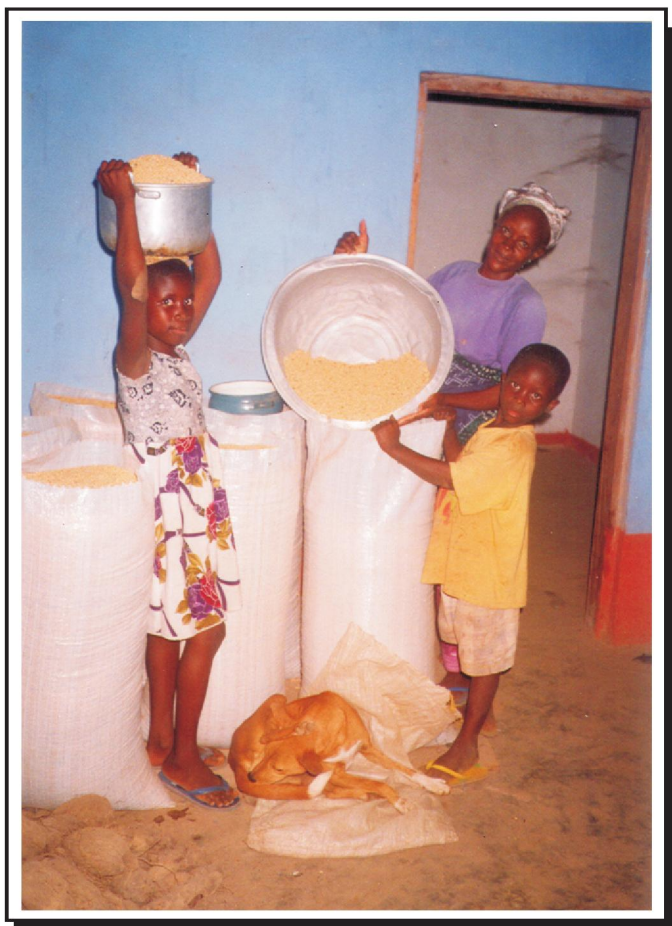
There are three phases to SEND's nutrition training. Phase one involves a workshop that discusses what nutrition is and how a family can achieve a balanced diet. This training takes place early in the year. Phase two takes place before the soya bean seeds are distributed. SEND staff visit communities and teach farm families the nutritional value of the soya bean. Finally, phase three occurs immediately after the beans are harvested. New communities to the project are taught how to incorporate soya beans into thirteen local dishes. The training on soya bean consumption and its benefits is a continual process. By indoctrinating participants on the value of consuming the bean, SEND hopes that it will become a staple in their diet.

Phase three involves cooking demonstrations with community participation. The thirteen dishes taught are weanimix flour, porridge, aprapransa, stew, koose, T.Z., dry okro soup, light soup, fufu, tubani, dawadawa, milk and wagashie. Each of the dishes taught are well known, making it easy for soya beans to be incorporated into the recipes. The nutrition training is done by SEND's partner, the District Health Management Team.



Starting in phase two of the project, education on family planning and HIV/AIDS prevention is provided to farm families at the nutrition training sessions. Participants are taught what family planning is, the options available for practicing it, and the benefits derived from it. The HIV/AIDS component of SEND's program has not yet been fully integrated into the Food Security Project.

To alleviate some of the problems associated with soya bean marketing, SEND is establishing the Eastern Corridor Agriculture Marketing Information Centre (ECAMIC). This office will gather information relating to the availability of farm produce, market prices and locations. The goal of the project is to link buyers and farmers. The office for the project will open in Salaga in 2005.



*picture of soya beans being loaded onto Bosbel truck in Salaga*

in collaboration with CUA, felt that credit unions were the best option to fill the void. The CCA and CORD AID from the Netherlands also provided financial support.

When the Food Security Project began in Salaga in 2000 there was already a credit union, albeit a weak one, in existence. The Salaga Farmers Community Credit Union had three hundred and ninety-three members before SEND arrived. Membership in the union increased to one thousand, two hundred and eleven by November 2003 after SEND increased the union's capabilities.

SEND computerized their accounting system and provided infrastructure for the office, skills training for the manager, and education on the benefits of the credit union to community members. The success the credit union achieved can be directly linked to SEND's intervention.

After the capacity of the credit union in Salaga was strengthened, SEND helped set up three additional credit unions in participating communities. The Kpandai Community Cooperative Credit Union was established in 2002 and as the distance between Salaga and Kpandai and



the other project communities were great, credit unions were also set up in Bimbilla (2002) and Kete-Krachi (2003). The number of members at each of the branches has been encouraging.

SEND is currently working to establish credit union branches in Chamba and Banda. Savings will be collected by an officer who will then deposit the money into one of the larger branches. This officer will also have the power to apply for a loan for someone or assist them in applying for one.



**Peace Atinbiok, manager, Salaga Farmers Community Credit Union**

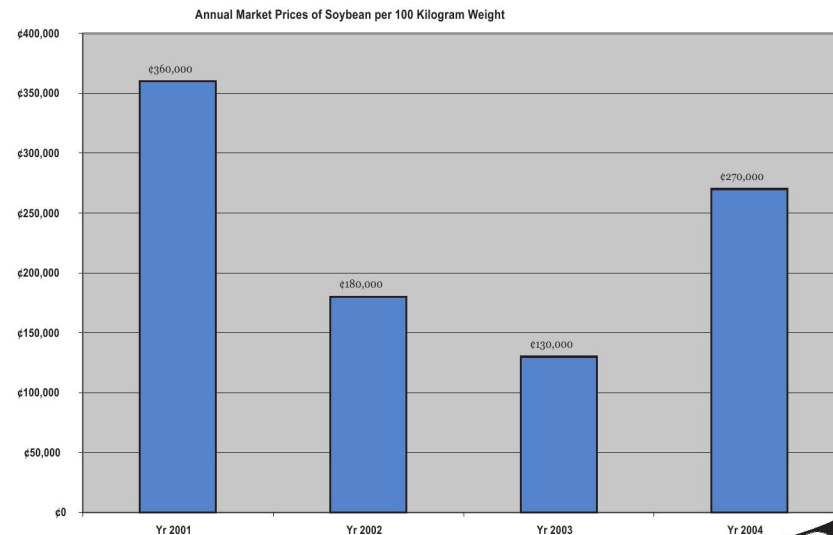
Peace Atinbiok spent her first five years with the Salaga credit union as a cashier, bookkeeper, and accountant, and the last five as its manager. Peace attributes the increase in membership at the union to SEND's intervention, particularly the education it provided to community members, stating that the membership drive was previously very slow. Peace was sent to Canada by SEND to attend the *Women in Credit Union Mentoring Program*, sponsored annually by the CCA. The program is for women from developing countries who work in credit unions. She speaks enthusiastically about what she gained from the experience: she learned about lending, customer-manager relations, and gender issues. She also acquired skills in managing her staff, encouraging people to join the union, and how to present herself professionally. She was quick to add that the knowledge she gained was applicable in the practical work she does in Salaga.

## Marketing

The marketing of the soya beans produced by farmers in the Food Security Project has been one of the most contentious issues for both SEND staff and participants. Each year one man and one woman from both the Salaga area and the Kpandai area are selected to visit Kumasi, Tamale, and Bolgatanga on market surveys organized by SEND. These surveys enable the farmers to meet directly with the companies that process soya beans and they learn how to do a market survey. The benefit of the market survey is two-fold: companies become aware that there is a group of farmers producing soya beans in the Eastern Corridor and the farmers are able to directly negotiate the price and conditions of the sales.

Upon their return each participant visits the cooperatives in the villages in their respective area. The Cooperative Information Officer (CIO) accompanies each person to the different cooperative groups. SEND then monitors the price of soya beans and communicates this information to the farmers through the CIO's. Negotiations occur between the buyers and SEND before the final price and conditions of sale are agreed upon.

*The prices per one hundred kilograms of soybeans from each of the four production years are in the chart below.*



**Jonathan Abudu, Kitoe, farmer**

Jonathan Abudu, a father of seven, has grown soya beans with SEND for the past four years. Each year he crops an acre and uses family labour to plant and harvest the beans. He hired a tractor in one planting season but found the service to be too costly. While planting the beans manually is a tedious activity, Jonathan says that it doesn't bother him. In each of the first three years of production he harvested three mini-bags of beans. In the 2004 season he planted very late and had no harvest.

When asked if the life of his family has changed since he started growing soya beans he said that his children no longer get sick. He only had to point to his healthy looking baby son to prove his point. Each year Jonathan keeps a quarter of his harvest for consumption. He and his wife prepare weanimix, tubani, koose, apranpransa, and milk for tea, all dishes he learned during SEND's nutrition training in Kitoe.

In addition to the health benefits of soya beans, the money from the sale of the beans is attractive for Jonathan and his family. He uses the money for family needs and to pay his children's school fees. Soya beans are cheaper to produce than other crops, such as maize, and require no additional inputs. Due to the success he has achieved, Jonathan plans to continue to grow soya beans in the future.



**Soya Bean Promotion**

At the start of the pilot phase of the project in December 2000, the communities of Salaga and Kpandai in the East Gonja District in the Northern Region were chosen as bases for SEND's Food Security Project. Five communities surrounding each of the towns were initially chosen to participate in the program.



In Phase Two, the Project expanded to include communities in two other districts of the Eastern Corridor, Nanumba in the Northern Region and Kete-Krachi in the Volta Region. Communities are selected that have characteristics which will facilitate the success of the project. These characteristics include: the communities accessibility to ensure that supervision and monitoring is possible, the communities proximity to a sales centre in order that transporting produce will not incur a high price, and communities are sought where

a spectrum of ethnic groups and clans are represented. In addition, SEND wants to work in communities where there are currently no NGO's present that do the same type of work to avoid duplication. As of the beginning of 2005, SEND had implemented its Food Security Project in thirty-three communities in the Eastern Corridor and was being expanded into two others.

During the production period, SEND works hand in hand with MOFA. At the beginning of the project MOFA staff were trained by SEND on the agronomy of soya bean production. Early in each year SEND identifies and enrolls farm families and supplies MOFA agents with the list. MOFA staff visit the communities to give a talk on the characteristics of soya beans and make a subsequent visit to teach participants how to cultivate the bean.

Farmers then identify the land they will plant the beans on and MOFA staff surveys it to ensure that it is one acre. Finally, the seeds are distributed and planted. Throughout the growing season MOFA staff continually visit the farms, advising the farmers on how to weed, when to harvest, and how to properly store the produce. In order that MOFA agents are able to fulfill their responsibilities, SEND provides them with an allowance and maintenance for their motorbikes.

SEND's principles on soya bean production are as follows:

Production is to be done by a farm family. A wife and husband who own and cultivate the land and share any benefits and losses that occur constitute a farm family.

SEND promotes soya bean production for three main reasons: its diverse uses can address development problems present in the Eastern Corridor (such as the chronic nutrition problem among women and children), it doesn't require fertilizer, and the marketing is easier than with other crops.

Each farm family is to cultivate soya beans on a one acre plot only. SEND does not want farmers to concentrate too much on soya beans and abandon traditional food crops. Soya beans alone cannot be depended on; this would be defeating SEND's goal of promoting food security. Soya bean production is also labour intensive, and with only an acre in cultivation, farm families are able to do all of the planting, weeding, and harvesting themselves, eliminating the need to hire labour. As the Operational Plan stated, "By keeping the farm size to an acre, it enabled farm families to incorporate soya bean farming into their existing farm system without unduly stressing the family labour."

- Each farm family receives fifteen kilograms of soya bean seeds. This is considered to be a loan with an interest of twenty percent. The loan is to be paid back when the harvest is sold.
- Hiring a tractor and using fertilizer is discouraged as both are capital intensive and not sustainable. If such expensive external inputs are used, farmers become vulnerable to fluctuations in the soya bean market.

SEND instead prefers to encourage farmers to maximize the two main resources available to them: their land and their labour.

- In Phase Two, ten farmers were selected and trained in the production of soybean seeds. These farmers produce seeds for other farmers in their area. SEND believes that this will relieve pressure on them to buy and transport seeds to the project communities. As a result, the cost of seeds will be reduced and soya bean production will undoubtedly continue after the withdrawal of SEND. The number of seed growers will increase to twenty by the end of Phase Two.

The chart below indicates the years in which different zones and communities were added to the Food Security Program, and the targeted number of farm families from each community involved.

