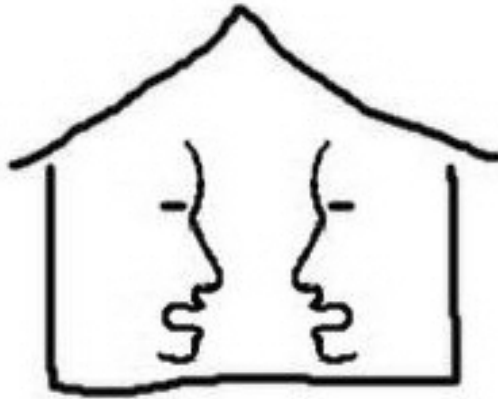


VILLAGE EXCHANGE GHANA



"Empowering disadvantaged women in Ghana's rural areas"

2006 ANNUAL REPORT

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Mission Statement: "Empowering disadvantaged women in Ghana's rural areas"

Village Exchange Ghana (VEG) strives to achieve its mission statement through three primary programme areas: Quantitative and Qualitative Research Methods, Poverty Alleviation Strategies and Reproductive and Sexual Health.

Quantitative and Qualitative Research Methods



VEG wishes to encourage evidence-based project implementation by providing up-to-date, quality research. VEG uses the results to inform its projects, as well as making the results available to all parties involved in relevant areas of activity.

Poverty Alleviation Strategies



The empowerment of women requires a social and economic approach. VEG provides women with microloans to initiate or continue income-generating enterprises, and in conjunction offers capacity building workshops in various aspects of business management.

Reproductive and Sexual Health



Both as a right inherent to women and as a means to improved community development, VEG provides access to accurate, up-to-date information on sexual and reproductive health, implementing locally tailored programs aimed at sensitising local populations, and offering and supporting good quality sexual health services.

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1 Description of Activities

1.1 Quantitative and Qualitative Research Methods

Current Situation and Needs of Teenage Mothers in the Ho Municipality

As a follow up to VEG's research in 2005 into teenage pregnancies in the Ho Municipality, this research aimed to look specifically at the current situation and needs of young mothers. While the 2005 survey gave VEG a clear overview of the social challenges and mechanisms pertaining to adolescent fertility, this survey was focussed solely on the *perceived* needs of young mothers.

Focus groups and one-on-one interviews were carried out to assess this perceived need. The focus groups and interviews were conducted by six researchers; three volunteers from the UK and Italy and three resource personnel from Volta Region.

Six communities were identified (3 rural and 3 urban) and the Municipal Health Directorate was contacted for support in finding participants. Community Health Nurses in Ho Municipality asked for volunteers amongst teenage mothers attending their clinics. Groups of five participants were formed at each clinic and focus groups were conducted within the clinic vicinity.

Focus group discussions were based on creating story lines for a made up character called Grace who became pregnant at 15 years old. The aim was allow the participants to share information freely by attributing it to the character "Grace" without having to identify it as their own experience.

Volunteers for one-on-one interviews were requested at the end of each focus group. Interviews were conducted using unstructured questions regarding the participant's personal experiences.

Number of participants: 30 (6 focus groups, 13 interviews)

Six focus groups and thirteen one-on-one interviews were carried out with teenage mothers in the identified communities.

All focus groups and interviews were recorded with the consent of the participants, and these recordings are currently being translated and transcribed for further analysis.

1.2 Poverty Alleviation Strategies

Small Business Loans for Women

Due to the need for greater flexibility in loan structure and beneficiaries, VEG revisited its microfinance strategies. VEG no longer requires that women are part of an association, and the loan structures have been adapted to the types of businesses proposed. These changes were made first of all because group businesses that met our criteria were hard to find (amounts requested were too high) and second, because we found that our initial loan structure (monthly reimbursements using the reducing balance method) placed too heavy a burden on businesses that had strong seasonal activity (for example based around holidays such as Christmas or Easter).

VEG also began fundraising in order to create a revolving microcredit fund of around ₵90,000,000 (approximately \$10,000), available for women in Ho Municipality. This revolving fund would be tied in with our Reproductive and Sexual Health (RSH) programme whereby loan beneficiaries would participate in discussions on various RSH issues. VEG is yet to receive a positive response for this fund.

Two loans were provided this year for women to enhance/further their business: a second loan to the Grace Association, based on the successful repayment of their first loan, and a first loan to CEJE Fashion and Batik.

Grace Association 2

After full reimbursement of their initial loan, VEG's assessment of the Grace Association showed a strong motivation to their business and a dedication to loan reimbursement. Whilst VEG believes a microloan should be used as a means to financial sustainability, and not to a cycle of dependency, the plans for extension of their business seemed realistic and their good record with us convinced us to support them for another year.

The loan was of ₵5,600,000 (approximately \$620), for a period of 12 months, based on the reducing balance method (for a total reimbursement of ₵6,561,200 – i.e. a 17.4% interest rate).

As of December 2006, the Grace Association's business (sales of cloth in local markets) was showing serious difficulties. Their books revealed a strong drop in sales as of August (compared to the 2005 sales), and usual peak sales periods (surrounding festivals and holidays) did not provide the expected outcome.

Discussions to uncover the causes of the drop in sales revealed only a strong increase in the presence of other cloth sellers in various markets, especially of those selling cloth from Togo, of lesser quality but much cheaper. The Grace Association have expressed interest in changing their line of work altogether.

Reimbursements were one month behind schedule in December.

CEJE Fashion & Batik

VEG funded the CEJE Fashion & Batik business, because of its innovative product (Batik using lace designs and Cassava dough) and seasonal nature. The business

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plan revealed two strong sales periods (Christmas and Easter) and only one stock renewal between the seasons.

The loan was of ₵5,430,000 (approximately \$600), for a period of 5 months, and for a total reimbursement of ₵6,244,500 – i.e. a 15% interest rate. Only one reimbursement was requested (on March 31st, 2007).

CEJE Fashion and Batik is made up of one woman, with 4 apprentices, who showed good business sense and a variety of sales methods for her product.

Young Women's Start-up Loan

3-school business management classes

Following a pilot project carried out at the Department of Social Welfare Vocational Training Centre, partnerships were created with the Department of Social Welfare and the Department of Community Development for the provision of business classes to students of their various training centres. Under the Department of Social Welfare, the Department of Social Welfare Vocational Training Centre and the Rehabilitation Training Centre, and under the Department of Community Development, the Women's Training Institute, were selected to receive these classes.

To teach the classes, VEG and its partners received the support of a Peace Corps Volunteer with a business background who devised a curriculum to start the classes in February 2007.

Issues encountered in the pilot project were addressed, primarily pertaining to strategies to address the students' lack of attendance and the insertion of the classes into the school's curriculum.

The classes were designed to target primarily final year students, who would be eligible for a loan at the end of the business classes. Each school is to benefit from one loan to go to a young woman or a group of young women showing the strongest business skills and/or the most sustainable and innovative business venture.

Such loans are not to exceed ₵9,000,000 (approximately \$1,000).

Providing Opportunities for Young Women

In addition to microloans and business skills, VEG, through its contacts with young mothers and young women in general, realised the importance of bringing new skills linked to well-defined market outlets in disadvantaged areas of Volta Region.

A few ventures were tentatively explored and target groups identified in some of VEG's target areas. Possible businesses include mango production, bead making, candle making, and selling of fresh fish. Such ventures will be further looked into in 2007. Possible partners with whom initial contacts have been made are the Acumen Fund, the Centre for the Advancement of Women, Gynuity, Orphans International, GTZ and VOLPHIG.

1.3 Sexual and Reproductive Health

In September 2006, VEG received a grant from the United Nations Population Fund (UNFPA) to implement three projects:

1. A Teenage Pregnancy Awareness Programme
2. Research on the Current Situation and Needs of Teenage Mothers (See Section 1.1, p.4)
3. A Health Advice Service for Young People (Lady Volta Resource Centre)

These three projects intended to meet two UNFPA Country Programme Outputs:
2) Improve reproductive health behaviour among men, women and young people
4) Strengthened advocacy and awareness reproductive health, adolescent sexual and reproductive health, reproductive rights and gender

Teenage Pregnancy Awareness Programme

Budget:	¢124,050,000 (for 3 Awareness Programmes)
Budget per programme:	¢41,350,000
Expenditure as of December 2006:	¢28,222,261 (1 Awareness Programme)
Execution period:	June-August 2006

Number of resource personnel:	8
Number of training sessions:	4
Number of programme sessions:	7 (6 programme sessions, 1 evaluation session)

Activity

Number of beneficiaries: 62 (completed the whole programme)

Six sessions of 2-3 hours each were held over two weeks in Takla Gborgame, a village approximately 20km from Ho Township. These sessions consisted of an opening ceremony, with a quiz for participants to assess knowledge level and a play on teenage pregnancy (shown to the whole community); four discussion and activity sessions; and a final session divided into discussion, plays for the community and a closing ceremony. The programme was followed by an evaluation session one week later, in which participants discussed their feelings about the programme and re-took the quiz, to assess any change in levels of knowledge.

Sessions were run by eight resource personnel: seven staff from the District Health Directorate and one from the Regional Health Directorate, with the support of one VEG volunteer from the USA. The staff received four training sessions, on the information to be discussed and the practical activities to be used, one week before the Awareness Programme started. Two training sessions were also supported by a Young Person's Community Worker from the UK who specialises in drama techniques for aiding information sharing and behaviour change.

Participants were divided into five groups, each of up to 15 members: teenage girls, teenage boys, young mothers, teachers and opinion leaders. Each group was

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assigned two resource personnel¹ and took part in discussions and practical activities regarding information on puberty, hygiene, the menstrual cycle, biology of the reproductive system, contraception and family planning, STIs and HIV/AIDS, gender roles, relationships, sexual violence, attitudes towards teenage pregnancy, assertiveness training and negotiation techniques, and the consequences of teenage pregnancy.

Results

Of 68 participants, 62 completed the Teenage Pregnancy Awareness Programme, receiving a certificate of attendance at the end of the closing ceremony.

Results from the quiz during the evaluation session showed improvements in the number of correct responses per participant and per group, with the majority receiving marks of above 80%, as compared to 40-60% in the first round².

During the awareness programme, resource personnel from the District Health Directorate were shown an available site for a clinic. A Ghana Health Service clinic was opened in October 2006 with one permanent Community Health Nurse.

Health Advice Service: "The Lady Volta Resource Centre"

Budget: ₵32,250,000
Expenditure as of December 2006: ₵22,620,103
Execution period: November 2006 - ongoing

Number of staff: 4

Activity

Opening hours of Service: 11am-6pm (last appointment at 5.30pm), Monday to Friday

The primary activity is to provide youth under 26 years old with counselling and information on issues related to reproductive and sexual health. These issues include basic reproductive biology, the menstrual cycle, puberty, hygiene, sex, STIs and HIV/AIDS, pregnancy, contraception and family planning, and relationships. This is supported by a referral service to local reproductive and sexual health clinics, and mother and child services. The District Health Directorate and local clinics have been notified and further contacts with hospitals and private clinics are being initiated.

The secondary activity is to provide a multi-media resource centre with information on all adolescent reproductive and sexual health issues. The resources are available to young people visiting the Centre as well as NGO members working with youth, as agreed by VEG.

The resource centre will also be used for programmes of group discussions, to be scheduled in 2007.

¹ The Young Mothers group was led by one resource personnel – a midwife currently working with the Regional Health Directorate.

² Exact numbers to be confirmed in the final evaluation report.

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Mobilisation activities

Number of Schools visited:	13 Junior Secondary Schools (Forms 1-3)
Number of Training Centres visited:	2
Leaflets distributed:	210
Posters distributed:	97
Radio announcement:	4 per week (4 weeks, November-December)

VEG has undertaken three mobilisation strategies:

1. School and Training Centre Mobilisation Programme
The counsellors conducted a 30 minute programme in 13 JSS schools, contacted through the Ghana Education Service (GES), and 2 Vocational Training Centres in Ho Municipality. During this programme the services provided at the Lady Volta Resource Centre (LVRC) were outlined, followed by a question and answer session addressing myths regarding sex and reproduction. All JSS students and some teachers were present at each programme.
2. Leaflet and poster distribution
Leaflets and posters advertising the LVRC have been given to schools visited during the mobilisation programme, handed out on the street and in local neighbourhoods, and given to clients visiting the centre.
3. Radio announcements
Announcements regarding the services provided at the LVRC were played at 5.30pm, four times per week over 4 weeks during November and December 2006 on Volta Premium radio station.

Results

Total number of clients to date: 50

All clients visiting the counsellors are recorded after each session and entered into the central database. Clients are anonymous. Information recorded includes age, problem discussed, suggested action and whether or not there will be any follow up. Name, address or school are not asked or recorded.

So far the greatest response has resulted from the Counsellors going out and talking to young people on the street about the centre, handing out leaflets, and visiting the schools and training centres.

Return visits have been requested by most of the schools visited and both training centres. The need for students to visit the centre themselves was emphasised.

There was a small response to the radio announcements, which it was discovered were played at an inappropriate time such that most young people would not be listening.

Reasons for visiting the LVRC have included wanting to find out more about the centre, seeking information on the menstrual cycle, contraception and sex, and discussing issues regarding relationships.

A small number of clients have returned after a first session for follow up or to continue discussions.

1.4 Miscellaneous Activities

Emergency Taxi Service

Following the death of three individuals in the village of Takla Gborgame during the Teenage Pregnancy Awareness Programme as a result of the lack of emergency transport services, VEG began to look into ways in which this lack of transport in the more remote villages of Volta Region could be addressed. This led to VEG, in partnership with the Municipal Health Directorate and the Taxi Union of the Ghana Private Roads Transport Union, initiating the Emergency Taxi Service (ETS) in December 2006.

The idea of the ETS is to mobilise taxi drivers on a voluntary basis, who would agree to be reachable by phone in cases of medical emergencies. The responsibility of calling the taxi drivers would be with the Community Health Nurses located in each of the communities.

So far, steps taken in order to get the programme off its feet included:

- mobilising 9 volunteer taxi drivers,
- getting the consent of the Ghana Health Service for the implementation of the service,
- determining a fee for each community for the use of the service – depending on distance, state of road and time of call, and through negotiations between the nurses and taxi drivers,
- introducing the volunteer taxi drivers to the community health nurses,
- determining conditions of service and various monitoring activities,
- informing all concerned parties in the Ho Municipality (police, media, etc.).

VEG provided the taxi drivers and community health nurses with project t-shirts, identification tags, notebooks, pens, armbands and plastic sheeting to protect the cars in case of bleeding patients.

The project was officially inaugurated on 5th December 2006.

VoINet

VEG continues to believe in the importance of developing NGO networks in order to increase their efficiency and improve the quality of their services.

VEG remains an active member of NGO networks and has notably created a newsletter to be distributed to members, partner agencies and targeted public areas. So far one publication has been made, and VEG aims to obtain the support and involvement of members of the network for further publications.

2 Future Activities

Research

- **“Cultural Imperialism or fulfilling a basic right: knowledge of RSH issues in Ho Municipality amongst the youth”**. This research aims to assess the commonly held myths and misconceptions regarding RSH issues by the youth in Ho Municipality. VEG feels it is important to offer needs and evidence based projects, as well as providing local partner agencies with accurate and innovative knowledge for project implementation.

Reproductive and Sexual Health

- **Lady Volta Resource Centre**. During 2007, the Centre will focus on Mobilisation and Outreach, in partnership with all local agencies VEG works with (GHS, GES, Churches, Communities, NGOs, Department of Social Welfare and of Community Development, Vocational Training Institutions, Apprentice Workshops, etc.)

- **Teenage Pregnancy Awareness Programmes**. VEG intends to implement two awareness programmes in communities of Ho Municipality, depending on the resources available. The programmes will build on VEG's experience in Takla Gborgame in 2006, putting an emphasis on information dissemination after the end of the programme and more frequent follow-up sessions.

Poverty Alleviation

- **Create a revolving fund** available for women in Ho Municipality, and possibly in other districts that border with the Ho Municipality.

- **3-school business management classes**. VEG will continue to offer business management classes to vocational training centres in Ho Municipality and will further aim to improve the students' participation and understanding of the importance of such classes for their future business ventures.

- **Provide opportunities for young women**. The development of innovative skills training and businesses for young women and young mothers will continue in 2007. Training sessions, research into various market outlets for the products, and the selection of participants will be carried out.

Miscellaneous

- **VolNet**. VEG wishes to further engage itself in the life of various NGO networks. Its involvement and level of participation will initially depend on the feedback and motivation of other key members in the network.

- **Emergency Taxi Service (ETS)**. VEG will follow up the Ho Municipality ETS by carrying out outreach and social mobilisation activities in communities around Ho. VEG also hopes to extend the service to neighbouring districts, namely Hohoe and Kpando.