



# FEED THE FUTURE

The U.S. Government's Global Hunger & Food Security Initiative



## Gender Assessment Report Coastal Sustainable Landscapes Project

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## ACRONYMS

BAC	Business Advisory Centre
CSA	Climate Smart Agriculture
CSLP	Coastal Sustainable Livelihoods Project
NGO	Non Governmental Organization
NRM	Natural Resource Management
SOW	Scope of Work
USAID	United States Agency for International Development
VSLA	Village Savings and Loans Association
WEAI	Women's Empowerment Guide in Agriculture Index

## Executive Summary

Households, communities, districts, regions and indeed entire countries exist on a foundation of social norms and mores. These mores dictate allocation of resources, use of resources, social status and power. The social status quo that dictates and impacts the wellbeing of women in a society needs to be closely examined to ensure that all developmental support given to individuals and communities are equitably distributed for uniform sustainable and broadly shared economic growth.

The CSLP interventions are being implemented in six coastal districts in the Western Region, which are already experiencing the effects of climate change, declining agricultural production and limited alternative income generating opportunities. The purpose of the interventions is to reduce poverty and increase resiliency in the target communities through improved natural resource management, livelihood diversification, value chain development, and ecosystem restoration.

A critical component of the implementation is the buy-in of and participation in the interventions by the community members. Buy-in by female beneficiaries has been impressive because they are able to see the impact of bad management of their natural resources. The impact on their livelihood is glaring and with dwindling income and lack of alternatives, they are strong proponents for the CSLP interventions.

The CSLP team has been instrumental in the success of the program to date. Program implementation from engagement of implementing partners, community entry and on-going program monitoring and management has been cognizant of existing norms and mores of the communities. The implementation team are working within these mores and in some aspects are transforming existing gender perceptions. The interventions have created opportunities for individuals to actively challenge gender norms (females engaging in beekeeping), promote positions of social and political influence for women in communities (women taking up executive roles in associations), and address power inequities between persons of different genders (females being financially independent enough to initiate discussions on how to spend money in the household). The CSLP interventions have created an enabling environment for gender transformation by going beyond just including women as participants. In some instances however existing gender mores like limited female's access to fertile agricultural lands curtailed the impact of the interventions.

The gender analysis concludes with a work plan that makes recommendations for program sustainability and gender integration within the final 2 years of the CSLP interventions. The recommendations range from increasing male involvement in processes that will ensure women are accorded equal access to productive resources to developing existing interventions as sustainability strategy.

# 1 Introduction

The Coastal Sustainable Landscapes Project (CSLP) is implementing interventions in the six coastal districts of the Western Region of Ghana to support selected natural resource management activities, improve/diversify livelihoods and increase small enterprise development. The six coastal districts namely Shama, Sekondi-Takoradi, Ahanta West, Jomoro, Ellebelle and Nzema East are experiencing multiple land use pressures with coastal and inland forests being cleared for commercial development, agriculture, cash crop development, charcoal production, artisanal mining and timber production. Ecologically significant areas and biodiversity including in-shore fisheries are increasingly being threatened by the above-mentioned activities with the risk of declining livelihoods and food insecurity becoming evident.

CSLP's interventions in the six coastal districts are agroforestry and planting of trees with economic value, wetlands conservation, sustainable woodlot charcoal production, the establishment of village savings and loans associations (VSLAs), introduction and facilitation of climate smart agriculture (CSA) and beekeeping. These interventions aim to address unemployment within the target communities, and create opportunities that, while improving livelihoods, will take pressure off the remaining forest and other natural resources.

Over the last two decades, there has been an increasing focus on women's empowerment in agriculture in rural Ghana. A 2011 USAID gender assessment report<sup>1</sup> points out that women are constrained by unequal access to, control over and ownership of land and other assets. This, the assessment states, inhibits their ability to both participate in and fully benefit from market-oriented agriculture. The FAO's 2015 Ghana Country Gender Assessment Report in Agriculture and Rural Sectors<sup>2</sup> also states categorically that the persistent gender inequalities in the agriculture and rural sectors of Ghana if not consciously addressed will make the attainment of the SDGs an impossible task. Indeed, widespread development is not possible without the development of women who make up 51% of the Ghanaian population.

The concerns and recommendations from research and studies of women in agriculture as the focus, especially in rural areas, are reflected in the Women's Empowerment in Agriculture Index (WEAI)<sup>3</sup>. This document provides guidance to program implementers on how to integrate gender in their interventions with the goal of realising impact in the key domains of female empowerment. These domains are decision-making power over agricultural production; ownership, access to and decision-making power over productive resources including credit; decision-making over use of income and expenditures; participation in the community; and workload

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<sup>1</sup> Gender Assessment USAID/Ghana

<sup>2</sup> FAO Country Gender Assessment Report in Agriculture and Rural Sectors

<sup>3</sup> USAID Intervention Guide for the Women's Empowerment Guide in Agriculture Index (WEAI)

and satisfaction with available leisure time. USAID's Gender Integration Framework is structured around these domains and the SOW recommends the domains as parameters to be considered in the conduct of this assessment.

The prevailing social norms and power relations in the communities where CSLP is implementing its interventions may amplify or diminish the desired impact of the project. The tendency of men to own land, take up leadership positions, have an upper hand in decision-making both within the household and the production environment as well as have access to more productive resources and in effect capital for enterprise development, can influence the impact of the interventions. The assessment will as such examine the prevailing social norms within the communities and discuss how to best ensure equitable project benefits to both women and men.

## **2 Objectives of the Assignment**

The CSLP has been implemented since 2014 in the 6 coastal districts with the goal of creating an enabling environment for Private Sector Participation in Local Economic Development and to create an enabling environment for agriculture modernization for sustainable natural resource management. As the project moves into the second phase of its implementation, this assessment is being conducted with the main objective of providing the CSLP with an assessment of gender integration in its activities. For purposes of this assessment gender integration is defined as the identification and subsequent treatment of gender differences and inequalities during program/project design, implementation, monitoring, and evaluation<sup>4</sup>.

## **3 Methodology**

The gender assessment was conducted in three phases; pre-fieldwork, fieldwork and post-fieldwork. The pre-fieldwork constituted an in-depth review of literature on the CSLP program. The literature reviewed included program reports, newsletters, reports of assessments and evaluations conducted as well the development plans of the districts where the CSLP program is operational. This literature review informed the consultant of the intervention activities of the CSLP program, the type of on-going community engagement and the prevailing access of resources and opportunities as well as the power structure of the households.

A discussion with CSLP program officers was held for clarification of questions arising from the literature review and input made into the survey tools used during the fieldwork. This discussion also guided the selection of districts and communities where the consultant interacted with CSLP stakeholders and beneficiaries.

The fieldwork was conducted over 10 days in the districts and communities shown below. The schedule and itinerary of the fieldwork was developed in collaboration

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<sup>4</sup> Guide to Gender Integration and Analysis. (201sab\_032610) USAID 2010

with the CSLP project officers. The full itinerary of the fieldtrip is attached as Appendix 2.

**Table 1: Districts and Communities Selected for Fieldwork**

<b>District</b>	<b>Communities</b>
Shama	Krobo, Shama, Yabiw
Sekondi Takoradi	Takoradi – Hen Mpoano
Ahanta West	Cape 3 Points, Akatakyi, Agona Nkwanta
Nzema East	Asonti, Axim
Ellembelle	Ayawora, Adubrim
Jomoro	Old Kabenlasuazo, Half Assini, Fawoman, Navrongo

The fieldwork comprised focus group discussions held with members of the associations formed through the interventions. The selection process for the interviews ensured that both women and men were interviewed and their voices counted in the assessment process. In each district, a discussion was held with the key local government contact with CSLP. These officials were community development officers, district agriculture extension officers and the district Business Advisory Centre (BAC) officers/heads. The consultant also interacted with Hen Mpoano, a CSLP grantee implementing the natural resource management interventions in two districts with the project.

The post-fieldwork commenced with the consultant’s debriefing session with the CSLP team on initial findings a day after the fieldwork was completed. The consultant presented to CSLP staff a summary of the discussions held on the field with the beneficiaries and stakeholders.

A draft report was subsequently submitted to the CSLP team for their review and feedback. This feedback was incorporated into the gender assessment report to produce the final report.

## 4 Findings and Discussion

The six districts where CSLP is implementing the program interventions are a mixture of coastal and forest communities. Some of these communities combine farming and fishing for their livelihoods, with a mixture of cash and subsistence crops. The private informal sector (86.5%) remains the major employment sector in the District, followed by private formal sector (6.3%). Agriculture, including fishing and farming, is the major source of employment, with men forming a significant portion of the farming population. Women in the six districts are also engaged in small to large scale trading, processing of fish (smoking), cassava (into *gari*, *yakayaka* and *atcheke*) and catering. Some of the target districts report low fertility of the land used for food crop as a result of over-exploitation. This results in low production volumes to attract markets for the crops. Challenges to agriculture production that cut across the target coastal districts were the high cost of production (labor, agro-inputs and transportation), poor road networks linking production centres to markets, lack of irrigation schemes and depleted agricultural lands. Cash crops in the target districts like cocoa, rubber and oil palm which are foreign exchange earners, have established and well regulated markets. This however is not the case for food crops that lack well-structured markets to off-take products from the farms.

The 2010 census reports an almost equal number of males to females in the Western region with the coastal districts reporting lower sex ratio (more women than men) as compared to the non-coastal districts that have higher sex ratios (more men than women). The report alludes to the varying sex ratios of male immigration for employment on cocoa or mining sites<sup>5</sup>. The level of literacy for females (47.9%) in the region is low as compared to males (68.0%)<sup>6</sup> and this in many instances limits females access to services and opportunities. This is reflected in low vaccination rates (69%) of children in the Western Region that is correlated to low education of caregivers<sup>7</sup>. The general profiles of women in the Western Region described by the district development plans, state that they are generally disadvantaged relative to men. The reports note that females in these districts have limited representation in decision-making with women; in Jomoro District they have been given support to compete in some of the district level elections although unsuccessfully. There are some female traditional leaders in communities who have some decision-making responsibilities.<sup>8</sup> Like majority of women in Ghana who are constrained by unequal access to, control over, and ownership of land and other assets<sup>9</sup>, the women in CSLP's target districts are faced with traditional land ownership customs and this inhibits their ability to both participate in, and fully benefit from, market-oriented agriculture.

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<sup>5</sup> 2010 Population and Housing Census. Regional Analytic Report: Western Region

<sup>6</sup> <http://www.ghana.gov.gh/index.php/about-ghana/regions/western>

<sup>7</sup> Demographic and Health Survey. Key Indicators 2014

<sup>8</sup> Ellebelle 2017 - 2019 Medium Term Development Plan

<sup>9</sup> Gender Assessment, USAID/Ghana. 2011



The CSLP interventions in these districts have been instrumental in raising awareness about climate change issues and how to mitigate them, building the capacity of farmers in CSA and providing avenues for alternative income generating opportunities, encouraging agroforestry practices and commercial tree planting on farms, and understanding the importance of mangrove management and conservation. In addition, CSLP has facilitated the institution of Village Savings and Loans Associations, which have nurtured the culture of savings within the target communities. The program for the next two years aims to amplify impacts of livelihood diversification and growth activities while improving the overall management of the Western Region's coastal landscape resources.

It is within this context that this gender assessment studied CSLP's implementation processes to determine if gender integration was conducted as well as identify any constraints to development and opportunities faced by women in the target populations. For purposes of this assessment gender integration is defined as the identification and subsequent treatment of gender differences and inequalities during program/project design, implementation, monitoring, and evaluation<sup>10</sup>.

#### **4.1 Program Implementation Processes**

The CSLP implementation is guided by a logical framework with the key developmental objective of providing sustainable and broadly shared economic growth. Although the logical framework makes the assumption that the prevailing property rights and land tenure system will be supportive of the interventions, there is no risk mitigation measures planned for limited female participation due to their prevailing lack of access to arable lands for farming. This is a limitation that will be addressed in the recommendations and action plan.

##### **4.1.1 Engagement of Implementing Partners**

The CSLP is working with Hen Mpoano, an NGO working in the Western Region, to engage communities in the Greater Amanzule Wetlands area to facilitate community cooperation and coordination to establish management plans for greater sustainable conservation and improved livelihoods linked to the biological resources of the region. Although CSLP's engagement of Hen Mpoano did not have gender equity specifications, the organisation's experience in conducting gender equitable community engagement in natural resource management has been very valuable to the project. The gender policy of the organization states clearly that the lasting success in conservation and NRM is only possible when it is sustained by, and benefits men, women, boys and girls in the community<sup>11</sup>. This has become an organizational culture that is practiced by all members of the Hen Mpoano implementation team.

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<sup>10</sup> Guide to Gender Integration and Analysis. (201sab\_032610) USAID 2010

<sup>11</sup> Gender Policy and Strategy, Hen Mpoano

Hen Mpoano's gender officer Adiza Amoah Owusu, explained that every process of engaging community members was done with gender equity as a guiding principle. There has been a systematic build up of women's NRM knowledge and capacity to conserve the environment. The knowledge of the threat to their livelihoods motivates the women to continue to be engaged in the conservation efforts being implemented. This is evident in the composition of the beneficiary groups and their recounting of the engagement processes. In addition, Hen Mpoano has ensured there is equitable distribution of resources to the community members when seedlings and other materials are available.

*Women began to connect the dots between their livelihoods ND Harmful decisions of men. The awareness of the threat to their livelihoods woke them up and motivates them to engage in the NRM process. (Hen Mpoano program officer)*

#### 4.1.2 Community Entry

The implementation of the various CSLP interventions in the targeted communities were conducted in phases by a team of project staff. The team initially approached a key individual in the community and ensured that the mission of the organisation was shared equitably and clearly among the community members. Initial project information was shared on the individual level as well as on the community level through the community public address system. In most cases a champion for the intervention was identified by the team and this individual was instrumental in continuing to share the project information with the community members. Although the initial contact person in majority of the communities visited for the assessment were men, this community entry approach built trust among the community members and more importantly among the women within the community.

Female respondents in focus group discussions mentioned that because the initial contact person who was tasked to continue sharing the projects mission and goals was someone they knew and trusted, they were less apprehensive to participate in the intervention. They also mentioned that they had on previous occasions been swindled out of their savings by disreputable individuals and institutions but the processes employed by the CSLP program officers gave them confidence to join the interventions especially the VSLA. It was critical that the community leaders engaged by CSLP to introduce the project and its interventions to the community members were trusted members of the community. The sex of the community leaders engaged was not as critical as the fact that the community members had to trust their impartial information dissemination and recruitment of beneficiaries for the program. Out of the 17 beneficiary communities visited, it was only in Fawoman, Jomoro District that the assemblyman was thought to be partial in his information dissemination and recruitment of beneficiaries. The women who felt left out of the recruitment for the initial VSLA formed as such informed the project officer and have been asked to recruit members to form a second VSLA in the community.

The interventions in the communities were phased out with CSLP delivering on all promised activities like providing seedlings for tree planting and providing inputs for vegetable farming. It must however be noted that in two out of the 17 communities assessed, the uptake of interventions by the community members was not as robust as in the other 15 remaining communities. Members of these communities (Anyanzinli and Akatakyi) still harboured high apprehension towards organizations seeking to help them form VSLAs. This is because they have been victims of fraudsters who had convinced them to sign up for other savings and loans schemes and absconded with their savings. In addition, the community members point out a lack of income generating opportunities that will allow them to make contributions towards a saving fund. In Ayanzile, the community members have been asked to select land for vegetable farming. The members of the focus group discussion have never grown vegetables for a livelihood and do not believe their lands are fertile enough for vegetable farming. There was a general consensus among the focus group discussion that they have a better capacity to engage in aquaculture rather than vegetable farming. They also suggest that there should be more community engagement on the choice of intervention that they are introduced to.

The project officers introduced the interventions in phases building upon the initial successful community entry processes. These continuous interactions with the community leaders and members through monitoring visits and trainings served to consolidate the trust of community members in the CSLP team. A key feature of the one-on-one interpersonal interactions by the CSLP project team members with project beneficiaries was their respectful manner. This allowed the women in the communities to be receptive of the interventions introduced by CSLP. The women also were receptive of the interventions when they were informed that women in other communities were successfully engaged in the interventions they were being introduced to.

#### 4.1.3 Community Engagement

CSLP project officers have continuously engaged with the beneficiaries of the project's interventions. This continuous engagement has been in the form of frequent visits to monitor the intervention's progress as well as to continuously build the capacity of the members of the various associations created. This continuous engagement serves to build the trust of the beneficiaries as well as their knowledge of the technical aspects of the interventions. The trainings for the groups were conducted for all members of the groups and not only the leaders of the group. The female members of the group indicated that this made them feel like they were fully accepted as active members and as such were more motivated to participate in the intervention. This further motivated them to nominate themselves as group executives when the opportunity arose.

The model of trainings as well as the choice of content also served to break down some existing barriers to participation by the women in the communities. Pictures shown during some training sessions showed women actively involved in the enterprise that was being introduced. An example of this was training for bee keeping which had a picture of a female beekeeper. This made them receptive to the enterprises being introduced. Women who are illiterate and hitherto had not benefited from such capacity building sessions mentioned that they were taught in very simple terms that made them understand the enterprises they were being introduced to. This further emboldened them participate and subsequently contest and win positions within the associations.

CSLP introduced a range of interventions in the target communities by phasing them out. The initial intervention in 2014 was on-farm tree planting and agroforestry. In 2015 free seedlings were provided to the beneficiaries who were interested. The VSLAs concept and the community nurseries were introduced to communities. Recruitment for participation in climate smart agriculture followed these interventions. This phasing of the interventions built the confidence of the community members in the CSLP program as well as gave them the opportunity to witness the success of the early adopters. Program officers continued to encourage community members to participate in the interventions and females who were not confident to join initially subsequently registered to participate.

Continuous engagement of the program beneficiaries was also done by organizing field trips for the beneficiaries to expand their knowledge of the interventions and broaden their horizons. Some beneficiaries from Navrongo in the Jomoro District were also given the opportunity to participate in a nationwide VSLA conference and this opportunity widened their perspective of the intervention and gave them the platform to contribute to a wider audience.



*We have farmed for a long time because that is what we know how to do. Now we are able to do more than farming. We are even able to save the money we make to help ourselves when the need arises. (Elderly woman in Yabiw, Shama District)*

## **4.2 Gender Dimensions**

Gender is manifested in a number dimensions. These dimensions are essentially indicators of how the social norms and mores that define gender in an environment affect women's day in day out processes of livelihood and survival. These gender indicators are female involvement in decision-making processes at household and at work levels, ownership and access to productive resources, control over income, social capital and status and time allocation. In addition acquiring technical skills and knowledge as well as the opportunity to access technologies make up the gender dimensions. This section reports on these indicators and how the CSLP interventions have made impact in the prevailing gendered environment.

### **4.2.1 Decision-Making Processes**

Female engagement in decision-making processes in the household as well as in relation to income generating activities is key to their empowerment. More often than not, because the bread-winners in the households are male, they make all the decisions in the household and in the work places. According to the Jomoro District Medium Term Development Plan, majority of women in the Jomoro District act as housewives and also engage in petty trading. Women in the southern part of the District (along the beaches) are involved in fishing activities while the others away

from the sea assist their husbands in their farms<sup>12</sup>. In addition, men are mostly dominant in Leadership and other administrative functions. CSLP interventions have however given the women in the target communities the opportunity to make decisions, primarily to engage in an alternative livelihood occupation. The proceeds from these occupations are guaranteed to give them more power to participate in decision-making processes in the household as well as on the farms and other work environments. For members of the VSLA who have access to ready loans, they are now able to lead discussions on household issues like the children's school going expenses as well as discussions on whether or not to get loans to invest in their husband's farms. Male spouses also mention that when their wives help them acquire farming inputs with their loans from the VSLA, they pay closer attention to the management of the farms and are more engaged in monitoring the harvest, sales and the eventual revenue that will help pay back the loans. The wives as such know how much money the husbands are earning and are able to engage them in discussions on how to use the money for the upkeep of the family, education of children and healthcare expenses.

Every female member of a VSLA has experienced an improvement in their livelihood. Women who are engaged in petty trading have the opportunity to invest in their businesses with loans from the VSLA. One beneficiary has started upgrading her shop into a permanent structure with aluminium roofing sheets. Other traders have been able to increase the stock in their shops whereas some women have taken the opportunity to start small businesses with the loans they have access to from the VSLA. The assessment noted the unique case of a trader in Asonti, Nzema West, who although a member of a VSLA, has not taken out any loans because the loan amount is to enough for her purposes. She recommends a change in the VSLA regulations to allow her borrow more than the current association rules allow. The CSLP interventions have given women at the individual level, the opportunity to make important decisions and at the household level to participate in decisions to improve livelihoods.

#### 4.2.2 Ownership and Access to Productive Resources

Productive resources like land, capital, inputs for farming and housing are more often than not owned by men in the districts visited. Typical of communities settled by migrants, land is generally owned by landlords who lease farmlands to migrants or enter into harvest sharing arrangement with them. Female CSLP beneficiaries, as a result of the VSLA intervention, have access to ready capital to lease land, buy inputs for farming as well as employ labor to help on the farms. Ninety percent of the female VSLA beneficiaries interviewed are married and work with their spouses on their farms. When the farm requires some capital infusion for inputs, there is a discussion among the spouses and the decision is made for the loan to be contracted. This loan is then paid back after proceeds from the farm are sold. In

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<sup>12</sup> Jomoro District Medium Term Development Plan 2014

most cases, the wife is the spouse registered as a member of the organisation because she has more time flexibility to attend association meetings and trainings. This makes her more invested in ensuring the loan is paid back as she will not want to be “marked” for not paying her weekly contributions as well as paying back the loan contracted.

The CSLP interventions have provided female beneficiaries with tools to start enterprises to generate income. This “seed” support has emboldened some of the women to build on the initial support given. A female beneficiary in Navrongo in the Jomoro district has acquired 2 additional beehive boxes as a result of her ready access to capital.

#### 4.2.3 Control over Income

*When you know you are going to get some money in the future, you can plan to do big things. The pay-out at the end of the year allows us to plan for the future. (Group of women in Fawomen, Jomoro District)*

Income in the target communities is mainly from agriculture that is predominantly tree crops and fishing. The leading crops grown in the target communities are cocoa, rubber, oil palm, cassava, plantain, maize and coconut. Household expenses are supported through the revenue from the farming enterprises and the use of income is directed by the head of the households. In the Western Region, males comprise more than 60% of the heads of household’s and they are the decision-makers of how money is used<sup>13</sup>. Women by virtue of the CSLP interventions have nurtured alternative income generating avenues to also support the household and, in some cases, their own occupations. For beneficiaries who are traders and caterers, access to loans allows them to invest in their enterprises and increase their earning. This gives them the ability to contribute to supporting their households and in so doing engage in decision-making with the household heads. By virtue of the fact that they are bringing some income to the discussion table, they are able to decide what should be prioritized like children’s school fees and health concerns. This control of their finances is very empowering for the women and they are committed to sustaining the interventions. The seasonal nature of farming and fishing sometimes makes income flow not stable. Income/loans contracted by female spouses from VSLAs, are used as bridge funds for the household till income from cocoa sales is paid to the farmers. These bridge funds are controlled by the women to make sure they are used for the purposes contracted (mostly school fees) and the repayment is strictly policed to make sure they stay in good standing in the association. In the cases of women who do not have spouses, they have more leeway on how to utilize their incomes. Majority of them expand their petty trading enterprises or take care of themselves, which all members agreed is very important.

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<sup>13</sup> 2010 Population and Housing Census. Regional Analytic Report: Western Region

#### 4.2.4 Social Capital and Status

*I am the president of one of the VSLAs in this community. Before I joined this association I thought because I was illiterate I will not be able to take up any leadership position. The training we were given made me confident to step up to be elected as the president. (Nerboi Koruy3, VSLA President, Asonti, Nzema East Municipal Assembly)*

Beneficiaries of the CSLP interventions have high social capital and status within their communities. The women especially appreciate the close-knit nature of the small VSLA groups that guarantee confidentiality of their problems when they have to seek loans to resolve them. They mention that previously they had to go from one person to another within the community when they needed a loan and that reduced their social standing in the community. They currently are considered to be upstanding community members who can pay their children's school fees and smoothly conduct their businesses. Their access to social support compensations offered by their associations to fulfil important social obligations like going to their parent's funerals is critical for their social status within the community.

It must be mentioned however that the benefits of the CSLP VSLA intervention goes beyond only members and their households. The VSLA in a community like Navrongo has been able to support the community in times of need. They have invested in chairs that can be borrowed by community members to hold meetings and events within the community.

#### 4.2.5 Time Allocation

Time allocation by the beneficiaries of the CSLP interventions is defined by their economic activities. Majority of the beneficiaries go to their farms or shops or chop bars in the mornings and return in the late afternoon. Participation in other income generating activities is possible if the activity is close to their existing farms (like the beekeeping) or if time is spared from the key economic activity. In households engaged with a VSLA, a high premium is placed on their participation in the VSLA, and they always ensure that there is member at all meetings. This member is more often than not the female spouse and she is given time off the farm responsibilities to attend association meetings for the benefit of the household.

Women initially were found to shy away from taking up executive positions. Some reasons given were that they did not have enough time to take on additional responsibilities and that those roles were traditionally male roles. This way of thinking has evolved and women are more engaged in the associations and taking up executive positions. Hen Mpoano staff allude this increased involvement to the fact that women began to connect the dots between their livelihoods and the harmful decisions made by men. Women harvest periwinkles from the roots of the mangroves for additional income. They also use the mangrove as a source of fuel to smoke fish. Fish smoked with mangrove fuel is reputed to be tastier with a higher



premium than fish smoked with other types of wood. The threat of losing the mangroves which is a source of their livelihoods urged them to be more involved and allocate time to participating in discussions and activities to safeguard their livelihoods.

The hectic schedule of cocoa farming limits the opportunity for female cocoa farmers to take up alternate income generating activities. Females who manage their own farms explain that the rigorous processes of cocoa farming leaves them little time and energy to take up other opportunities. Any additional opportunity will require them hiring labour to free up some time for them which they cannot afford. They are as such more inclined to join a VSLA which does not take up much time or energy and are able to derive benefits like loans from that engagement.

#### 4.2.6 Technical Skills and Knowledge

*As a young unmarried woman, I now have the skills and knowledge to grow these chemical-free vegetables. If I marry and have to move from this community, I can take the knowledge and skills with me and use them elsewhere. I will always have a source of income. (Young female farmer, Ayawora, Ellembelle District)*

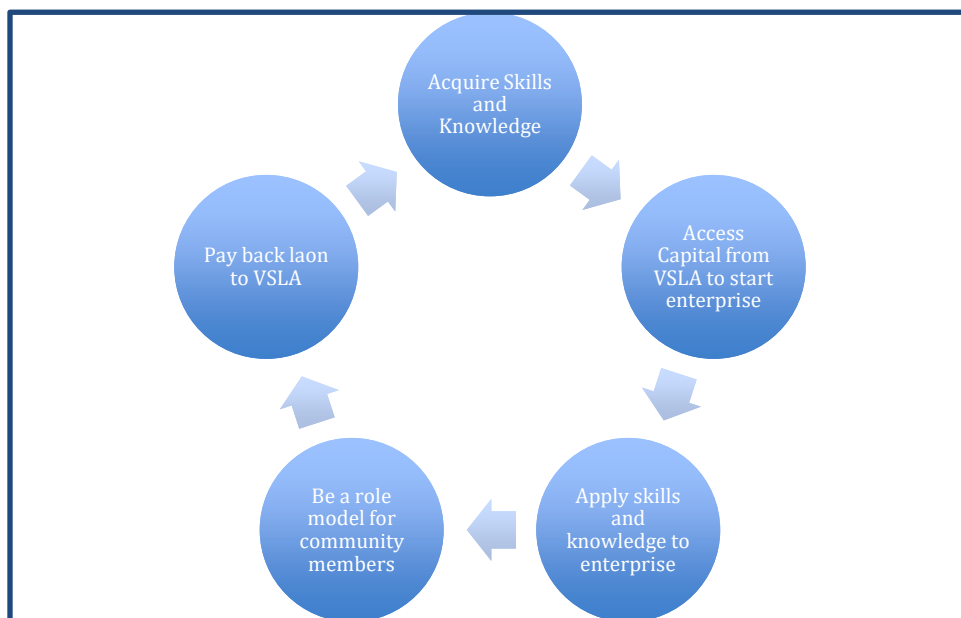
The residents of the target populations have traditionally been a mixture of farmers and fishermen. The women are also engaged in processing cassava into *gari*, *atcheke* and *yakayaka*, smoking fish, producing oil from copra, food catering and petty trading in fast moving goods. The CSLP's interventions have introduced new technical skills and knowledge to the target communities. Female members who expressed interest have been equally trained on seedlings management in the mangrove nurseries, practicing chemical free vegetable production under the climate smart agriculture (CSA) intervention and beekeeping for honey production. The beneficiaries are practicing these technical skills and using the knowledge acquired albeit on a smaller scale than anticipated. In all the communities visited, the general consensus was that the men are principally farmers of cocoa and fishermen and that takes up most of their time. Women who work on the cocoa farms with their husbands attest to the time consuming nature of the work on the cocoa farm and the challenge of finding time to engage in other income generating opportunities.

The new technical skills and knowledge introduced by the CSLP engage more women who are considered to have more time to start a small enterprise. The women work hard to make these skills productive as a source of their own income. As participation in the other CSLP interventions (vegetable enterprises, charcoal producers, beekeepers and VSLA) is not mutually exclusive, members of the VSLA who have acquired technical skills and knowledge, have taken loans to start enterprises based on the new skills and knowledge. The interventions have

established a productive cycle of borrow-work-pay. The caution is however made that borrowing to fund farming can be risky as the payback period is three months and the proceeds from the farm may not be available in that time frame.

The VSLA participation in particular encourages members to work hard in order to meet their savings obligations as members. In fact, the financial management skill and knowledge of saving, borrowing and planning productive activities to sustain the cycle is a key result of the CSLP intervention. In instances where the interventions introduced have not been as productive as intended, the beneficiaries are still actively engaged in trying to resolve the issues because they are confident in the technical skills they have acquired and the potential for increased revenue it provides. The CSLP interventions have generated a cycle of productivity shown below which all beneficiaries work hard to perpetrate.

**Figure 1: Cycle of CSLP Motivated Productivity**



#### 4.2.7 Opportunities to Access New Technologies

*It has always been men who have been harvesting honey from beehives in the forest. The CSLP training has however given me the opportunity to also learn beekeeping skill and I have gotten the bee box. I know that it will earn me money to take care of my family and myself. (Female farmer, Navrongo, Jomoro District)*

CSLP has introduced a number of new technologies in the target communities and the strategies to recruit beneficiaries has been equitable and without prejudice to

members of the communities. Members who express interest in the interventions are given the full range of opportunities through trainings, field visits to demonstration sites and start-up inputs. In several instances where women have been reticent to access new technologies (e.g., beekeeping), gender norms within the communities prevailed and have kept women away from that “male” occupation. Continuous exposure to information on the new technologies and the awareness of the potential income generation opportunities have however managed to change gender perceptions and to some extent made more women interested in the beekeeping enterprise. In the case of CSA, the women who took up the opportunity to access this new technology are well versed in the necessary processes to obtain chemical-free vegetables. Although they have not been able to produce large quantities to attract existing organic food markets, they are very much aware of the health and taste benefits of the chemical-free farming and are content to produce solely for their own household’s consumption. This in fact addresses food security objectives of the CSLP program. The existing challenges the CSA beneficiaries face are choosing the right topography to site their vegetable farms, the non-availability of organic pest and weed management inputs, the low yields of the farms as well as the competition posed by the non-organic vegetable farmers. These challenges when addressed will guarantee the beneficiaries additional income to invest in their livelihood.

## **5 Recommendations**

The integration of women and youth into the CSLP interventions has been on going to date. In the next two years of the project's implementation there has to be some reinforcements made to ensure that the integration is systematic to ensure women and youth are more committed to sustain the interventions after the project's duration. Recommendations made by female beneficiaries during the assessment will be worked into the action plan to respond to their concerns and drive to sustain the interventions.

### **5.1 Conduct Continuous Oversight of On-going Projects**

CSLP in the course of implementing the project's interventions has maintained constant contact with the beneficiary communities. After the introduction of the interventions to the communities, trainings were held and follow-up monitoring visits conducted. Subsequently, community assistants were appointed to continue monitoring the interventions and to be a contact person for the CSLP in the communities. The beneficiaries in all the communities visited have noted the reduced number of visits by the CSLP staff. They appreciate and request for the external oversight and monitoring provided by the CSLP. CSLP has recruited community assistants who live and work in the beneficiary communities. They are tasked to be a liaison between CSLP and the communities. These community assistants though recognized by the communities are however not as preferred as the CSLP staff who introduced the interventions and conducted the initial monitoring of the interventions. Female beneficiaries mentioned that the CSLP staff is very encouraging and they look forward to their visits. The continued oversight and presence of the CSLP staff should be managed so that their increasing absence is not seen as abandonment by the beneficiaries at the middle of the project's implementation.

### **5.2 Keep your word. Maintain the trust.**

The CSLP has done an admirable job of building the trust of the project's beneficiaries. This trust must be maintained to sustain the interest of the beneficiaries. In the course of rolling out interventions, beneficiaries who were interested in joining intervention-based associations were told to register and they will be trained and inducted. There seems to be a delay in CSLP catering to the potential beneficiaries and this has the community members anxious. It must be noted that the communities are courted by new programs and interventions on a regular basis and the lure of free items will distract them from achieving the CSLP program goals. In Ayawora for example, beneficiaries who are in the CSA association are also beneficiaries of TIKOLA – East - West Company and they are attracted by the free incentives being offered by the new program. CSLP has to fulfill their implementation promises of providing VSLA boxes, continued training and

additional project incentives mentioned to the beneficiaries. The phasing out of CSLP's implementation has to be clearly explained to the beneficiaries so as not to leave them thinking CSLP is not delivering on promises made. There is currently no indication in all the communities visited of the beneficiaries taking the initiative to recruit new members and carry on the interventions introduced to the community. This is a role that can be assigned to the community leaders or the community assistants. VSLAs (and other enterprise groups) can also be encouraged to form (or sponsor) sister associations and the initial expense of GHC150-200 in the case of a VSLA formation can be recouped over time from the new VSLA formed. The ability of a VSLA (or enterprise group) to grow sister associations can be marketed as an indicator of strength of the association or enterprise group.

### **5.3 Address Interventions Challenges**

It is imperative that CSLP readily resolves the barriers that are curtailing the success of some of the interventions. Issues related to CSA like the labor intensity makes it unattractive to women to participate. It becomes necessary for the women to contract labor to help them continuously clear weeds and this is a cost they cannot afford. Although the program officers have advised the beneficiaries of the techniques to prevent pests from destroying the CSA crops, items like vinegar and neem leaves are not available in all the target communities and this poses a challenge to sustained engagement in the intervention. It is also key that project officers ensure that the land that is used for the CSA meets all the fertility criteria to prevent beneficiaries from investing time and energy to fail at the intervention. Emphasis should be placed on the farmers restoring the land to an acceptable level of fertility to ensure productive farming. To engage in CSA on nutrient-poor leased land will not yield any positive results and be a waste of productive time. Soil test kits should be made available either on a community basis to ensure that basic soil fertility is available before the intervention is started.

Site selection of the CSA farm is also a critical challenge to the current beneficiaries of the intervention. It is recommended that the chosen site be close to a water body to reduce the tedium of carting water to irrigate the farm. A CSA participant in Ayawora, Jomoro who has planted close to a river has had to contend with flooding of the farm on several occasions. She is considering relocating the farm but is not sure if the topography of the available land (on an incline further away from the river) will be favourable to CSA. CSA farms that are located close to cocoa farms stand the risk of being contaminated by the fertiliser and other chemicals applied to the cocoa farms. In order to safeguard against this contamination and also to make available fertile land for the CSA, the CSA enterprise group members in Abubrim, Ellebelle are developing a group farm away from their existing farms. This arrangement is favourable for women who do not have their own lands to farm and can be encouraged in other communities where there are challenges of access to land.

Land may be considered the most important asset necessary for agricultural production. In most of Africa, land is seen as a communal property, which is expected to be preserved and handed down to future generations. This is because land is deemed to belong to a community defined as a vast family of which many are dead, a few are living, and countless members are unborn<sup>14</sup>. Land is thus traditionally owned (or held in trust) by chiefs and is preferentially given to male heads of households. Land is a scarce resource for women and to start a new farming enterprise they either have to lease a piece of land or enter a produce-sharing agreement with the landowner. Typically women farm with their husbands on his plot as a family enterprise. The proceeds of the farm are either sold by the woman or given out to market women. The proceeds are however given to the male family head, who leads the discussion on how to spend it for the household. Access to land outside the household arrangement is a challenge for women. Women who are already engaged with their family farming, attribute lack of time as a reason why they cannot participate in another farming enterprise. The workload of working a cocoa farm makes it difficult to engage in CSA. Other women who are interested in CSA however do not have their own land that preferably should be near their existing farmlands to reduce the tedium of having 2 farms. One positive aspect of the community entry conducted by CSLP was the involvement of chiefs and opinion leaders in the beneficiary communities. Three chiefs interviewed are active members of VSLAs, beekeeping and CSA enterprises as well as tree planting. According to the Nana Asuamea of Adubrim, Ellembele, everyone deserves to benefit from the CSLP interventions. As the custodians of the community lands, the chiefs can be sensitized to promote gender equity in land access and ownership for agricultural purposes.

The challenges in sustainable charcoal production and beekeeping are currently being addressed and the beneficiaries are aware of CSLPs continued support to resolve the associated issues. It must however be acknowledged that the interventions are supposed to be income generating activities and the beneficiaries will be attracted to other more productive activities to augment their existing incomes. This shift in focus by the community members from CSLP's interventions will be detrimental for the project's sustainability.

#### **5.4 VSLA Growth**

VSLAs facilitated by the CSLP program are thriving and supporting the other interventions being implemented. Female VSLA members have improved their livelihoods by investing in and developing their existing enterprises. The savings that are been taken out as loans are meeting existing needs like paying for school fees and supporting existing farms. It must be noted that the size of loans that can be taken from the association is limited in amount and in what it can be used for by the individual. The risk of the associations stagnating and not being able to offer more

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<sup>14</sup> Principles of customary land law in Ghana. Nii Armah Ollenu, 1962

to the members exists. The discussion has started of how to grow the VSLAs not only through memberships but also through finding income generating ways to utilize the savings they accumulate. In Navrongo, Jomoro District, the Dzigbodzi VSLA has invested in plastic chairs for free community use. The chairs are given out without any charge and the group has acquired ample social capital within the community. The discussion however has to be initiated with the VSLAs in the intervention to explore means of growing the associations. This growth will allow members who have the capacity to borrow and repay larger loans than the current association allows. There are successful VSLA models operating that can guide this process. The VSLA is an intervention that has provided women and their households with continuous financial relief and a guided growth process will ensure its sustainability and the continued improved livelihood of the beneficiaries.

## **5.5 Enterprise Planning**

The CSLP interventions have empowered women to start enterprises and turnover loans contracted. These enterprises are in more ways than one supporting households, children's education and incidental expenses. Planning these enterprises, their investment needs, their potential to grow, the seasonality of the enterprise as well as their ability to morph into other enterprises based on the needs within the community is required. CSLP has the opportunity to develop the potential of the women and sustain their interest in these enterprises through structured enterprise planning.

## 6 Action Plan

The recommended action plan to be implemented in the next 2 years can be aligned with CSLP's existing work plan to allow for smooth integration and not form a parallel initiative to be implemented. An assessment of the implementation should be conducted in June 2018 to find out if there are any challenges to its success.

Recommendations	Proposed Strategies	Implementation Steps	Progress Indicators
1. Program growth and sustainability	<p>Develop growth plan for each VSLA with milestones to be achieved</p> <p>Encourage existing VSLAs to sponsor (set-up and mentor) new VSLAs. Select lead female(s) mentors who will encourage women to join. This can be done within communities or across communities</p> <p>Peer support: Form a VSLA network with all VSLAs under CSLP.</p> <p>Plan a CSLP VSLA conference where VSLAs can examine their associations and compare them with other VSLAs for internal growth.</p> <p>VSLAs can also learn growth strategies from other associations</p>	<p>Start discussion with the VSLA executives</p> <p>Share suggestions with the association members</p> <p>Determine feasibility of suggestions</p> <p>Orient association members on the new paradigm of the association</p>	<p>Number of sponsored associations</p> <p>Number of inter-community linkages developed</p> <p>Number of lessons learned from other associations</p> <p>Market linkages formed (and understood)</p>
2. Male involvement in gender equity	<p>Ensure the desired gender transformation has the buy-in of opinion leaders and the chiefs.</p> <p>Sensitize male community members about gender and how it manifests in the planned interventions. Gender is best presented not as taking from men to give to women, but sharing resources equitably with women to ensure</p>	<p>Make chiefs and assembly men advocates for gender equity in land access and ownership</p> <p>Recruit male gender volunteers</p>	<p>Number of chiefs and opinion leaders (assembly men) advocates</p> <p>Number of male gender volunteers</p> <p>Number of gender sensitization talks conducted by advocates and volunteers</p> <p>Number of women benefiting from better</p>



	<p>widespread benefit for households</p> <p>Conduct continuous gender sensitization at association meetings, community gatherings and other events with male and female attendance.</p>		access to land
<p><b>3.</b> Continued program oversight and monitoring</p>	<p>Use established peer networking as a tool for continued oversight and monitoring.</p> <p>This will satisfy the external visitor preference and the need for associations and groups to be part of a larger network they can learn from.</p>	<p>Set up network of beneficiary groups who will benefit from peer-oversight and monitoring.</p> <p>Sensitize the associations and enterprise groups about the strategy and get their buy-in</p> <p>Schedule peer visits with learning something to benefit the association as a key outcome of the visit</p> <p>Each peer-visitor team should be comprised of 2 members (1 female and 1 male)</p>	<p>Network of beneficiaries established</p> <p>Number of peer visits conducted</p> <p>Number of women who have participated in peer visits</p> <p>Number of lessons learned from the visits to grow their associations or enterprises.</p>

# ANNEX 1

## TERMS OF REFERENCE

### CSLP GENDER ASSESSMENT AND DEVELOPMENT OF A PROJECT-SPECIFIC GENDER STRATEGY/ACTION PLAN

#### 1.0 Background

The Coastal Sustainable Landscapes Project (CSLP), a USAID-funded project in the Western Region's six coastal districts, focuses on conservation of natural resources and helping individuals in the communities where it works to diversify livelihoods and reduce food security risks. The project's actions are aimed at behavior changes that will benefit the communities through practices that have a low impact on carbon emissions, and help to improve the overall natural environment, both directly (e.g., not using agrochemicals for vegetable production) and indirectly (e.g., developing management plans and actions for a community's wetlands). Since June 2014 the CSLP has had activities in more than 70 communities, but it is most active with farmers and fisher folk in about 50 diverse communities. The project also works closely and regularly with traditional authorities, district assembly decision makers and technical staff, local NGOs and regional stakeholders.

Initially, the focus was in about 20 tree-crop farming communities adjacent to Ghana Forest Reserve lands. In 2015 this core number was expanded, mainly through efforts with a small grant to local NGO, Hen Mpoano, to another 25 communities. Women comprise almost 50 percent of the project's beneficiaries overall (and in some activities they easily make up the majority of participants). Nonetheless, to date there has never been an assessment or an action strategy to specifically ensure gender considerations are taken into account in the design, planning and implementation of project activities.

With two years remaining in the CSLP's three-year extension there is time to ensure that there is a more thorough integration of gender considerations into the activities being promoted and led by the project that can benefit not only the project team's work but also that of its stakeholders and beneficiaries.

#### 2.0 Objectives of the Assignment

The main objective of this short-term technical assistance (STTA) will be to provide the CSLP with an assessment of gender integration in its activities. Using these findings, the consultant will, within the manageable interests of the project, provide a strategy/action plan to improve the integration of women and youth to and enhance their empowerment on the CSLP landscapes through the life of project date (September 2019). Similarly, the consultant will provide recommendations on strategies that can ensure the sustainability of project interventions so that they can

lead to a greater likelihood of longer term adoption and benefits to project beneficiaries.

Project staff recently worked with the USAID/Ghana gender point of contact to review areas where the CSLP could work more proactively to ensure greater consideration of gender and youth in its activities. A number of parameters were examined and applied to the USAID Gender Integration Framework (GIF). It is expected that the consultant will consider these in conducting the assessment and framing the CSLP strategy. The parameters noted are:

1. Beneficiaries engage in decision-making processes related to agriculture within the home or community, either solely or jointly. Beneficiaries have increased autonomy in relation to the productive activity/ies.
2. Beneficiaries increase their ownership, access to, and decision-making power over productive resources (land, capital, etc.).
3. Beneficiaries increase their control over the use of income and have adequate control over and are engaged in decisions about the use of income within their household.
4. Beneficiaries have increased social capital, improved social networks and increased voice/agency within their communities.
5. Beneficiaries are more able to allocate their time as desired to productive and domestic tasks, leisure activities, increasing human capital and goal setting.
6. Beneficiaries increase their technical skills and knowledge in activities that can improve their economic and social situation.
7. Beneficiaries have more and better opportunities to access technologies and are making use of them in their economic/agricultural practices.

The CSLP has identified the following notional questions that may be used to guide the assessment and strategy, where possible.

- Given the tendency for women to be driven toward less lucrative economic activities, how can CSLP ensure women are active and engaged in these more economically beneficial activities, if appropriate, within the Western Region?
- Has the CSLP promoted women's leadership sufficiently with partners and stakeholders and, if not, how can the project improve such efforts?
- How can CSLP best ensure men are champions for women's involvement in CSLP activities?

### 3.0 Specific Tasks and Deliverables for the Consultant

The selected consultant will minimally:

- a. Examine the strengths of current project actions and activities for integrating gender and youth and identify opportunities for enhancing gender integration into the CSLP activities (notably at family, household, and local government levels);

- b. Identify any gender-based constraints to equitable participation and access of men, women and youth to the CSLP's activities;
- c. Identify approaches/strategies that the project can logically use to improve equitable access to its activities for men, women and youth;
- d. Provide a strategy and an action plan to further integrate women and youth into the CSLP's activities and actions within the landscapes of the six coastal districts of Ghana's Western Region;
- e. An oral briefing for the CSLP staff on the preliminary findings is expected following the field reconnaissance and prior to receiving the draft report; and
- f. Present the results of the assessment and the strategy/action plan in a written document for the CSLP. The project's technical specialists expect the written report first in draft form for their review and comment. Then, a subsequent "final" document that incorporates, where appropriate, the feedback and comments provided by the CSLP on the initial draft.

The consultant, prior to initiating the assignment, should propose an approach/ methodology and timeline for the assignment and make adjustments to the same based on iterative feedback and discussions with the CSLP Director and technical staff. Field visits will not be initiated until a mutually agreed upon methodology is established.

#### 4.0 The CSLP's Responsibilities

The CSLP will assist the selected consultant for this STTA for all logistical arrangements, including travel from/to the consultant's home of record and travel to the field from Takoradi, the base of the CSLP's operations. The specific details of this support will be defined in the STTA contract for the assignment.

#### 5.0 Timeframe and Level of Effort (LoE)

The assignment will take place within the period of 4 September to 13 October 2017 with an estimated level of effort (LoE) for the selected consultant of 21 days. An illustrative use of the LoE is shown below.

Task/category	No. days
Document review, administration, assignment planning	1.0
Travel to/from Home of record-Takoradi (1 RT)	2.0
Orientation and field site visits	10.0
Debrief: preliminary findings and opportunities	1.0
Report production, first draft	5.0
Report production, final report	2.0
<b>Total LoE</b>	<b>21.0</b>

Actual times for the illustrated general tasks are apt to vary and will be fixed at the beginning of the assignment with the selected consultant. The overall Level of Effort

to the assignment may vary slightly depending on the manageable interests of the project.

#### 6.0 Minimum Experience/Background Requirements for Consultant Selection

The selected consultant should possess the following experience and background attributes:

- Possess an advanced degree, in social sciences or human rights with a focus on gender or women's empowerment fields;
- Have certifiable professional experience in women's empowerment or gender fields in Ghana; and
- Have proven experience in the preparation of written reports and assessments on gender and/or youth mainstreaming for more than one international donor, and preferably for projects being implemented with USAID funding.

<b>ANNEX 2</b>				
<b>Itinerary for Gender Assessment Field Work</b>				
<b>District</b>	<b>Date &amp; Start Time</b>	<b>Community</b>	<b>Group to meet</b>	<b>Contact Person &amp; Tel no.</b>
SHAMA	Oct 9, 2017. 9.00am	Krobo	VSLA (Women) Charcoal Producers (mix) Opinion Leader/Elder	Mary Asiedu (0206871810)
	Oct 9 (afternoon)	Shama	GoG: Ghana Education Service (GES), Department of Food & Agriculture (DoFA)	GES: Sabina Buabeng (0244425706) & Francisca Prah (0244227476) DoFA Extension Agent –Essien (0207167273)
	Oct 10, 2017 9.00am	Yabiw	Charcoal Producers (mix) Wetland Volunteer group (women) Climate Change Club-CCC (mix) Opinion Leader/Elder	Michael Amekudzi (054 82 58 618) Teacher Patrick (0246182558 / 050 5316800). Mad. Gina (0243285276)
STMA	Oct 10, 3pm	Takoradi	Hen Mpoano team (Stephen, Balertey & Adiza)	Stephen Kankam (020 0667 038)
AHANTA WEST DISTRICT	Oct 11, 2017 9.30am	Cape 3 Points	VSLA (women) Enterprise Group (mix) Opinion Leader	Paul Ansah (0540569255) Lydia (0502758148)
	Oct 11, 2017 2.00pm	Akatakya	VSLA (women) Enterprise Group (mix) Opinion Leader	Ismael Fameye (0506204630)
	Oct 12, 2017. 9.00am	Agona	GoG: DoFA/Development Planning	DoFA Director --E.Ofori Teiko (0243317541). Asst. Dev't Planner—Amidu Baba (0240631116)
ELLEM-BELLE	Oct 12, 2017 1.00pm	Aiyinase	GoG: DoFA	DoFA Extension Agent-Heward Mills (0553988122)
	Oct 12, 2017	Anyanzinli	Community Conservation	Macdonald Kwofie (055 460 8534)

	3.00pm		Committee (mix)	
NZEMA EAST	Oct 13	Asonti	VSLA (women) CSA enterprise group (mix) CCC (mix) Opinion Leader	JB (0578560623 / 0272267385) Gifty (0278938223) Teachers Charles (0243089253)
	Oct 13	Axim	GoG: DoFA, Community Dev't (CD)	CD Head-Simon Sarfo 0543217567  DoFA Director- Felix Blay Kenyeh (0208217766)  CD Head-Emmanuel Armoo (0249218325) – JOMORO
JOMORO	Saturday Oct 14th	8am Old Kabenlasuazo  2pm Half Assini	Community Conservation Committee (mix)	Paul Ackah Blay (0544140718)  Business Advisory Center (BAC) Head: Benjamin Adu Adomako (0249902351)
<b>SUNDAY</b>				
ELLEM- BELLE	Oct 16th 9:00am	Ayawora	VSLA (women) Beekeepers/Tree Ent. Groups (mix) Chief/Elder	Elijah (0507661962)
	Oct 16 12noon	Adubrim	VSLA/Enterprise group (women) Beekeepers (mix) CCC (mix) Chief & Assemblyman	Augustine Yeboah (0578378828) Augustine Adamtey (0543842800)  Teacher Kingsford (057 85 59378)
JOMORO	Oct 17th 8.30am	Fawoman	Ent. Grp/Beekeepers Ass (women) VSLA (mix) Chief	Stephen Sakitey (0273361469/0578106509) Yaa Asantewaa
	Oct 17th 2.00pm	Navrongo	VSLA (mix) Ent. Group (women) Opinion Leader/Chief	Mr. Walter Cudjoe (0240304009/0279512231)