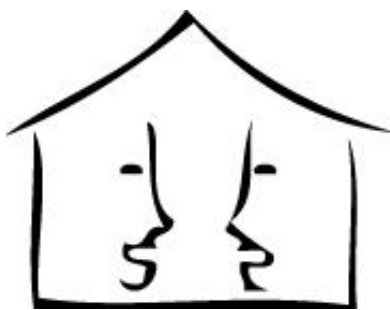


Village Exchange International- Ghana

2009-2010 Annual Report



SUPPORTING CHOICE, CREATING OPPORTUNITY

2010 Annual Report

Authored by: Village Exchange International- Ghana

Village Exchange International-Ghana

2009-2010 Annual Report

Mission Statement

Since its creation in 2003, Village Exchange International-Ghana (VEG) has striven to empower Ghana's most marginalized women by employing a holistic approach to poverty alleviation. To achieve this mission VEG operates at the intersection of healthcare, education, and economic opportunity to address the multiple facets of poverty and to provide meaningful, comprehensive support for women in rural Ghana.

Sexual and Reproductive Health

Using a Rights Based Approach, VEG provides access to up-to-date information on Sexual and Reproductive Health (SRH), implements locally-tailored programmes aimed at sensitizing local populations, and offers support to our high quality sexual health services.

Economic Empowerment Programmes

Small Business Development

Through VEG's small business developments, such as the Lady Volta Beads & Batik Project and the newly developed Lady Volta store and coffee shop, VEG hopes to improve the lives of poor and vulnerable women by providing an innovative combination of income generating activities, education and financial services to help them achieve independence and self-sufficiency.

Social Microfinance

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



Sexual and Reproductive Health (SRH)

In 2010, VEG, acting as an Implementing Partner (IP) of UNFPA, followed up on the activities described in the Annual Work Plan under the UNFPA five-year programme.

The activities covered were as follows:

SRH Club Activities in Schools

Our group of peer educators implemented a number of activities based on their action plans. VEG provided material resources such as leaflets, training manuals, demonstration materials relevant to the activities planned and facilitated programmes in six senior high schools of the Ho municipality. By having three peer educators in each school, a total of approximately 2,500 young people were actively involved in reproductive health education, through one-on-one peer education, focus group discussions, club activities and school gatherings.

Some of the topics discussed included: *adolescent sexuality; teenage pregnancy; sexually transmitted infections; HIV and AIDS; negotiation and refusal skills; effective communication; time management and prioritization.*

Monthly and quarterly monitoring visits were paid to the six schools in order to gather first-hand information from the field, to address issues that were of concern to the target groups, as well as to review the past term activities and to plan for the new term.

VEG in-centre Youth Club sessions

Two kinds of in-centre youth club programmes were held at VEG:

- Adolescent Sexual and Reproductive Health Clubs for pupils from basic schools.
This after school programme provided school children with the opportunity to take part in various artistic activities (e.g. drawing, photography, drama), or sports activities (Frisbee, football, juggling, etc.) leading to regular educational sessions on SRH. In 2010, at the end of their programme, they performed a drama entitled “OUR LIFE”.
- Life Skills sessions for out-of-school youth and teenage mothers.
This group consisted of VEG batikers, seamstresses and bead makers (12 people on a regular basis), as well as apprentices from other training centres in Ho, bringing together close to 200 people who received information on life skills every week.

Walk-in Services

Both in and out of school youths visited the youth centre/library to read, to play games, to draw and to access information on reproductive health from the Internet. Over two years, VEG recorded a regular increase in the attendance of the center, reaching a total number of 351 (164 females/187 males) youths visiting the centre in 2010; 67 of them (46 females/21 males) were out of-school youths and 284 (118 females/166 males) in-school youths.

Helpline (phone and internet)

In 2009-2010, the Lady Volta Youth Centre continued its helpline programme for youth who prefer to speak anonymously of their problems with our counselors or cannot come over to the facility.

Most of them made use of the mobile and landline phone service more than the Internet facility. Nevertheless, young people are not yet used to talking over a media about their problems and more advertising will be necessary to promote this service.

Community Outreach programmes

Following the activities launched in October 2008 with groups of Women of Reproductive Age (WRA), in 2009 and 2010, community outreach was carried out in five project communities under the Alliance for Reproductive Health Rights (ARHR) Project, working under the umbrella of the Centre for Community Studies, Action and Development (CENCOSAD) Project. The goal of the project was to contribute to the realization of sexual and reproductive health rights, particularly among women and other vulnerable groups of reproductive age in each community. It also sought to improve sexual and reproductive health behaviours among disadvantaged young and poor women of reproductive age in the target communities.

As part of ARHR project activities, general community outreach educational programmes were organized for the project communities within the period under review. These programmes were held at least once a month and reached approximately 2,000 people (male and female). The topics discussed included the Patients' Rights Charter, reproductive health rights, HIV/AIDS and other STDs, domestic violence, gender roles and responsibilities. Other issues such as family planning, comprehensive abortion care, antenatal care and other reproductive health issues were also treated and handled by a VEG attached nurse. The CENCOSAD Project is based on four key program areas, including technical training, peer education, key stakeholder meetings, monitoring and evaluation.

Quarterly follow-up meetings were held for CENCOSAD Peer Educators to review the impact of the project and discuss the ways in which to move forward.

Out-of-school Youth outreach activities

The out-of-school youth outreach activities were carried out under the UNFPA project with apprentices in dressmaking training at six different centers in Ho during the two years considered.

They were taken through Life Skills as well as Sexual and Reproductive Healths topics.

Between 2009 and 2010 more than 200 young men and women were reached.

Global Hand washing day

In 2010 again, VEG had a number of activities to commemorate the Global Handwashing Day, which falls on October 15th. In 2010, to make the celebration more successful, VEG collaborated with the Volta Regional Community Water and Sanitation Authority. They provided us with a number of resources such as stickers, leaflets, advocacy packs, cups, T-shirts and soap. They also included us in their weeklong plan of activities preceding the day. In addition, they came to give a talk to our staff and peer educators on the hand washing with soap campaign.

We were invited to a panel discussion organized for basic school kids on the 13th of October and also took part in a street procession.

Coincidentally, 2010 National Global Handwashing Day durbar was held in Ho in the Volta Region with VEG actively participating.

VEG's activities to mark the day were put into three categories namely:

- *In-centre awareness creation and handwashing*
- *School activities to commemorate the day*
- *Community education and sensitization on handwashing with soap*

World AIDS Day

VEG, as an organization specializing in Reproductive and Sexual Health, celebrates World AIDS Day. Through a collaborative effort between Ghana Health Service and the Lady Volta Youth Centre, World AIDS Day is marked in a grand style.

For example, in 2010, our peer educators at both the school and community level submitted their action plans ahead of time to enable us to provide the necessary support to commemorate the day.

VEG supplied red ribbons and safety pins to about 700 youth both at the school and community level, not leaving out the staff of VEG. We also printed 35 T-shirts with the theme 2010 WAD for awareness creation and giveaways at the various functions that marked the day.

Ghana Health Service for their part supplied about 1,000 leaflets and booklets on HIV/AIDS for distribution which really enhanced our activities for the day.

Some of the activities used to mark the day included: HIV/AIDS awareness games, talks, quiz competitions, poster campaign competitions, songs and poems to remind people about the dangers of infections, stigmatization and discrimination.

Prizes were given to contestants of the quizzes and poster competitions.

Social networking and collaborative meetings

As part of UNFPA requirements for their Implementing Partner, the Lady Volta Youth Centre was to strengthen its relationships over these two years with Ghana Health Service, DOVVSU, Ghana Home Economists Association and other relevant institutions for maximum impact. In the light of that, VEG had series of meetings and discussions with these institutions to strengthen existing ties and support one another in various ways.

On the whole, it has been a worthwhile venture as it added a lot of "colour" and technical expertise to most of our activities both at the centre and at community level.

Social mobilization (drama)

VEG undertook a number of activities to market the Centre's activities as part of this year's social mobilization, for example, posters and stickers campaigns, radio advertisements, educational durbars, drama outreach, production of an audio visual piece.

In 2010, one of the drama outreach activities was done with basic school kids and was entitled "OUR LIVES". It raised issues such as parent-child relationships, effective communication, negotiation and refusal skills. The first performance was held at the centre for friends and families of the kids as well as staff of VEG, while subsequent ones were done at school levels to educate their peers.

A second piece, "THE CHOICE IS YOURS", was presented by a group called FODY, with VEG staff as performers. The focus was on family planning and contraceptives, sexually transmitted infections and negotiation skills.

The target was out-of-school youth and adults through community education programmes. There was also a video coverage on the drama for our sponsors and other partners.

Despite a number of challenges related to funding issues, in particular in 2010, VEG has been able to cover almost every activity line described in our Annual Work Plan approved by UNFPA.

The Lady Volta Youth Centre has continued to perform outreach to the Ho Municipality by providing young people with numerous training programs. Throughout the years, LVRC has held after-school clubs to build life skills, to raise awareness and to provide education about sexual and reproductive health issues.

Small Business Development

VEG strives to empower young women in the Volta Region in developing its income generating activities through the Lady Volta Beads and Batik Project.

Lady Volta Beads and Batik Project

In 2010, the two distinct beads project and the batik project merged to become the Beads & Batik Project. With this project, VEG hopes to improve the lives of poor and vulnerable women, in particular teenage mothers by providing an innovative combination of income-generating activities, education in life skills and financial services to help them achieve financial independence and self-sufficiency.

These young women earn a decent salary, which guaranties their financial independence, helps to develop their self-esteem and allows those of whom are single mothers to cater for their children. As a whole, they benefit from the social protection they are entitled to under the Ghanaian law, and from the Life Skills programme offered by VEG as Implementing Partner of UNFPA.

In 2010, the Lady Volta Beads & Batik Project expanded and benefitted from the support of two long-term volunteers from the United States and Japan, respectively, and from a jewellery designer from the United Kingdom.

In 2009, VEG bought five bales of calico (one bale = 600 yards) which allowed one batiker and one apprentice to produce 30,000 yards of batik, giving work to five seamstresses. In contrast, in 2010, the production of batik almost doubled, allowing us to hire and train one more batiker and to give part-time work to two batikers and two more seamstresses.

The hiring of a fully trained Project Officer in dressmaking and education in the fourth quarter of 2010 has helped us reduce the production costs and losses due to the lack of internal control on the production input (theft of calico, misuse of dyes and beads, etc.) and to improve the quality of our production.

New models of necklaces, earrings and bracelets were also created and included in our new catalogue used as a marketing tool to develop the sales of the Lady Volta items. Our exclusive beads and batik designs have been available for purchase through the Village Exchange International website and at the VEG main office store in Ho, but also in New York State, Washington for the USA, La Rochelle and Geneva for Europe. Nevertheless, in 2010 ninety per

cent of our production of batik was sold to our partner Global Mamas for export or for Global Mamas' local shops in Accra and Cape Coast.

The project attracts a lot of attention and many young women who need a job hope to be trained in the Lady Volta workshops. In response, in March 2010, VEG submitted a proposal to the European Union Small Scale Grant Facility and was awarded € 5000. The specific objective of the project was to expand the Lady Volta Batik Centre in order to help a larger number of young women in precarious situations. The main activities consisted in buying a plot of land, building a production structure for the Lady Volta Batik project and hiring and training young women in precarious situations as batikers. These activities were completed at the end of 2010.

The Lady Volta Training Centre: Contributing to the MDGs

Fight against poverty (MDG 1): Increase our beads and batik production to give work to more women, in particular to young mothers.

Empower women (MDG3): Provide young women with the professional skills they need to achieve financial independence.

Reduce child mortality and improve maternal health (MDGs 5&6): Provide life skills and reproductive health education to young vulnerable women in order to reduce the number of pregnancies among adolescent girls. Helping adolescent girls avoid early unwanted pregnancies contributes to fight maternal death. Better educated mothers are more able to protect the health of their children.

Protect the environment (MDG7): Build a pit with a layer of charcoal for waste waters as recommended by the Environmental Protection Agency.

VEG social microfinance (VEG-MFI)

In 2009, VEG asked Entrepreneurs du Monde (EdM), a French NGO present in ten countries where it financed 75,000 micro-entrepreneurs over the years, to give us technical support for an in-depth assessment of our microfinance project. This assessment led to some important decisions: to stop disbursing loans in order to revisit our project; to stop financing small and medium enterprises (SMEs) considering that this semi-urban group was not in line with our mission, to exclusively serve groups of young women in rural areas, and to switch resolutely towards social microfinance.

In 2010, VEG's activities consisted in recovering outstanding loans and preparing for the new social microfinance pilot project to start in 2011. With the technical support of EdM, a field operation manual (Amenorvi- my sister, my brother) has been prepared based on Initiative Development Ghana's (ID Ghana) working paper called *Onipa Nua Operation Manual*, which is used for a social microfinance project operating in the slums of Accra. A business plan was prepared and projections were made with Microlight software.

Methodology

In terms of methodology of the microfinance pilot project in 2011, VEG will be giving out individual loans to young women belonging to a collection group. The maximum amount allowed for the 1st loan will be GH¢ 300 and repayment will be made on a weekly basis, after the weekly social mission session. These loans will attract an interest rate of 3% per month.

Security deposit and savings

For the 1st loan, the minimum deposit will be GH¢ 1/- for 4 consecutive weeks; any missed week will require starting over; for the subsequent loans, a security deposit of 20% of the loan amount will be required.

People will be encouraged to save, in particular for the National Health Insurance Scheme registration, which is compulsory to obtain a second loan. An interest of 5% per year calculated on running balance will be paid on the savings.

Social mission

VEG also worked its social mission programme, in order to integrate business issues alongside the social issues usually covered by VEG in reproductive and sexual health, reproductive health rights and the prevention of illnesses.

Under the leadership of EdM, VEG adapted the Poverty Assessment Tool (PAT) used by ID-Ghana to the specific situation of young women living in rural areas. This questionnaire will be administered to all partners (clients) when they apply for their first loan. Nevertheless, this is not a selection tool, rather a means to measure and understand the poverty situation of the partners, and to determine whether VEG is reaching its target population. The PAT will then be administered on a yearly basis, enabling the institution to follow-up on the progress in the life of the groups it serves.

In 2010, VEG made a first attempt to use the set of Social Performance Indicators defined by Cerise (Comité d'Échanges, de Réflexion et d'Information sur les systèmes d'Épargne-crédit).

To guarantee the proper management of the pilot project to start in 2011, VEG acquired new software which allows the organization to determine its position in terms of financial performance.

Purpose

Beneficiaries of the microfinance programme are mainly young women under 26, and more specifically teenage mothers. Men are accepted on an exceptional basis (no more than 10% of beneficiaries). Most of the borrowers are women referred to the microfinance programme by the Social/Sexual and Reproductive Health programme operated by VEG.

Currently, the organization operates in two Ghana Government Administrative Assemblies, the Ho Municipal and Adaklu Anyigbe District Assemblies.

VEG social microinsurance

In June 2010, VEG signed an agreement with the Student Consulting International Organization of Carnegie Mellon Tepper School of Business, a 501(c) (3) nonprofit organization run by students and young professionals who are committed to creating and implementing economically sustainable business solutions in developing communities while providing students with an opportunity for personal and professional growth.

SCIO's main goals are to:

- Help improve the income and general welfare of impoverished communities by providing consulting services in order to develop and implement sustainable business solutions
- Empower students with the unique opportunity to apply their classroom knowledge and build innovative real-world solutions to global poverty

Objective of the project developed with VEG:

Create organization-specific microinsurance models for current microfinance organizations or for organizations that are ready to implement microfinance in order to increase the positive effect and penetration of microfinance institutions (MFIs) in a region.

2010 Milestones

March SCIO members traveled to Ghana and met with leaders of STAR microinsurance, Initiative Development-Ghana, and Village Exchange Ghana to gather data regarding microfinance in the region and in order to meet potential client organizations.

April The Project Team achieved significant milestones in near completion of the microfinance manual development.
SCIO selects its potential client organization as Village Exchange Ghana (VEG) and reaches out to the organization to determine compatibility.

May *Microinsurance Manual* completed (2009-2010 Deliverable)
VEG signs the contract so that SCIO can begin focused microfinance implementation.

November Implementation Plan is completed with VEG.

December SCIO members travel to Ghana for final implementation and follow-up assessment.

Microfinance Profitability

Microinsurance reduces the risk of default.

- Microfinance loans are cheaper, more accessible and less risky than alternative loan options.
- Increase customer base by removing barriers for clients.
- Adds additional products and income potential to sustain MFI.
- Payback assurance increases adoption rate by consumers.
- Increases organization's financial strength.

Mitigating Consequences

Eliminate difficult decisions from default

- Clients' families are protected from default.
- Microfinance organization is protected from default.
- No debt collection needed which increases goodwill and adoption.
- No increases in interest rates for new borrowers.

At the end of 2010, negotiations started between VEG and with Colina Life Ghana, which should result in an agreement to be signed in 2011. The microinsurance project will be implemented in parallel with the microfinance project, after training of the appropriate staff.

Getting to know VEG's partners



Volunteer Programme

VEG receives support through volunteers that dedicate their skills, time and energy to its work. In 2009 and 2010, VEG has had the support of one U.S. Peace Corps, one JICA volunteer and 26 short term volunteers, who stayed for periods between 2 weeks and six months. The volunteers have aided the projects in terms of technical support to the preparation of the microfinance pilot project, product development, training in business skills, staff skills development, export readiness, marketing, sales, after school programmes, along with various contributions.



Village Exchange International- Ghana

P.O. Box 756

Ho, Volta Region

Ghana, West Africa

Tel: +233 3620 25497

Email: info@villageexchangeinternational.org

www.villageexchangeinternational.org