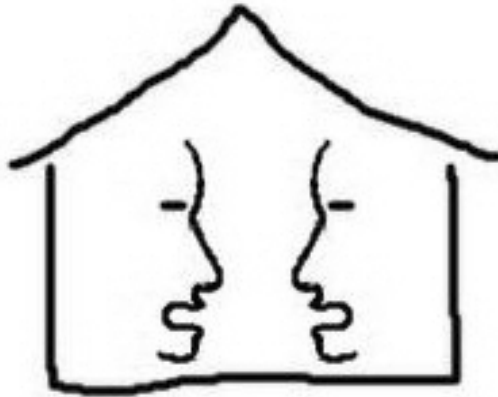


VILLAGE EXCHANGE GHANA



"Improving the lives of disadvantaged women in Ghana's rural areas"

2005 ANNUAL REPORT

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Mission Statement: "Improving the lives of disadvantaged women in Ghana's rural areas"

Village Exchange Ghana has defined a multisectoral approach to achieve this goal. Poverty alleviation strategies, reproductive and sexual health programs and qualitative and quantitative research methods are our primary areas of intervention.

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. VEG also provides training in research methods to small-medium scale organisations.

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 offers in conjunction 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 improve community development indicators, VEG provides access to sound information on sexual and reproductive health, and implements locally tailored programs aimed at sensitising local populations and offering good quality reproductive health services.

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1 Description of Activities

1.1 Quantitative and Qualitative Research Methods

Teenage Pregnancies in Schools of the Ho Municipality, Ghana

For this study VEG recruited two professional volunteer researchers; Brian Mac Domnhail, a child poverty expert who has worked in research for nearly 10 years, and Genevieve Hutchinson, a sexual and reproductive health researcher. Aline Milev, Community Development Officer for VEG acted as Researcher for the project.

VEG has been working closely with Ms. Ellen Amevor, the Assistant Director of the Municipality Ghana Education Service, which commissioned VEG to carry out the survey before implementing other programmes dealing with teenage pregnancy.

Project Manager: Yannick Milev

Methodology

The research, conducted between January and August 2005, consisted of five parts:

- a review of the literature on school student pregnancy in sub-Saharan Africa and related issues;
- secondary research involving the collection of data on service availability, socioeconomic indicators and teenage pregnancy in the Ho Municipality;
- head teacher interviews concerning the social context of school student pregnancy and the perceived needs to be addressed by the awareness programme according to head teachers;
- focus groups with young people concerning their attitudes to sex, pregnancy, contraceptives, relationships and abortion; and
- a survey of the focus group respondents on their socioeconomic backgrounds, self-esteem, sexual knowledge and sexual behaviour.

Statement of the Problem

It is difficult to tell quantitatively the extent to which teenage pregnancy and associated issues are a problem in Ghana as a whole and, more specifically, in the Ho Municipality. Different data sources often use different methodologies, making comparisons difficult. On the other hand, numbers and statistics allow us to gain a general understanding of the problem.

According to the GES, pregnancy is the main cause of girls dropping out of JSS-level schooling, and the Ho Municipality Health Service Directorate found that over the past four years there were between 800 and 1,000 teenage pregnancies per year. The Demographic and Health Survey (DHS) states that in 2003, 14% of Ghanaian 15-19 year old girls, and 17% of the same age group in the Volta Region, had given birth to a child; a high percentage given that it does not take into account pregnancies that had not reached term either because of miscarriage or abortion.

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Although our study did not set out to obtain incidence or prevalence measures, it is clear from all our data sources that teenage girls are having sex; that teenage pregnancy in schools is common and that (illegal) abortions are a frequent measure taken by teenage girls to avoid childbearing.

The literature on adolescent sexuality shows that, regarding outcomes from sexual relations, pregnancy is often the primary issue for adolescents. The problems teenage mothers face appear to be more associated with the social context in which pregnancy occurs, rather than solely the number of teenagers having sex. While adolescents may be becoming sexually active later, the age at first marriage is rising at a higher rate than the age at first sexual encounter. This results in growing numbers of teenage births occurring outside the context of marriage¹.

Main Findings

While some of the findings in this research may be applicable to other social groups and countries, the sample was specifically 'in-school youth in the Ho Municipality.' Any generalization outside this context should be treated with caution. However, many of the basic problems identified are not unique to Ghana or to in-school youth, especially as they relate to 'exchange' relationships, transactional relationships and poverty, which will be discussed below.

Analysis of the survey was conducted in the following way: first, all the different methodologies were analysed individually; second, the five different research tools were combined and a final analysis was conducted to inform the recommendations. The aim of the research was to gain a fuller understanding of the causes and consequences of teenage pregnancy, and the results of the study point to multifaceted and intertwining explanations.

With respect to the **determinants** of teenage pregnancy, the study showed that:

- ◆ The number of teenage pregnancies appears to be decreasing in relation to previous generations, but increasing numbers of teenage pregnancies are occurring outside the marital context. This has been related to mass schooling providing a period in which young people are newly fertile but not married; inadequate sex education; the conflict between Western and traditional values; and a decline in traditional marriage rites.
- ◆ Sex education involves warnings and threats about the dangers of sexual activity, and is heavily pro-abstinence. Students have little knowledge about available contraception or alternatives to sexual intercourse and poor access to quality information on sex, reproduction and relationships.
- ◆ Teenagers engage in sexual relationships without the use of contraceptives. This is related to perceptions such as: contraceptives inhibit pleasure, obtaining contraceptives is difficult, and the cost of contraceptives is too high for teenagers to afford. Social and cultural barriers, such as embarrassment about buying contraceptives, attitudes towards girls who suggest contraceptive use, and religious beliefs regarding sexual activity, as well as

¹ DHS, 2003; Bledsoe and Cohen, 1993

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mixed messages regarding sexuality and fertility, also contribute to the low rates of contraceptive use.

- ◆ Awareness of contraceptives is relatively widespread but often based on misconceptions.
- ◆ Boys and men are seen as not only determining contraceptive use but also favouring sex without contraceptive protection.
- ◆ The availability and accessibility of any form of sexual health resources is lacking, especially in rural areas.
- ◆ Although the dangers of abortion are well known among students, abortion is a common solution to teenage pregnancy.
- ◆ Some adolescents consider abortion to be a contraceptive. This may in part be due to a difference in explanation and understanding of the distinction between preventing *pregnancy* and preventing *birth*. It may also relate to the acceptance of abortion as often the only way to prevent a pregnancy from coming to term.
- ◆ Macrosocial gender roles are reproduced within the school culture, and women are primarily defined as child bearers and caretakers of the house, while men are primarily defined by their ability to support a household.
- ◆ Gender roles, types of relationships (e.g. transactional relationships) and types of partners are instrumental in a girl's ability to negotiate contraceptive use.
- ◆ Young people receive conflicting and confused messages regarding sexuality and fertility from a variety of sources. While the older generation (families, schools and community) tends to espouse the dangers of sexual activity, emphasizing abstinence and punishment for evidence of a relationship, their behaviour sometimes dictates the opposite. A few students mentioned teachers having relationships with pupils and children were aware of their parents' sex lives. Despite this, children did believe that the information their parents gave them was correct and for their own good.
- ◆ School culture provides a space for adolescent sexual relationships. Although relationships and sex are generally frowned upon by students, at least in public, there is great peer pressure both for and against sexual experience. There is strong pressure for both boys and girls to engage in non-reproductive sexual relations.
- ◆ Adolescent sexuality for boys is related to an 'uncontrollable urge' they must satisfy, while for girls it is more commonly seen as a return for material benefits.
- ◆ Having more than one partner is more common among teenage girls than boys.
- ◆ Exchange relationships, whereby sex is exchanged for material benefits, are found to be widespread within the school culture. Boys and men judge

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themselves and are judged on their financial capabilities. This does not preclude 'attraction' to the opposite sex; simply that material exchange is an expected part of any relationship. Such relationships are related to poverty, gender roles and peer pressure for material gain as status symbols among groups.

- ◆ Relationships between teenage girls and older boys or men are common. The age difference is usually related to an older boy or man's greater ability to provide for a girl financially as compared to fellow male students.
- ◆ Exchange relationships and cross-generational relationships (between a girl and a significantly older man) put a young girl at greater risk of pregnancy and contracting a sexually transmitted infection (STI) as they reduce her negotiating power – for example regarding contraceptive use. The position of the girl in such relationships is a product of societal gender roles, financial dependency and traditional deference for the older generation.
- ◆ Sex through both mental and physical coercion is common. Threats of ending a relationship, stopping or retracting material gains, violence and rape are all widespread.
- ◆ Sexual violence is common and accepted.

In relation to the **consequences** of teenage pregnancy, the study found that:

- ◆ In general, the consequences of teenage pregnancy are primarily felt by the girl (and her child), with considerably fewer negative consequences for the boy.
- ◆ In relation to health, adolescent pregnancy (including responses to pregnancy, such as abortion) and childbirth have high risks. Health resources are often lacking and when they are available, service use is often hindered by cultural barriers. These include fear of refusal by the service and humiliation (being 'told off'); cultural associations of sexual promiscuity with contraceptive use and sexual health service attendance; and gossip and public knowledge of the pregnancy.
- ◆ Students appear to be more concerned with pregnancy than with STIs and HIV/AIDS.
- ◆ Adolescents did not discuss the health risks of early childbirth, but were voluntarily vocal, and frequently fatalistic, regarding the health risks of abortion, often equating abortion with death and infertility.
- ◆ Abortion, although seen in an extremely negative light, is still seen as preferable for many when compared to the reaction of family members, schools and the community to a pregnancy. Common reasons for abortions were to allow the girl to continue her education and/or hide her pregnancy from others. Boyfriends are generally seen as being pro-abortion, sometimes providing money for the girl to terminate the pregnancy.
- ◆ The different responses to a girl's pregnancy appear to be strongly linked to the perceived financial and emotional investment the concerned parties have

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in a pregnancy. This is closely tied to the potential (negative) reaction of others to the pregnancy.

- ◆ Girls tend to tell their boyfriends about their pregnancy first and their mothers second.
- ◆ Girls are regularly forced to discontinue schooling if they are pregnant. Few girls return to school after childbirth.
- ◆ Stigmatization, loss of friends, support networks and education, strained family relationships and considerable economic disadvantages are linked to teenage pregnancy and childbirth for the girl.
- ◆ The boy's (or man's) response to teenage pregnancy is varied, although denial of paternity or responsibility for the child and mother is not uncommon.
- ◆ Despite threats of rejection from a girl's family in response to her pregnancy, in the end a girl's family will frequently support her through pregnancy and motherhood. Her mother is generally regarded as being more supportive than her father, who is often portrayed as initially reacting violently.
- ◆ Support from the boy and his family was also mentioned, though this was less common than support from the girl's family.
- ◆ Head teachers portrayed a sense of responsibility for their students if they became pregnant, but many schools seemed to be letting girls down in their response. Boys are generally treated with greater leniency and allowed to continue their education, often with no serious form of reprisal.
- ◆ The impact of teenage pregnancies on economic development was the greatest concern among head teachers, followed by its moral implications and health consequences.

Miscellaneous Activities

- CARE research on the influx of Togolese refugees into Ghana's Volta Region

VEG volunteered to participate in evaluating research methods to be implemented by CARE International, as pertaining to evaluating the influx of Togolese refugees in Ghana's Volta Region, as well as the capacity of local communities to meet that demand.

The main purpose was to monitor the progress of surveyors at a field training practice in PLA techniques.

1.2 Sexual and Reproductive Health

Support Centre

The design of the Village Exchange Ghana “Lady Volta Resource Centre” (LVRS) is based on research carried out by VEG in the first half of 2005 into teenage pregnancy among school students in the Ho Municipality, Ghana. The results revealed a strong need for basic social service delivery for young mothers. The research proved that empowering teenage mothers as individuals and as women, and thus giving them the means to carry out informed choices that will benefit their child, themselves and their community, are crucial areas for project implementation.

VEG staff, for the final quarter of 2005, have been working on developing a functional strategy, in terms of budgeting, management and planning for the support centre. The planned activities for the centre are described hereafter.

Project Manager: Genevieve Hutchinson

The VEG support centre – helping young mothers break the cycle of poverty has been identified by our research to require a three tier approach: (i) a Back-to-School Scheme (BTSS); (ii) a vocational training centre (VTC) and; (iii) a day care centre. VEG will also provide (iv) hostel facilities and the VEG support centre will involve itself in various (v) community programs.

Services offered

While some classes will be tailored specifically for either BTSS or VTC participants, others will be common to all teenage mothers enrolled in the VEG Support Centre.

The common areas that VEG feels all teenage mothers need educational support in are:

- ◆ **Information on general child health care**, including classes on nutrition, issues relating to breastfeeding, pre- and post-natal care, and basic early childhood development techniques.
- ◆ **Information on health**, including knowing your body, contraceptive use, STIs including HIV/AIDS, abortion, and hygiene.
- ◆ **General skills development options**, including literacy and numeracy.
- ◆ **Computer Classes**, including training in basic hardware, windows, DOS and office applications such as Word, Excel, PowerPoint and Access.

(i) Back-To-School Scheme (BTSS)

The first and foremost problem identified by our research is that of young girls discontinuing their education.

VEG proposes to offer 30 young girls who have dropped out or been suspended from education a program by which to re-enter school.

The BTSS would consist of three months initial support in the form of:

- ◆ The program elements common to both BTSS and vocational training beneficiaries (see above).

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- ◆ Catch-up classes in subjects that the girl's transcripts show she is weak in.
- ◆ Catch-up classes in subjects her leaving school would have made her miss.
- ◆ Support in studying for any required entry exams.
- ◆ A guaranteed placement at a local school for the young mother once she has finished her BTSS with VEG (on the condition that academic conditions are met). This will be achieved via durable relationships initiated by VEG with the GES and headteachers interested in providing support for teenage mothers.

Furthermore, the young mother will be given the option to benefit from:

- ◆ Support for a maximum of six months (once the girl has re-entered school) in the form of: homework support, general academic support, counselling in regards to childcare, peer pressure, stigma, sex, contraceptive use, relationships, and career moves, as well as other issues raised by the girl.

(ii) Vocational Training Centre

Although VEG believes it is very important for girls to finish their schooling, there will be those young mothers who prefer to engage in vocational training. Usually coming from poorer families, these girls will need to engage in an income-generating activity quickly to support themselves and their baby. We will encourage the production of value-added original products that would give these girls an income without taking it away from others in similar situations. VEG is currently undertaking feasibility studies of various products and is in contact with organizations engaged in small-enterprise development and various vocational training institutions. As of now, the trades VEG is looking into are basketry, catering and dress-making. Other non-traditional agricultural trades are being researched such as snail rearing, bee-keeping or mushroom growing. Catering is also being considered. The idea is that every school year, at least one of the skills taught at the centre should be replaced with a new one, ensuring the diversity of products and trades offered, and avoiding the flooding of local markets.

(iii) Day care centre

One of the underlying problems teenage mothers face is child care. Newborns and infants require a lot of care and the young mother's family members may not be able to provide it while the girl is out looking for a job or attending school. This child may also represent a burden for the girl's families. Furthermore, VEG believes in supporting breast-feeding where possible, which this day care centre will render possible.

(iv) Hostel Facilities

The Hostel facilities are crucial for VEG to expand its catchment area. Girls from underprivileged rural areas are more susceptible to early pregnancies and external support is often non-existent for these girls.

VEG will offer a total of 30 hostel places (making up 50% of our students) for young mothers and their children. The main purpose of these facilities is to avoid unintentionally excluding rural girls from the program who cannot find housing in Ho with friends or relatives.

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Miscellaneous Activities

- Two HIV/Aids presentation with the Women's Desk of the EP church.
 1. In April 2005, VEG members made a presentation to young women of the EP church, providing up-to-date information on HIV/Aids and uncovering popular misconceptions surrounding it. Issues relating to prevalence (global, within Africa and Ghana), transmission, prevention, treatment, stigma and gender relations were addressed.
 2. Staff from VEG, in collaboration with the Ghanaian NGO Agenda 21, undertook a second presentation on HIV/AIDS Awareness as part of a 3 day event, "Let's not forget the children", in mid-July. The aim of the event was to train Sunday School teachers about different approaches for educating children about HIV/AIDS. Games from the *Journey of Hope* teaching aid were used.

1.3 Poverty Alleviation Strategies

Small Business Loan for Women

VEG aspires to grant microloans to associations of poor or unemployed women in order to allow them to create their own 'microenterprises', which will enable them to supplement their existing incomes. The granting of loans will be based on two sets of criteria, one economic and the other social.

The economic criteria include:

- Basic market analysis (buyers, suppliers, competition, growth prospects),
- Business analysis (break even volumes and prices, profitability, scalability)
- Financing analysis (alternative funding sources, payback period)
- Management analysis (experience, standing in community, other employment alternatives)

The social criteria reflect the practical objective of spreading the benefits of the loan to the greatest number of people. These criteria include:

- Number of dependents the applicant has
- Future job creation potential of micro-enterprise
- Use of funds (within business)
- Use of profits (lifestyle)

Capacity building and investment in human capital is one of the benefits of microcredit. Prior to the granting of loans, VEG runs the necessary training and/or workshops. This is especially important with respect to basic business concepts such as that of profitability, fixed vs. variable costs, sustainability and understanding the concept of 'value-added'. This can be as valuable as the loan itself as it builds capacity and ensures an understanding of market mechanisms, which in turn ensures higher rates of reimbursement.

- Bamefedo pilot programme

Project Manager: Christiane Milev

VEG's pilot microcredit scheme initiated in 2003 was officially finalized in late 2005. VEG recognized it had made errors, primarily in evaluating initial markets for the products sponsored by VEG's microloan. Furthermore, monitoring and evaluating was not as intensive as it should have been.

75% of the loan was retrieved.

- Grace Association

Project Manager: Aline Milev

The Grace Association (GA) is a group of women from Ho Township who have created an association to sell products at local markets in the Volta Region.

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They were introduced to VEG by Ellen Aमेvor of the Ghana Education Service. The GA is comprised of 15 'unemployed' women. The first meeting between the GA and VEG was January 24th 2005.

VEG had a volunteer from Canada named Mary Manning, an investment banker specializing in developing country finance, who came at the start of the project to assist Aline Milev.

Initially, the GA was divided into 5 groups wanting to do different petty trading activities:

- cloth
- sandals
- cosmetics
- provisions
- cooking utensils

They said they wanted to travel to different markets around Ho, including Hohoe, Mafikumasi, and Dzemeni. After reviewing their business plans, VEG concluded that many of the businesses were unrealistic and unprofitable. New ideas were brainstormed with VEG, and business plans were created and tested for profitability. New and profitable business plans were drawn up and became:

- cloth
- linen
- lace
- foodstuffs (yams, maize, beans, gari, etc.)
- underclothes and used clothing
- (possibly) sandals

Training in financial management and business planning was given to all the women. Although the women would be eligible for second loans after repayment of a first loan, the training encouraged self-sufficiency.

To date, one loan has been granted to 3 women selling cloth. This group has paid all interests in full and on time. VEG maintains monthly contact with the group to go over accounts and brainstorm on ways to make their business more profitable.

Young Women's Start-up Loan

In addition to VEG's Small Business Loans for Women, VEG is currently developing partnerships with educational institutions to support the capacity building efforts of vocational institutions by providing students and/or graduates with loans.

A pilot programme is currently in the process of being implemented in partnership with the Ho Department of Social Welfare Vocational Training Centre (DSWVTC).

Receiving students from the more underprivileged sections of society, the DSWVTC, through the Regional Department of Social Welfare, has agreed to act as guarantor for the loans provided by VEG to their students. Selection, necessary workshops, and monitoring and evaluation of the loan will be shared between the DSWVTC and VEG.

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The business proposal targeted for the initial pilot microloan is still being debated. Batik Tye & Dye and Catering are the two options considered by both VEG and the DSWVTC.

Project Manager: Yannick Milev

2 Future Activities

Research

-Teenage Mothers, livelihoods and sexual health

VEG, in collaboration with the Planned Parenthood Association of Ghana (PPAG) Teenage Mothers Centre in Abiriw will carry out a qualitative survey amongst teenage mothers who benefit from clinic services provided by PPAG. Estimated at approximately 50 young women, access to this target group will enable VEG to further its knowledge of the issues surrounding pregnancy by gathering information directly from teenage mothers. This information, coupled with the research carried out in 2005, will provide valuable information for VEG and all actors in the reproductive and sexual health field for project and policy development.

The research will aim to understand current livelihoods, social positions, and attitudes and practices to sexuality, as well as services felt to be currently lacking.

Reproductive and Sexual Health

-Teenage Mothers Support Centre

This will constitute VEG's primary activity for 2006 (please see above for detailed description of the planned activities)

-Teenage Pregnancy Community Sensitization Programme

VEG, in addition to providing support to young mothers, will create awareness at various levels of rural communities in the Volta Region, aiming to curb the incidence of adolescent fertility at its root and thus reduce related negative practices such as abortion. We hope the awareness programme will also reduce the stigma towards teenage mothers and encourage openness in discussions about sexual and reproductive health issues.

Poverty Alleviation

-Fruit Pulp Cottage Industry Project

VEG is currently researching the development of a fruit pulp production facility in the Volta Region, employing approximately 15 people and producing primarily pasteurized mango and papaya pulp.

Based on an already working project in Benin that produces pineapple juice for primarily the European market, VEG will initiate a South-South collaboration with the Benin group, and tap into the European market that has already showed interest in buying mango and papaya pulp.

3 Resources and Management

The Board of Directors & Management

- ◆ Michael Atsu Adzigbli: Director of VEG. Accountant and translator for local languages. His qualifications include a Diploma in Business Studies and Accounting from the Ho Polytechnic (Ghana).
- ◆ Christiane Milev: Founder/Director of VEG. Development expert and freelance translator for international organizations. Her qualifications include a Masters in Translation from the École de Traduction et d'Interprétation de Genève in Geneva (Switzerland) and 25 years of employment experience with international organizations (UN, UNICEF, UNDP, CITES, IUCN).
- ◆ Yannick Milev: Founder/Director and Programme Coordinator for VEG. A sociologist specialising in development, his qualifications include a Masters in Sociology from the Université de Paris V René Descartes in Paris (France), and an MSc in Development Studies from the School of Oriental and African Studies (SOAS) in London (UK).

Meetings of the board are weekly, or daily depending on the current programs running.

Permanent Staff

- ◆ Genevieve Hutchinson: Project Officer for Reproductive and Sexual Health. She graduated with a MSc degree in Reproductive and Sexual Health Research from the London School of Hygiene and Tropical Medicine (UK). Since then she has worked with a number of NGOs as well as UNAIDS on their HIV/AIDS in Africa: scenarios to 2025 project and with the EP Church on HIV/AIDS awareness presentations to young women in Ghana. After volunteering with VEG in 2005 Genevieve has joined the team as a permanent member of staff.

Temporary Staff

Aline Milev acted as Community Development Officer for VEG from November 2004 to August 2005. She was Project Manager for the Grace Association microcredit loan and Researcher on the teenage pregnancy survey.

VEG selected, trained and employed 10 surveyors (1 month contracts) to carry out the quantitative survey aimed at headteachers and 3 focus group leaders (1 month contracts) to carry out the qualitative research with school children as part of the survey of teenage pregnancy among school children in the Ho Municipality.

Volunteers

3 international volunteers came to help VEG in 2005. Mary Manning - an investment banker specialized in development economics - helped us develop the Grace Association scheme; Brian MacDomnhail – a professional researcher specialised in

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child poverty – and Genevieve Hutchinson – a reproductive and sexual health researcher – took part in the full implementation process of the VEG teenage pregnancy survey.

Networks

- Stakeholders in Health Network

VEG has been an active member of the Stakeholders in Health Network, a congregation of NGOs in the Volta Region involved at various levels of policy and project implementation regarding health issues.

This network is currently supported by the Regional Ministry of Health and is still in its infancy, trying to establish itself as a serious and effective tool for collaboration between civil society organizations, and between the public and private sectors.

VEG regards these partnerships as crucial and has brought forth a number of ideas to encourage them, based on skills available within VEG:

- The creation of a newsletter
- The creation of a volunteer resource centre
- Internet site development for the member NGOs

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4 VEG Budget

2004 / 2005 Trend Analysis

<u>Income</u> (Cedis)	<u>2005</u>	<u>2,004</u>
New York	120,524,679	159,013,313
Volunteers	32,287,500	9,200,000
Donations	22,500,000	14,628,000
Compensation from Insurance Company	4,300,000	-
Total Income	179,612,179	182,841,313

Expenditure (Cedis)

Administrative Expenses

Printing and stationery	795,300	2,319,150
Local and overseas Travels	18,447,000	39,263,266
Printing T Shirts	700,000	-
Photographs	35,000	-
Refreshments and food stuffs	10,292,000	1,922,400
Teenage Pregnancy Projects	28,765,900	-
Car running Expenses	14,372,000	7,872,756
Car Repairs and maintenance	2,696,000	1,936,378
Equipment repairs and maintenance	967,000	-
Hotel accommodation	714,000	-
Sundry Expenses	10,919,742	5,402,000
Depreciation	7,540,800	7,531,300

Staff

Salaries and allowances	15,157,750	9,680,000
Social Security contributions	1,988,688	-
Staff Medical Expenses	1,556,200	-
PAYE	7,540,987	-

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Establishment

Postages, E-mails Fax& Telephone	10,276,000	15,725,931
Electricity and Water	3,187,000	2,966,432
Rent & Rates	23,000,000	32,083,334
Registrations and renewals	743,000	1,900,000
Africaonline Gh	5,485,000	2,000,000
Post Box Rental	60,000	60,000

Finance

Audit and Professional charges	3,000,000	3,000,000
Bank charges	370,000	-
Insurance	720,000	1,230,000
International and local Permits	400,000	600,000
Laissez Passer	108,000	500,000

Total Expenditure

	169,837,367	135,992,947
Excess of Income over Expenditure for the period	9,774,812	46,848,366