

URBANET GHANA

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LIST OF ABBREVIATIONS/ACRONYMS

ACDEP	Association of Church-Based Development NGOs
AEOs	Agriculture Extension Officers
AVCMS	Agriculture Value Chain & Market Systems
BAC	Business Advisory Center
BDS	Business Development Service
CBVs	Community-Based Volunteers
CGDA	Central Gonja District Assembly
CSOs	Civil Society Organizations
DADU	District Agricultural Development Unit
DPCU	District Planning and Coordination Unit
ECC	Environment & Climate Change
EU	European Union
GAC	Global Affairs Canada
GAPs	Good Agronomic Practices
GBs	Green Businesses
GEA	Ghana Enterprise Agency
GECs	Gender Equality Champions
GESI	Gender Equality & Social Inclusion
GMA	Gushegu Municipal Assembly
GMF	Gender Model Family
GROWII	Greater Rural Opportunities for Women II
KDA	Kumbungu District Assembly
KFPs	Key Facilitating Partners
KpDA	Kpandai District Assembly
LEAP	Livelihood Empowerment Against Poverty
LNGO	Local Non-Governmental Organization
MEDA	Mennonite Economic Development Associates
MDA	Mion District Assembly
MIM	Monitoring & Impact Measurement
MMDA	Metropolitan, Municipal, & District Assembly
NADMO	National Disaster Management Organization
NDA	Nanton District Assembly
NGDA	North Gonja District Assembly
NGIDP	Northern Ghana Integrated Development Project
PLWD	People Living with Disability
SLGs	Savings and Loans Groups
SWCD	Social Welfare and Community Development
TDA	Tolon District Assembly

ToT	Training of Trainers
VSLAs	Village Savings and Loans Associations
WISE	Women Innovation for Sustainable Enterprise
WSAs	Women Sales Agents
WSHFs	Women Small Holder Farmers
ZOI	Zone of Influence

1. EXECUTIVE SUMMARY

URBANET Ghana commenced implementing a new strategic plan to achieve sustainability. The strategic plan covers the years 2022-2027. The five (5)- year plan is the product of an extensive and inclusive planning process that involved input from partners, communities, women, youths, farmers, CSOs, government institutions (including MMDAs), URBANET staff, and the Board of Directors of URBANET. The plan is aimed at the socio-economic empowerment of women and the youth, especially young women and children, who form the core of URBANET's constituents. This is to be achieved through implementing agriculture and food security programs, livelihoods and microfinance, women and youth empowerment, and climate change. Gender considerations will be mainstreamed into both the organisational structure and program delivery.

Considering our past experiences and the changes we envisage; the strategic plan is anchored to four (4) main outcomes. These are 1. Enhanced productivity, income, and well-being of smallholder farmers 2. Increased resilience of urban and rural communities to the impacts of climate change 3. Guaranteed women and youth access to productive resources and skills for sustainable livelihood development 4. Enhance the institutional capacity of URBANET. Under this strategic goal, we will look at developing our institutional capacities and increasing our visibility to efficiently deliver the outcomes of our strategic goals.

In 2022, the structures upon which our programmes were built, such as the Village Savings and Loans (VSLAs), Farmer-Based Organizations (FBOs), Civil Society Organizations (CSOs), and Gender Model Families (GMFs), were strengthened through training, coaching, mentorships, and experience sharing visits. These enabled our beneficiaries to participate in the various programmes we implemented actively. On economic empowerment, many women benefitted from green skills training and support. Other beneficiaries continue to profit from the different projects the organisation is implementing. In addition, women were supported to cultivate soybeans and set up mushroom and snail farming and beekeeping businesses. Soft skills needed to position their businesses well were also provided. The establishment of childcare centres has also improved child development and afforded mothers the needed space for undertaking their businesses to earn more income to support their households.

Despite the successes the organisation recorded during the year under review, URBANET also encountered several challenges through which very practical lessons were learned. The erratic rainfall and the lack of or difficulty in accessing tractor services affected the time within which some women beneficiaries of the WISE project's soybeans production activity could cultivate their farms. This made them miss the critical rainfall needed to ensure good yields. The lack of access to productive land also impinged the production of soybeans. In some cases, women who could have benefitted from the project lost out on the opportunity due to their inability to access land to cultivate their crops. Again, there were VSLA/SLG groups that had to rely on men who had more knowledge in handling their savings, especially in terms of keeping appropriate records. This situation sometimes posed a challenge, especially when such men went out of the community on personal journeys or were unavailable for some reason. URBANET will engage and try to give targeted training to at least two women to build their requisite capacity to handle record keeping, thereby ending their dependence on men. The inadequate representation of women in leadership positions has also been a challenge to the work of URBANET. It is hoped that as we implement our gender activities (GMF, GALS, GEC), women will begin to assume community leadership positions.

2. OPERATIONAL AREA

URBANET Ghana has supported vulnerable women, youths, and communities in Tolon District, Kumbungu District, Mion District, Kpandai District, Central Gonja District, East Gonja District, North-East Gonja District, North Gonja District, Savelugu Municipality, Tamale Metropolis, Sagnarigu Municipal, and Nanton District. The beneficiaries have been supported in the areas of socioeconomic development, social empowerment, citizen engagement, and governance. With a devoted employee strength of 21 (Male: 12: Female: 09), URBANET achieved significant accomplishments in all projects and also in partnerships, networking, and organisational development.



Figure 2.1: General Map of Northern Ghana Showing some MMDAs under URBANET ZOI

3. PROGRAM OVERVIEW

Since its establishment in 2003, URBANET has been working to address the social and economic vulnerabilities of marginalized groups of people, notable among which include women smallholders, unemployed young people and people living with disabilities by building their agencies and capacities for income-generating activities.

To deliver on our mandate, the design of interventions focus on the following thematic areas:

- Agriculture and Food Security
- Environment and Climate Change
- Microfinance and Livelihood Security
- Women and Youth Empowerment

In 2022, URBANET implemented the Greater Rural Opportunities for Women II (GROW2) in seven (7) MMDAs. This project added to EMPower, WISE, and NGIDP. A total of 6000 women, youths, people living with disability (PLWD), CSOs, FBOs, and media houses have benefitted from URBANET's programmes. The numbers of beneficiaries concerning the various projects are shown below.

4. LIVELIHOODS, FOOD SECURITY, AND SOCIO-ECONOMIC EMPOWERMENT PROGRAMMES

A. Women's Innovation for Sustainable Enterprises (WISE) Project is an ambitious project that seeks to enhance economic empowerment, well-being, and inclusive economic growth for women in Ghana. The project targets a total of 12,641 women (aged 19 – 55), to directly benefit, with 4,046 of those women receiving targeted support for agricultural and green businesses. The project seeks to achieve two (2) interrelated outcomes: (i) Improved women's agency to exercise decisions regarding their participation in economic growth and (ii) Increased productivity, profitability, and innovation of women-owned businesses. The key achievements of the project under 2022 are highlighted below.

KEY ACHIEVEMENTS

The key accomplishments of the WISE Project:

1. Adoption of Village Savings and Loans Association (VSLAs) Concept:

Women's Socio-economic empowerment is very central to this project, and the VSLA strategy has been embraced as the approach to achieving this goal. During the year under review, a total of 195 VSLAs were formed (out of a LOP target of 200 groups for the Tolon and Kumbungu districts). The groups established comprise 5,259 individual women who also completed pieces of training on VSLA plus modules and Gender Equality (GE) modules. An average of three (3) VSLA groups were formed and trained in each project community. Recognizing the foundational role of VSLAs, particularly in women's economic empowerment, URBANET has strategically adopted VSLAs as entry points/channels of contact for all WISE Project interventions and engagements. Following the training of the groups, the beneficiaries were supported with start-up kits, including savings

boxes, ledger books, passbooks, pens, and safety bags, among others. The groups have had their first “share out” after successfully completing their first cycles.

2. Sensitisation and Dialogue with Community Leadership on Gender Issues:

Even though the WISE project is focused on women’s empowerment, the role of community leadership, particularly on the part of men, is very important in achieving the goals of addressing gender inequality and attaining community harmony. In this regard, a sensitisation/orientation engagement was done involving the traditional, religious leaders and “Magazias” on gender equality and women's economic empowerment in all 60 beneficiary communities. The platform was also used to seek support and commitment from the male-dominated community leadership to make lands available for the women to cultivate. With the buy-in of the traditional leaders, religious leaders, and leaders of male champions groups, the challenge of access to land by women was addressed and the women gained more support to carry out their economic activities.

- 3. Training on Good Agronomic Practices (GAPs):** One of the major contributory factors to low yields on women-owned farms is the lack of knowledge and capacity to manage farms. This invariably threatens food security in the communities and the northern sector. To address this challenge, the women smallholder farmers in the two (2) beneficiary districts (Tolon and Kumbungu) were trained by seasoned Agricultural Extension Officers (AEOs) on GAPs, such as optimum plant spacing and effective application of inoculants on the soya seeds before planting among others. Following the successful training, the AEOs followed up with the beneficiary women’s farms to coach and give them further technical advice. A total of 2,616 women smallholder farmers participated and benefitted from this GAP training.



Fig 4.1: Beneficiary farmers receiving practical training on GAPs.

4. **Agro Input Support to Women Small Holder Farmers:** To support and boost the production capacity of the women beneficiaries in soya bean farming, a total of 600 women out of the 2,616 trained on GAP were provided with tractor services, improved soya bean seeds, inoculants and one tarpaulin each to cultivate one-acre soya beans farm in the Tolon and Kumbungu districts. In addition to the inputs they received, AEOs were also engaged to provide them with strong technical and practical knowledge to help improve their knowledge of the management of their farms and ultimately ensure that they attain good yields from their farms.
5. **Training on Green Businesses (GBs):** As the world strives to minimise the impact of human activities on the entire ecosystem, there is a push towards developing green business models to help achieve sustainability. Green businesses, also called sustainable businesses, seek to balance profit with the health of the planet and its various populations. Green Business training was conducted for women in various enterprises, including beekeeping, mushroom farming and snail rearing. This business training aims to give women all year-round economic activities and income. The four (4)-day training took place from 8th-11th August 2022 at the community level. A total of 94 women benefited from the training. Out of the total, 65 participants were trained in beekeeping, 17 in mushroom farming, and 12 in snail rearing. Some beneficiaries have since been selected and granted start-up materials and tool kits to commence their businesses.
6. **Green Business start-up materials support to Beneficiaries:** Following a successful training in green businesses and the keen interest shown by some beneficiaries, 43 beneficiaries were selected to receive start-up materials for mushroom farming, snail rearing and beekeeping. The recipients have since commenced business, with some already earning income from their businesses (mushroom entrepreneurs). Others, such as the snail farming and beekeeping beneficiaries, are waiting to make their first harvest and sales. To ensure a smooth start-up, a technical person was contracted to visit all the women beneficiaries of the green business activity to provide further technical support and assistance and address any emerging challenges.



Fig 4.2: A section of beneficiaries of Green Business activity receiving start-up kits

7. **Participation of Soya beans and Green Business entrepreneurs in an Exhibition during the 2022 National Farmers Day celebration in Kumbungu and Tolon.**

The 2022 National Farmers' Day celebration was titled *“Accelerating Agriculture Development through Value Addition.”* Plan International Ghana’s WISE team in collaboration with its implementation partner in the Northern region, URBANET, facilitated the participation of twelve (12) women in Tolon and twelve (12) women in Bogupaligu in the Kumbungu district at the 2022 National Farmers Day ceremony. Three women represented the four value chains (soya bean farming, mushroom farming, snail rearing, and beekeeping) the project supports in the two districts. By the end of the day’s programme, the women made a lot of sales of mushrooms and soya beans. The exhibition also allowed the participating women to interact with other businesses, build on their experience, and gain a wider market for their products.



Fig 4.3: Green Business WISE Project beneficiaries exhibiting their products (soya beans, snails, mushrooms, and honey) at the 2022 Farmers' Day celebration, Bogupaligu-Kumbungu District, Northern Region

8. Establishment of Child Safe Space Centers:

Child safe centers are generally not-for-profit centres or facilities that house and provide children a play and learning environment, especially those whose parents are unavailable for short periods due to work or other economic activities. URBANET, through the WISE project, set up an initial eight (8) such centres in eight (8) beneficiary communities in Tolon and Kumbungu. The childcare space services/centres enable mothers within the savings groups and other women into different ventures/economic activities to enrol their school-going-age children under the care of a community (caregiver) volunteer. This measure gives mothers ample time to engage in economic activities/ ventures. To ensure the centres' sustainability, parents have agreed to support them with a nominal fee of between 0.50 and 1 GHS per day. This fee is meant to motivate the community volunteers who run the centres. Following the success of the initial pilot centres and the growing demand for such centers, the project partners have provided LTP materials to 45 new and 8 existing care centers in 53 communities to upscale the childcare services concept.



Fig 4.4: URBANET Board members and staff interacting with kids at a Child Safe Space Center

9. Establishment of Women-friendly Solar Hub Kiosks:

The Rural Solar Hub, established in Voggu in the Kumbungu District in the Northern Region of Ghana, serves women in Tolon and Kumbungu districts by providing them with relevant information about their businesses. The solar Hub serves as a 'one-stop shop' for women to access gender-responsive Business Development Services (BDS) to start and grow small enterprises/businesses. It is operated out of the existing district-level Business Advisory Centers (BACs) operated by the Ghana Enterprises Agency (GEA). The Hub supports businesswomen in

five main service areas: Entrepreneurship and Business Management, Green Value Chain Development, Green Business, Buyers, Marketing and Outreach, and Financial Inclusion. It is the intention of the project to facilitate the feminisation of services under these identified areas as well as improve linkages between service providers and project beneficiaries. For continuity and sustainability of the hub, the 120 communities across the 2 project districts which benefit from the operation of the hub have agreed to pay a token amount of money between GHC1.00.



Fig 4.5: The Chief of Voggu with dignitaries from Plan Ghana commissioning the Women Friendly Solar Hub in Voggu, Tolon District.

and GHC30 as allowances for the hub volunteers and in situations where the hub provides some services to the women. All the 60 communities in each district are eligible to benefit directly or indirectly from the hub.

10. Refresher Training of Community-Based Volunteers on Project Management:

As part of the design and strategy of the WISE project to efficiently and effectively reach the project targets, community-based volunteers (CBVs) have been adopted in the various project communities to help facilitate community mobilization and also provide support in diverse forms to the project beneficiaries. Key the functions of the CBVs are 1. Distribute IEC materials to women's groups and savings groups and build demand for the hubs. 2. Support women-friendly business hub partners and stakeholders to meet women's groups and savings groups to build demand for the Hub and share information on products and services. A one-day refresher training was conducted separately for each district's volunteers to help them engage very well with project beneficiaries. Following the refresher training, the visibility and support of the CBVs to the beneficiaries greatly improved. The CBVs led

in monitoring the beneficiaries' activities and the Gender Equality Champions (GECs) in the communities.

- B. Northern Ghana Integrated Development Project (NGIDP)** is a multifaceted project that seeks to contribute to rural poverty reduction in Ghana through economic development, adopting environmentally sustainable agriculture policies and practices, and enhanced access to social protection.

The project aims at reducing rural poverty by promoting environmentally sustainable agricultural practices, thus contributing to the green economy, creating opportunities for income generation within the agricultural value chain, and enhancing access to social protection services in 300 communities in 15 districts across three (3) regions in the north of Ghana (that is, the Northern, Upper East and Upper West regions). The project targets mainly marginalised women, smallholder farmers, young people, people living with disabilities, women farmer groups, farmer networks, CSOs, and group leaders.

The project seeks to achieve five (5) interrelated outcomes: (i) CSOs and local movements leading joint community advocacy initiatives and research and supporting the formation of innovative farmer-led extension services (ii) Increased smallholder farmers' resilience to the impact of climate change through more effective biodiversity preservation and sustainable agricultural practices that contribute to the green economy (iii) Increased income levels of women and young people through the processing of non-timber forest products, agricultural value chain business, and social enterprises (iv) Increased access to quality social protection schemes for people living in poverty in rural agrarian areas (v) Gender-responsive decent work principles integrated into national and regional agricultural employments, programmes, and policies.

The project funded by the EU, is being implemented by a consortium of organisations including ActionAid Ghana, URBANET, and TreeAid Ghana. URBANET is a partner and the technical lead in the implementation of the activities on sustainable agriculture.

Key achievements of the project are highlighted below.

KEY ACHIEVEMENTS

The key accomplishments of the NGIDP project:

- 1. Training, Logistics Support and Business Establishment:** This activity was focused on enabling women farmers, young people, and people living with disability (PLWD) to gain life skills and skills in the agricultural value chain to improve their ability to generate income for themselves and their families. Beneficiaries were taken through training in four (4) main livelihood models, including beekeeping, shea butter processing, nutritional gardening (dry season vegetable farming) and farming as a business. All 450 people benefitted from this activity. Beneficiaries were supported with start-up materials and seeds to set up businesses in the four livelihood areas. Details of start-up materials delivered to the beneficiaries are highlighted in table 4.1.

Table 4.1: Details of logistical support provided to beneficiaries under livelihood clusters.

Livelihood Activity	No. of Beneficiaries	Equipment/Logistics
Honey Extraction	60	60 hives installed. 100 smokers 60 overalls 25 head veils 60 pairs of protective boots 60 hand gloves 100 harvesting knives
Dry Season Gardening	125	125 watering cans 125 garden forks 125 garden trowels
Sheabutter Processing	120	2 grinding mills 2 manual drum roasters 2 heavy duty kneaders 2 electric motors 120 mixing plans
Farming as Business	175	175 pairs of wellington boots 169 cutlasses 175 hand hoes

2. Development of Community Adaptations Plans on Climate Change:

In the face of mounting evidence of the effect of climate change on food production and access to natural resources, it has become imperative to raise community awareness of the phenomenon and guide them to adopt strategies that can mitigate the effect of climate change on households and communities. URBANET, therefore, supported eighty (80) communities in four (4) districts (Mion, Gushegu, Kpandai and Central Gonja) to come up with their adaptation plans. A training of trainers (ToT) was given to facilitators who were identified to support the communities in developing the adaptation plans. The activity was done with community chiefs, landowners, opinion leaders, and agricultural and health volunteers. This activity was also done in collaboration with the district assemblies and their decentralised departments, including the Department of Agriculture, NADMO, Community Development, and Social Welfare. In all, 5,907 males and 6,456 females in 80 communities participated in the community adaptation plan development in the project communities.



Fig 4.6: *Community adaptation planning meeting in Salankpang, Mion District*

3. Community Awareness Creation on Bush Fires Management and Prevention:

One of the key characteristics of the onset of the dry season in northern Ghana is the occurrence of rampant bushfires in and around communities. Bush fires cause the destruction of farm produce, especially in areas where there is a delay in harvest due to one reason or the other. Uncontrolled bushfires, burning and other human activities cause general environmental degradation and even loss of soil fertility. To create awareness of communities on the effects, control, and management of bushfires in the project communities, URBANET, in partnership with NADMO, district fire service offices, and the district assemblies, organised sensitisation engagements with 80 project communities within the four (4) participating districts. As part of the process, community stakeholders, including chiefs, were engaged in enacting community bye-laws to deter recalcitrant community members from bush burning. In all, 5,280 Males and 6,670 females participated in the direct community sensitisation and engagements. However, 120,000 people are estimated to have benefited from radio programmes on bush burning in the districts.

4. Training of livelihood-cluster beneficiaries in business plans, financial management and marketing skills:

Sustainability of businesses at the local and community level has been one of the main challenges facing small business owners, especially women, young people, and people living with disability (PLWD), who form the majority of URBANET's constituents. To help address this challenge and ensure the survival and sustainability of businesses created and owned by

beneficiaries of the livelihoods cluster activities, URBANET, in partnership with the Business Advisory Centers (BACs) of the district assemblies and the departments of agriculture, conducted two (2) day training for some selected beneficiaries across the four (4) participating MMDAs (Central Gonja, Gushegu, Mion, Kpandai). Participants were drawn from four livelihoods: honey production, Shea butter processing, nutritional gardening, and farming as a business. The training content focused on bookkeeping and record keeping, financial disciplines in business management, sustainability plans for income growth, credit access, and prudent utilisation in managing businesses. In all, 395 people, comprising 250 females and 145 males, in the four districts improved their knowledge and skills by participating in the training. The training allowed beneficiaries to harness existing potentials and resources in the various districts to improve their income through value-chain businesses.

5. Training of livelihood clusters on communication skills and personal development:

Small-scale businesses need to be able to reach out to their clients or customers in a way that allows them to get feedback on their businesses or products. As the saying goes, a happy customer is a loyal customer. To this end, URBANET facilitated communication and personal development training for all 395 beneficiaries under the livelihood cluster module. The training was intended to improve the skills of the beneficiaries in communicating their products to the consuming public. It also highlighted issues on personal development and how to maintain hygiene for continuous customer attraction.

6. Training and support of women-farmer groups on Agro-forestry and Biodiversity preservation technologies:

The main objectives of this activity are as follows: (a) train women farmer groups on agro-forestry and biodiversity preservation (b) support women-farmer groups with fruit trees seedlings, and(c) support communities to establish woodlots. This is expected to influence communities' interest in preserving the natural vegetation and encouraging afforestation. The activity was done in two parts. Firstly, women farmers were trained in agro-forestry and the preservation of biodiversity. Secondly, woodlot plantations were established in project communities. The training in agro forestry involved training women farmers to establish their own economic trees, such as cashew and mangoes, and the woodlots project involved supporting the women farmers to establish woodlots, which are anticipated to provide the women with some fuel woods as an alternative source of energy.

In each district, 6000 fruit tree seedlings (cashew and mangoes) were distributed to 600 women, and the same number of trees (acacia, teak, mahogany) were distributed to the 20 groups in each district for woodlot plantations. URBANET's long-standing partnership and collaboration, particularly with chiefs and landowners, played a vital role in helping to secure land for the women's groups to undertake their tree-planting initiative.

Figure 2. Beneficiaries of Trees Seedlings for Agroforestry and Woodlot

Fig 4.7: Beneficiaries of Tree Seedlings for Agro-forestry and Woodlot Plantation

7. Community Sensitization and Education on Social Protection Schemes:

The government of Ghana, through the ministry of women, gender, and social protection, has set up several social protection schemes as tools to help address extremely rural poverty by increasing the consumption and nutrition, as well as promoting access to social services and opportunities among the extremely poor and vulnerable in Ghana. Though a very laudable policy, it has been fraught with challenges, including ignorance of potential beneficiaries' rights and entitlements under the schemes. Local authorities mandated to deliver these services are also challenged regarding their ability to serve very remote areas. URBANET, under the NGIDP to increase access to social protection schemes organised sensitisation and education session in the four project districts for the education of women, People living with disability and others on the various schemes and services available to them. As part of it, CSOs more into policy dialogue, advocacy, and promoting innovative community-led schemes were partnered for support. The sensitisation and education session helped resolve misconceptions about schemes such as LEAP and offered the link between the scheme operators and their beneficiaries or clients.

C. Great Rural Opportunities for Women II (GROW-2):

The Greater Rural Opportunities for Women 2 (GROW2) is a 5-year (October 2021 to September 2025) project funded by Global Affairs Canada. The project is implemented by the Mennonite Economic Development Associates (MEDA) in partnership with four (4) local non-governmental organisations (LNGOs). The LNGOs are URBANET, ACDEP, TUDRIDEP, and PRO-NET. The goal of GROW2 is to increase the economic and social empowerment of women smallholder farmers (WSHFs), entrepreneurs, and agribusinesses in northern Ghana. This goal is to be achieved through the attainment of three outcomes – (1) an improved business environment under

which women smallholder farmers, entrepreneurs, and agribusinesses operate through the facilitation of access to productive assets, including land, finance, and technical knowledge (2) increased adoption and use of environmentally sustainable farming and nutrition practices by women smallholder farmers, entrepreneurs, and agribusinesses, and (3) gender-equitable participation of women in decision-making within their households and the communities. GROW2 will work with women farmers in three food crop value chains – soya beans, groundnuts, and vegetables and three regions of northern Ghana – Upper West, Savannah, and Northern regions. GROW-2 aims to impact 40,000 women smallholder farmers (WSHFs), 5,000 women sales agents, aggregators, processors, and 50 agribusinesses (women-led). To sustain results, GROW2 will be implemented through a market-systems approach, leveraging existing structures and developing new relationships that ensure access to products and services for WSHFs for economic and social empowerment. For this purpose, the project will sign agreements with many partners, including private and public institutions and local non-governmental institutions (LNGOs). URBANET, as one of the LNGOs, will serve as a key facilitating partner to mobilize farmers for project implementation on land access, savings and loans, pieces of training, gender equality and social inclusion, and nutrition.

KEY ACHIEVEMENTS

Though the project implementation is in its first few months (Sept. 2022-Dec. 2022), some vital progress has been made. The key accomplishments of the project:

1. Community Entry/SLGs Validation and Clients Registration:

The main point of entry of the Greater Rural Opportunities for Women II Project is the Savings and Loans Groups (SLGs) within the various communities. During the period under reporting, URBANET initiated entry into many of the communities within its ZOI and began validating and registering clients for the project. A total of about 2,673 clients have so far been enrolled, and their data have been synced into MEDA's database. This figure represents 32% of the total number of clients that URBANET must enrol in over the project's life. This is a great stride considering the project's initial logistical challenge (motorbikes). URBANET improvised means using other resources to ensure the project did not lag. It is hoped that when the challenge is addressed, URBANET will be able to enrol the remainder of the clients allocated to it effectively.

2. Gender Model Family (GMF) Sensitization:

One of the three major outcomes of the GROWII project is the gender-equitable participation of women in decision-making within households and in communities. One of the key activities identified to help achieve this outcome is the Gender Model Family (GMF). The Gender Equality & Social Inclusion component organized a sensitisation on the concept in two communities within the Nanton District Assembly, namely Zoggu and Jegun. Siapha Kamara, a consultant from SEND Ghana, led the sensitisation. The sensitisation platform was used to enlighten community members on the need for peaceful coexistence in the households and how husbands, as the household heads, can and should help their wives to perform household chores. The discussion also focussed on the benefits of such a relationship to the entire household, especially regarding their development and education. Following the sensitisation,

URBANET, through the project officer stationed in the district, gathered the names of households or couples that are interested in the Gender Model Family Concept. Training for the interested households or couples would take place in due course.



Fig 4.8: Community Sensitization on GMF at Jegun, Nanton District

3. Green Connect Harvest Trade Forum:

URBANET, in partnership with MEDA, AGRISOLVE, MASTERCARD FOUNDATION, and /YOUNG AFRICA WORKS (YAWs), held a trade forum at Sankpala in the Central Gonja District of the Savannah Region. The trade forum provided a community platform for developing market-systems solutions to ensure the growth of the farming communities and food availability for the people within the selected areas and beyond. The purposes of the trade forum include introducing technologies and tools to improve yields, reduce post-harvest losses, and develop competitive markets through pricing and dialogues. The forum also allowed smallholder farmers and other value-chain actors to interact and establish relationships that would enhance their businesses. The forum was used to facilitate the training of women smallholder farmers (WSHF's) and women sales agents (WSAs) in financial record keeping and cash book literacy. The training helped farmers understand and appreciate what transactions must be recorded and how they should be recorded using the cash book before, during and after production. It also helped them to know how to determine whether they made profits or incurred losses at the end of the production cycle. The training also covered the production process, where women sales agents (WSAs) and women smallholder farmers (WSHF's) were taught various farming methods and systems, including sowing, types of seeds used for planting, preservation of the seeds and foodstuffs, and the use of modified equipment

during harvesting. Farmers and women sales agents (WSAs) were also made to understand the importance of the use of technology in both the production and harvesting processes.



Fig 4.8: Women Sales Agents (WSAs) receiving training in financial inclusion and accessing financial services.

AGRISOLVE reiterated their commitment to make technologies and implements such as tractors, combine harvesters, and threshers available for usage by the farmers. Also, the women sales agents (WSAs) and women smallholder farmers (WSHFs) were enlightened on market systems, market linkages, and access to financial services. The forum also elaborated on how aggregators, processors, and entrepreneurs would also be linked to the various markets within and outside the region. The trade forum was an eye-opener for many of the women smallholder farmers (WSHFs) and women sales agents (WSAs), and they expressed their appreciation for their participation in the show. They explained how the knowledge they gained would help them improve their farms and businesses.

5. YOUTH EMPOWERMENT PROGRAMME (THE EMPOWER PROJECT)

- A. The Youth Empowerment Programme is the only purely youth-focused intervention of URBANET that has been running since 2014 (8 years now). The programme aims to improve the food and nutrition security of vulnerable families, especially women and young people, through livelihoods, skills development, and expanded employment opportunities for young people in northern Ghana. The programme mainly targets young people in the agricultural value chain as a livelihood and employment source for young people in northern Ghana. The expected outcomes of the programme are:
- (i) Increased business knowledge, skill, and income of young people, especially young women entrepreneurs

- (ii) Increased knowledge of young people in gender equality leads to a reduction in gender-based violence.
- (iii) Reduced socio-cultural barriers to the participation of young people in livelihood developments (especially youths intending to pursue non-traditional livelihoods).

KEY ACHIEVEMENTS

The key accomplishments of the EMPower Project:

1. **Training of Young Women on Soap/Detergent and Shea butter pomade making:** This intervention targeted young girls and women who had previously acquired skills in shea butter processing and required some additional skills to enable them to add value to shea butter and diversify their businesses and income sources. A total of seventy (70) young women were taken through training in different kinds of soap/detergent and shea butter pomade making. To ensure holistic training of these young women and to better prepare them to be entrepreneurs, the beneficiaries underwent additional soft skills training in core business skills, financial literacy, packaging and branding, business communication, and marketing. The training support has equipped beneficiaries with the knowledge, skills, and tools to be competitive in the existing and emerging markets, as well as unleashing and nurturing career interest in the youth for a sustainable livelihood in the future.



Fig 4.9: Beneficiaries of EMPower soap-making training exhibiting their products.



Fig 4.10: A beneficiary receiving her certificate of completion from Mr Theodorus Chronopoulos, Senior Programs Officer for Empower in charge of Africa and Russia (EMPower).

- 2. Provision of Material Support for Young Women Entrepreneurs:** Following the training, the young women entrepreneurs were supported with start-ups in the form of raw materials, tools, and hardware to serve as capital for the commencement of production. One of the beneficiaries of this project, Nimatu Haruna, aged 21, is a graduate of the Tamale Technical University and has this to say.

“After my national service, I have been unemployed for over 2 years. EMpower has given me a reason to rediscover myself as a potential entrepreneur. I am happy that with the support of EMpower and URBANET, I run a viable business in shea products and other detergents. I find fulfilment in what I do because I can provide educational materials to my siblings, support my family's upkeep, and save for ploughing back into my business. I plan to further my education through the support of my business and to continue supporting my siblings to achieve their goals. Today, I am seen as a candle brightening my family and other vulnerable women in my community.”.. Nimatu Haruna,



Fig 4.11: EMPower beneficiaries receiving their start-up kits after undergoing training.

- 3. Support for Formalization of Businesses:** To consolidate the gains made by these young women, URBANET has started engaging with the Business Advisory Center in the Kumbungu District in Northern Region to seek support in the formalisation of the businesses of the young women, as well as linking them to successful and established entrepreneurs who will serve as mentors to these young entrepreneurs. This arrangement will enable young women entrepreneurs to formalise and standardise their products and hence expand their markets beyond their native districts and regions.



Fig 4.12: Beneficiaries undergoing mentorship.

6. ORGANISATIONAL DEVELOPMENT

1. Strategic Plan Development and Rollout:

With financial support from EMPower, one of URBANET's strategic partners, a new strategic plan was developed in 2022. This followed the expiration of the previous plan in 2021. Developing this new strategic plan, which covers 2022-2027, involved an extensive and inclusive planning procedure soliciting input from key partners, communities, women, youths, farmers, CSOs, government institutions, staff, and the board of directors. The new strategic plan (2022-2027) embodies the strategic mission and vision of the organization going into the future. It will position the organization to improve its programmes and fulfil its mission to serve vulnerable communities and societies. At the end of the planning process, six (6) strategic goals were developed. However, these goals have been harmonised into four (4) strategic outcome areas based on the perspectives from the broad consultations. These outcomes are (I) Enhanced productivity, income, and well-being of smallholder farmers (II) increased resilience of urban and rural communities to the impact of climate change (III) Secured access of women and youth to productive resources and skill sets for sustainable livelihood development. (IV) Enhanced institutional capacity of URBANET. We are optimistic that this strategy will mirror our ambitions and launch our future growth.

2. Formation and Inauguration of New Board of Directors:

The board of directors of organisations play a critical function in identifying priorities, establishing goals and objectives, finding resources, and allocating funds to support the decisions that need to be made around strategic planning. The board is also responsible for monitoring the execution of the strategic plan. The new strategic plan ushered in a new board, which now has 60/40 representation of men and women and has the youth represented. This new board's technical knowledge, skills, and experiences encompass every relevant sector in which URBANET operates. EMPower, a key partner of URBANET provided immense support towards achieving this outcome. URBANET looks into the future with great hope as the new board has shown commitment to steering the organisation into an enviable position within the developmental arena in the region.

3. Capacity Development of Project Staff:

Excellence is a value that URBANET cherishes and upholds in the delivery of its core programmes. URBANET strives to consciously improve the skills and competencies of its staff to ensure effective program delivery and the achievement of organisational goals. During the period under reporting, efforts were made to provide project officers with the relevant knowledge and skills for the excellent delivery of core programmes of URBANET. The following trainings were organized for staff: grant proposal writing and fundraising, gender model family (GMF), monitoring and evaluation (M&E), and communication and development of change stories. The training has improved staff skills, professional outlook, and their outputs.



Fig 5.1: Staff participating in capacity building training in Gender Model Family (GMF)

4. Partnership Development:

Teamwork is a value that URBANET shares as an organisation. The organisation is committed to working together and coordinating effectively with donors, partners, and internal and external constituents. URBANET encourages synergies through efficient networking. URBANET, therefore, continued to develop partnerships with many institutions and agencies, including Menonite Economic Development Associates (MEDA), Ghana Enterprise Agency (GEA), CARE Ghana, SEND Ghana, ACDEP, Demeter Ghana, Tech-2 Resources Limited, TUDRIDEP, PRO-NET, MMDAs (TaMA, NDA, SaMA, EGDA, NEGDA, CGDA, GDA, SDA, TDA, KDA, and KpDA) and their decentralised departments such as Social Welfare and Community Development (SWCD), Business Advisory Centers (BACs), District Agricultural Development Units (DADUs). These collaborations have improved the optimisation of resources, minimised duplication of efforts, and greatly improved transparency and accountability in the development dialogue in our operational areas.

5. Development of Monitoring & Evaluation (M&E) Systems:

To enhance URBANET's capacity to collect and analyze data and determine if a project or program has fulfilled its goals, EMPower, through a grant, is supporting URBANET to develop and install a comprehensive monitoring and evaluation (M&E) system. The system is still undergoing final setup, after which it will be hosted online.

6. Technical Support Visit from EMPower Head Office:

During the period under review, URBANET received a team from the EMPower head office in the United States of America (USA) on a technical monitoring visit. The team provided invaluable technical and moral support to the EMPower program implementation team. The visiting team provided immense support and advice on further improving the quality of the EMPower youth programmes and achieving more value for money. They also visited the EMPower training centre to observe firsthand the beneficiaries undergoing their routine production processes. They interacted with them to encourage them to focus on their training and ultimately transform their livelihood.

7. Monitoring and Technical Support Visit by the URBANET Board of Directors:

The newly constituted board of directors for URBANET, led by the chairperson, *Ing. Prof. Abdul-Ganiyu Shaibu*, monitored some key URBANET project sites and communities to observe work that had been done on the field and to also interact with beneficiaries of URBANET's interventions. The two-day technical monitoring visit also allowed the board to assess project activities' impact on beneficiaries. Also, it allowed them to provide some strategic guidelines and recommendations for improving programme delivery. The sites they visited included Child Safe Space Center in Woribogu; VSLA, snails and mushroom farms in Yoggu, Women-friendly Solar Hub in Voggu, Interaction with eleven (11) women soya beans beneficiary farmers in Wuba, beekeeping and mushroom farms in Yipelinaa-yilli and Chanzegu respectively. The board also interacted with the district director of agriculture and his team. The Mion District Agricultural Directorate has been a very valuable partner to URBANET in implementing several of its projects in the Mion District in general. The technical monitoring visit by the board was very successful in all respects, and it reinvigorated the enthusiasm towards achieving the organisation's vision.



Fig 5.2: URBANET Board Members interacting with some VSLA members in Yoggu during their monitoring visit.

8. Inadequate Capital to Expand Soap-Making Business:

Post-training monitoring visits to the girls who received training in soap-making revealed that they were doing very well with their businesses. Many of them were making profits from good sales as the market appreciated the quality of the soaps they were making. However, the major challenge they faced was raising enough capital to purchase the soap-making materials in large quantities to increase production. URBANET is working on a proposal to create a revolving fund to help address this challenge.

7. MAJOR CHALLENGES AND LESSONS LEARNED

A. The following were some major challenges faced by URBANET in implementing the WISE, MPower, NGDIP, and GROWII projects for the year under review.

1. Erratic Rainfall:

Inconsistent and unreliable rains throughout the year affected land preparation and planting. Parts of the Tolon and Kumbungu enclaves experienced long dry spells during the rainy season. This eventually affected the yields of women beneficiary farmers under the WISE project.

2. Annual Bush Fires:

The burning of bushes or bushfires threatened the implementation and success of the women's agro-forestry activity in some communities in the Mion District. Although the communities had been sensitised on the importance and need to create fire belts around their tree plants, their inability to carry out the activity promptly led to fires burning and destroying some young seedlings in the tree plantation. In the coming year, URBANET will work with communities to identify some individuals who will be trained to fight fires at the community level. URBANET will also intensify sensitisation on the negative effects of bushfires on the environment and, most critically, food crop production. Following the training, URBANET will help the community to develop an action plan to help deal with the menace.

3. Delays in accessing tractor services:

During the monitoring of women beneficiary farmers in Tolon and Kumbungu, it was also revealed that delayed access to tractor services was a big challenge to the communities. In cases where the community could access some tractors, priority was given to the male-owned farms before those of the women. The majority of the women, therefore, missed the perfect planting window, which led to their soya beans not receiving the last couple of rains needed to ensure good growth and, ultimately, a good yield.

4. Insect Infestation:

Mushroom farmers under the WISE project's Green Businesses concept experienced challenges with insect infestation and the dryness of the compost bags. To address this, it was recommended that such bags be changed completely.

5. Economic and Social Migration of Youth:

It is no secret in Northern Ghana that the area's lack of economic and livelihood opportunities is driving youth, especially girls, down south to engage in head pottery (popularly referred to as “Kayayee”) to make a living and to support their families back home. Although the trade is not sustainable in the long term, many of the girls see it as a quick fix to their current predicament. They are, therefore, sometimes unwilling to engage in economic capacity-building training or apprenticeships that require some time to complete. This issue sometimes affects the appeal and participation in good and sustainable training programmes such as those provided by EMPOWER. Also, some youth, particularly girls and young women get married during the programme and emigrate from the project area to join their partners. In such situations, URBANET recruited new beneficiaries to replace those who got married and moved out of the region.

6. Lack of a Standard and Sustainable Internet Service at the URBANET Office:

In modern-day local and international development practice, the need for effective internet cannot be underestimated. URBANET's current strategy of using project-designated internet from different service providers is not achieving value for money for the organisation. With this current strategy, a section of the organisation is almost constantly without internet due to either very poor service or complete unavailability of service from some service providers. This issue affects officers' ability to use and respond to critical communication demands regarding emails. It also makes it impossible for URBANET to provide strong internet connection for partners when they visit for engagements. It is hoped that in the coming year, URBANET will be able to marshal the necessary financial resources to engage a competent internet service provider to provide a comprehensive and sustainable internet service for the office.

- 7. The high illiteracy rate of women VSLA members impedes women groups' autonomy** in managing their VSLA groups with less male interference. URBANET plans to give more specialised training to promising and committed women to manage their groups and make them independent of males.

8. URBANET learned the following lessons from programmes in the year under review.

1. Proper community entry on the part of the URBANET as well as active engagement of district staff, heavily influences results. Therefore, URBANET will continue to ensure proper community entry into all communities. Also, URBANET will continue to engage and collaborate actively with all key stakeholders to ensure the success of the programmes and projects at all levels.
2. Men are more likely and willing to support their partners if they respectfully and humbly perform their marital duties.
3. One major observation or lesson learned during this implementation cycle is that young people, especially young girls, have faced not only economic challenges from the Covid-19 pandemic and other national development lapses but also many social and gender-based issues that impede their holistic socio-economic development. It will therefore be more impactful if

we intensify sensitisation on gender equality and incorporate issues around sexual and reproductive health rights and early marriages in our future programmes to enhance youth empowerment holistically.

4. The effects of climate change on agricultural production is worsening. Hence, women farmers need more capacity-building training and stakeholder support to improve their livelihoods in the communities. URBANET must consciously and strategically consider climate change issues in its programming to help beneficiaries and communities better deal with the negative effects of the phenomenon.
5. Suppose district stakeholders such as the department of agriculture and community development and social welfare Office embrace the peer-to-peer learning forum methodology. In that case, there will be effective functioning of women's groups and project sustainability in the district assemblies.
6. With regular informal education and training, women farmers can function effectively and engage duty bearers independently. The training will enhance women's leadership skills and contribute to community development.

9. CONCLUSION

The year 2022 marked an important milestone in the development trajectory of the organisation. URBANET won a major project partnership with the Mennonite Economic Development Associates (MEDA), which has engineered the organisation's expansion into some new districts in the Savannah and Northern Regions. This has greatly increased the number of communities and beneficiaries the organisation has reached. Project staff and beneficiaries have received considerable capacity-building support that has enhanced their knowledge and skills for the effective performance of their roles. Some vital partnerships were also developed with some key organisations. URBANET developed new strategic partnerships and became more visible and more accountable to its stakeholders and beneficiaries of its programmes.

In 2023, URBANET will continue to improve program delivery based on the challenges and lessons learned this year to address the socioeconomic needs and aspirations of vulnerable households and communities within our zone of influence (ZOI).

APPENDIX 1

URBANET BOARD OF DIRECTORS AND SENIOR MANAGEMENT TEAM (SMT)

Table 1: New Board Members

S. No.	Name	Designation
1	Ing. Prof. Abdul-Ganiyu Shaibu	Board Chairman
2	Prof. Abdul-Halim Abubakari	Member
3	Alhaji Alidu Salifu	Member
4	Hajia Wasila Yakubu	Member
5	Madam Bridget Parwar	Member
6	Jibreel Mohammed Basit	Member

Table 2: Senior Management Team

S. No.	Name	Designation
1	Jibreel Mohammed Basit	Executive Director
2	Adam Iddrisu	Coordinator-NGIDP
3	Mariam Abdulai	Coordinator-WISE Project
4	Abdul Rashid Alhassan	Coordinator-GROWII
5	Nimatu Siisu	Gender Specialist
6	Mohammed Adam	Finance and Administrative Officer