

END OF PROJECT REPORT

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## VSLA-GALS + ECONOMIC EMPOWERMENT

WOMEN'S EMPOWERMENT, ACCESS TO FINANCE  
AND INCOME GENERATION IN GHANA

FEBRUARY 2025

## PURPOSE OF REPORT

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The report presents the activities carried out under the project between September 2023 to November 2024. It also presents the outcomes of project implementation against set objectives as well as the significant change and impact stories from project communities and households.

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## 1.0 INTRODUCTION

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The Women's Empowerment, Access to Finance, and Income Generation in Ghana project aims to address key challenges in the cocoa sector, including low income, low productivity, lack of access to financial services, and financial literacy -- some of the root causes of child labor. The project primarily targets women in cocoa-growing communities from which Sucden sources cocoa. Its main objectives include: (1) improving access to finance through the establishment of VSLAs, (2) strengthening gender relations at both the household level through joint financial planning and the community level through increased participation in governance structures, (3) improving women's earning capacity in cocoa communities to boost household income, (4) improving household nutrition in target communities, and (5) contributing to a holistic improvement of farming households' welfare to safeguard against future child labor.

The project was implemented in the Akontombra, Fosukrom, and Adabokrom cocoa districts in the Western North region of Ghana in partnership with Sucden and Kuapa Kokoo Farmers' Union (KKFU). A total of nine (9) VSLA groups were formed under the project.

## 2.0 SUMMARY OF PROJECT IMPLEMENTATION

### 2.1 TRAINING OF FIELD OFFICERS

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Participatory Development Associates (PDA) organized a five-day training from 11th to 15th September 2023 for two field officers responsible for training and monitoring the VSLA groups. The two (2) field officers were trained to prepare them for the formation of the VSLA groups under the project.

Below presents the field officers who participated, and their assigned district.

Field Officer	District
Rachael Kanjambudai	Akontombra
Eunice Wabaswea Averitiga	Adabokrom/Fosukrom

Table 1: Field officers and their assigned districts

The training covered a series of topics including:

- An Overview of the VSLA-GALS project
- How VSLA is Implemented
- Features of VLSA
- The Modules of VSLA
- Share Purchase, Loan and Loan Repayment practicals



*Picture 1: The two project field officers (Eunice and Rachael) during the training session for field officers*

The participants practiced how to train VSLA groups to elect their executives, develop their constitution, purchase shares, take loans and repay their loans.

## **2.2 COMMUNITY ENTRY AND SENSITIZATION**

Community entry and sensitization for the formation of the targeted 10 VSLA groups under the project was initially scheduled to take place from 23rd to 27th October 2023. However, due to the tight schedule of the KKFU team in the districts, the exercise was postponed and carried out from 2nd to 6th November 2023. The table below lists out the communities per district for community entry and sensitization. Mobilization of community members and traditional authorities was assisted by the KKFU team as well as the recorders in the communities.

District	Community
Akontombra	Yamfo B
	Bronikrom
	Nyamenae
Fosukrom/Adabokrom	Essakrom
	Donkorkrom
	Awurokrom
	Manhyia
	Goka
	Sebebia
	Point 4.

Table 2: List of communities for community entry and sensitization

During this phase, the project was explained in detail for the community leaders and the farmers.



Picture 2: PDA team members explaining the methodology to farmers during the community sensitization.

The VSLA methodology was explained to all farmers who attended the sensitization session. Participants were informed that the project aims to form VSLA groups in the communities to help members save, access loans when needed, and receive training in GALS, nutrition, and IGA modules. The basic features of VSLAs were outlined as follows. A VSLA (Village Savings and Loan Association) is a self-managed group that allows members to purchase shares (save) and provide loans from the pooled savings, with minimal interest rates set by the group. At the end of each year, the savings and profits are distributed among members based on the number of shares each person has purchased. All loan funds come from the members' contributions (shares), and the project does not provide any external funding for lending.

Each VSLA group consists of a minimum of fifteen (15) and a maximum of thirty (30) members. Since the VSLA operates under a self-management concept, each group elects a five-member management committee for a one-year cycle. This committee comprises a Chairperson, Record Keeper, Box Keeper, and two Money Counters.

VSLA groups operate under the supervision of a Field Officer (FO) for one year (12 months), after which they become independent, though the FO remains available for technical assistance when needed. The FO's role is to facilitate the process, ensuring that members can manage their own activities effectively.

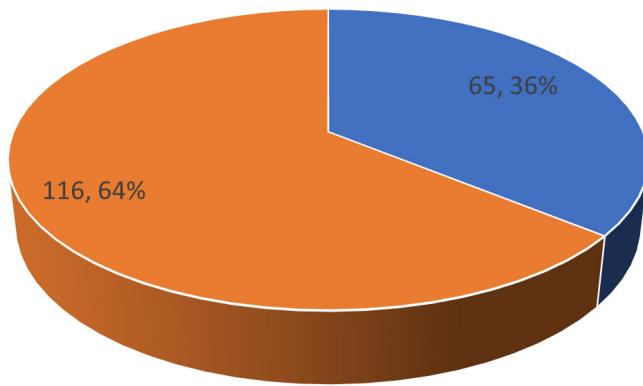
Participants were also informed that, while many VSLA groups exist, this project is unique in its focus on promoting a savings culture, diversifying farmers' incomes, increasing access to microcredit, and integrating Gender Action Learning Systems (GALS) training. This training fosters gender awareness and supports households in planning their development.

Questions were raised about the safety of the savings box, the process of purchasing shares, and the share-out procedure at the end of the year. It was explained that all members serve as security for the group and should ensure to elect a trustworthy Box Keeper. The box is secured with three padlocks, with three different members each holding a key, bringing them only during meetings. Additionally, members were advised not to discuss financial matters outside the meeting grounds to maintain confidentiality.

## 2.3 VSLA GROUP FORMATION

Nine (9) VSLA groups were formed under the project, with a total of 181 members, comprising 116 females (64%) and 65 males (36%).

Gender Analysis of VSLA Group Membership



■ Male ■ Female

Figure 1: Gender analysis of VSLA group membership

DISTRICT	COMMUNITY	NAME OF GROUP	MEETING DAY & TIME
Akontonbra	Yamfo B	Awurade ne Mehwefo	Thursday / 9AM
Akontonbra	Yamfo B	Gye Nyame	Thursday / 9AM
Akontonbra	Bronikrom	Nhyira	Monday / 2:30 PM
Akontonbra	Bronikrom	Odo	Monday / 2:30 PM
Akontonbra	Nyameannae	Adom Nti	Friday / 2:30 PM
Fosukrom	Point 4	Shalom	Thursday / 9 AM
Fosukrom	Donkorkrom	Unity	Friday / 2 PM
Adabokrom	Essakrom	Onua Do	Friday / 7:30 AM
Adabokrom	Goka	Yendakyi Nkosuo	Thursday / 8 AM

Table 3: Summary of VSLA groups

### **2.3.1 TRAINING: GROUPS, LEADERSHIP AND ELECTIONS TRAINING**

All the nine (9) VSLA groups were named and trained to elect their management committee members. During the training sessions, the groups were sensitized on the qualities and responsibilities of the five management committee members (Chairman, Record Keeper, VSLA Box Keeper, 1st Money Counter and 2nd Money Counter) who would be responsible for the management of the groups.

The field officers helped the groups to conduct their elections and select 3 group members who would keep the keys of the VSLA boxes. Numbers were assigned to all group members, beginning with the chairpersons, who were designated as number one. Record keepers were assigned number two, box keepers received number three, and the two money counters were given numbers four and five, respectively.

### **2.3.2 CONSTITUTION DEVELOPMENT TRAINING**

All VSLA groups successfully completed their constitution development training. These sessions aimed to help groups establish clear rules on savings through share purchases, loan disbursement and repayment, Social Fund operations, and overall governance. Field officers guided the process using template copies of the VSLA Constitution, allowing each group to develop its own version. All members signed the final constitution, which was then securely stored in the group's VSLA box.

### **2.3.3 SHARE PURCHASE, LOANS AND LOAN REPAYMENT TRAINING**

The first share purchase, loan disbursement, and loan repayment meetings were all structured as training sessions to guide members on these processes. All nine VSLA groups successfully completed these trainings and began meeting weekly to purchase shares, grant loans, and repay their loans.

### **2.3.4 GALS TRAINING**

A five-day GALS Champions training session was organised for the VSLA groups established by PDA under the project at Sefwi Asawinso.



*Picture 3: A group of participants at the GALS champions training*

GALS champions from the various districts reported on Sunday, 17th March 2024. The training started on Monday, 18th March 2024 at the conference room of the Queen of Peace Hotel. PDA Field Officers in charge of the various districts (Adaborkrom / Fosukrom and Akontombra) were present. Two representatives from KKFU also attended the training.



*Picture 4: GALS Champions working on their numbers as a group.*

Eighteen (18) champions -- comprising two representatives from each of the 9 VSLA groups -- attended the GALS training. Eight (8) champions from the Adaborkrom/Fosukrom district (3 males and 5 females), and ten (10) champions (all female) from the Akontombra district were trained during the session.



*Picture 5: GALS Champions making a group presentation on the Gender Balance Tree to participants.*

All the nine (9) VSLA groups completed their GALS training.



*Picture 6: GALS Training at the community level. Some group members showing their individual drawings.*

No	District	Community	Group Name	GALS Tools					
				Soul Mating	Vision Journey	Gender Balance Tree	Gender Diamond Tree / Couples Dialogue	Social Leadership Map	Multilane Highway
1	Fosukrom	Point 4	Shalom	Completed	Completed	Completed	Completed	completed	completed
2	Fosukrom	Donkorkrom	Unity	Completed	Completed	Completed	Completed	completed	completed
3	Adabokrom	Essakrom	ONUA DJ	Completed	Completed	Completed	Completed	completed	completed
4	Adabokrom	Goka	Yen Daakyi Nkosuo	Completed	Completed	Completed	Completed	completed	completed
5	Akontonbra	Yamfo B	Awuradene Mehwefo	Completed	Completed	Completed	Completed	completed	completed
6	Akontonbra	Yamfo B	Gye Nyame	Completed	Completed	Completed	Completed	completed	completed
7	Akontonbra	Bronikrom	Odo	Completed	Completed	Completed	Completed	completed	completed
8	Akontonbra	Bronikrom	Nhyira	Completed	Completed	Completed	Completed	completed	completed
9	Akontonbra	Nyamennae	Adom Nti	Completed	Completed	Completed	Completed	completed	competed

Table 4: Progress of GALS training

### **2.3.5 INCOME GENERATION (IGA) AND NUTRITION TRAINING**

IGA training at the group level was carried out in August 2024. The group members were trained on how to select, plan and manage their income generating activities. The IGA training included the following modules: Beginning IGA selection; Knowledge, skills and time; Market and customers; Income; Sources of capital; Household income; IGA presentations; Planning; Managing cash-flow and predicting risks.



*Picture 7: Identification of factors that cause success or failure of IGAs during the IGA training*

After the IGA training, group members presented their preferred income-generating activities (IGAs) to their fellow members, considering market availability and customer demand. The selected IGAs were ranked based on the number of members choosing each activity. PDA provided practical training in soap making (liquid soap and Azumah blows) and baking (bread, meat pie, buff loaf, and chips) from October 21st to 25th. This training helped members acquire or refresh their skills in these trades. The sessions were highly successful, and some groups have already begun producing and selling pastries and soaps to generate additional income.

#### **NUTRITION TRAINING**

The nutrition training was conducted at the group level following the IGA training. Members were introduced to the concept of food groups and the components of a healthy diet. They were trained to utilize locally available nutritious food sources to prevent anemia and other diet-related illnesses. Additionally, they were encouraged to practice regular handwashing and properly wash fruits and vegetables during meal preparation to prevent food contamination.



*Picture 8: A VSLA group member playing the MyPlate game at Shalom VSLA group*

The groups played MyPlate games, which is a participatory activity to reinforce the knowledge acquired through the training. The groups had practical sessions after the nutrition training.



*Picture 9: Presentation of meals during the practical of the Nutrition training at Yendaakye VSLA group*

## 2.4 MONITORING

Field officers from PDA visited the VSLA groups weekly to supervise their VSLA activities, train them and collect data.



Picture 10: PDA field officer getting ready for field work in Fosukrom



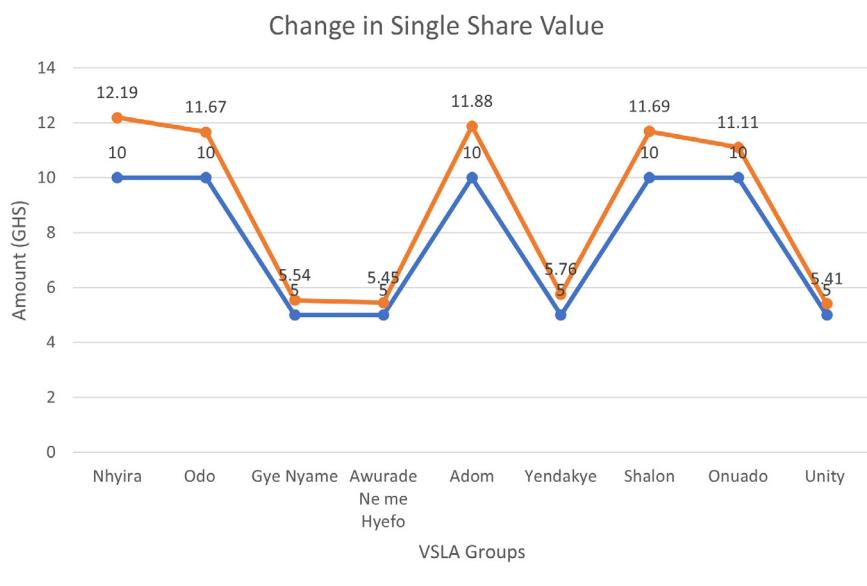
Picture 11: A VSLA group meeting during monitoring visit at Yamfo B

There were also quarterly monitoring visits to the groups for quality assurance.

## 2.5 SHARE OUT

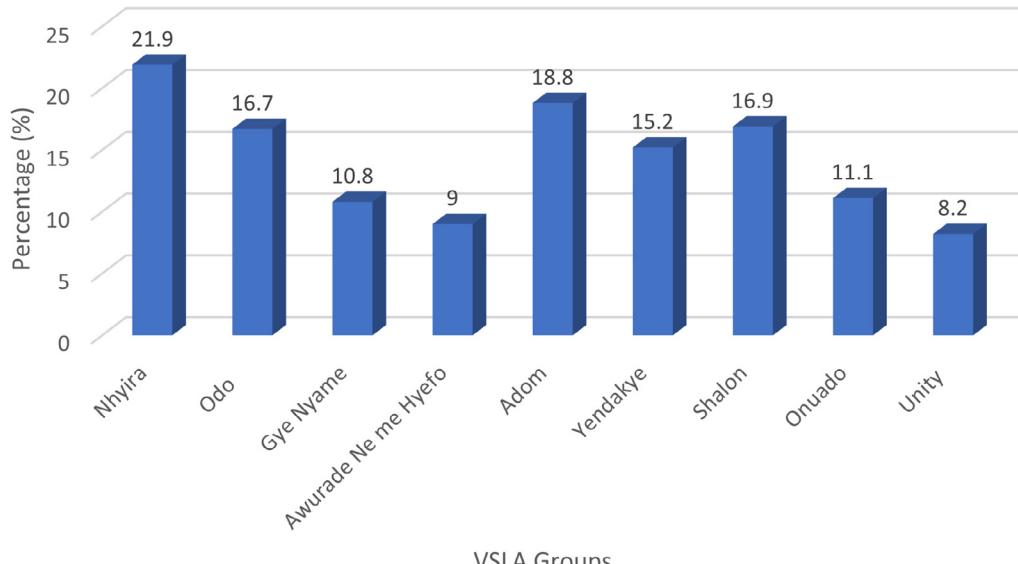
The share out of the groups were done between 26th November to 2nd December 2024. All the nine groups had successful sharing of their savings, with all loans fully repaid. After share out, the groups revised their constitution and elected new management committee members for the beginning of the next cycle. New members were also admitted to the groups for the new cycle. Details of the savings shared, interest received by group members and percentage changes in the single share value of the groups are presented in a separate excel file.

The graph below presents the change in the single share value of the VSLA group after the share out.



*Change in Single share value of VSLA groups*

### Percentage change in share value



*Percentage Change in single share value.*

As evident in the 2 graphs above, Nhyira VSLA group had the highest percentage change (21.9%) in the single share value while Unity VSLA group had the lowest percentage change (8.2%) in the single share value.

## 3.0 PROJECT OUTCOMES AND IMPACT

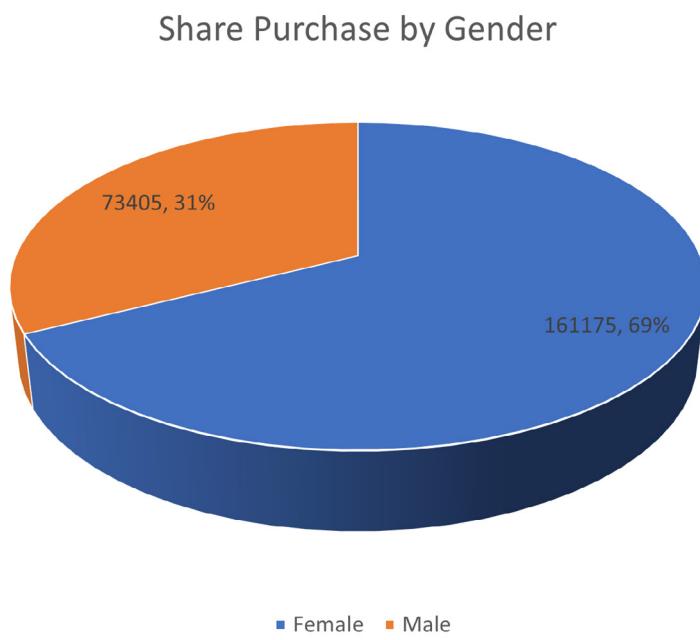
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This section highlights the impact of the project on cocoa farmers, their households, and their businesses. The section focuses on savings, access to microcredit, the use of the credit facility and its impact on farmer households based on a survey that was conducted after the first cycle of the project. It also includes the impact of the GALS training.

### 3.1 SHARE PURCHASE (SAVINGS)

Cumulatively, the nine (9) VSLA groups saved GH¢234,580.00 in their first savings cycle, with females contributing GH¢161,175.00 (69%) and males contributing GH¢73,405.00 (31%).

Additionally, members collectively contributed GH¢7,210.50 to the social fund. Fines paid by members who violated the VSLA rules and regulations amounted to GH¢959.50. The average attendance at group meetings was 15 members per session.



*Figure 2: Share purchased by VSLA groups*



Picture 12: VSLA share purchasing meeting.

### 3.2 LOAN AND LOAN REPAYMENT

All nine (9) VSLA groups issued loans to their members, allowing individuals to borrow up to three times the value of their savings. A total of 121 loans were granted throughout the project life cycle, with 78 loans issued to females and 43 to males. Cumulatively, the total loan value disbursed since the project's inception was GH₵114,000.00. Of this amount, GH₵71,200.00 (62.5%) was granted to females, while GH₵42,800.00 (37.5%) was granted to males. The average loan per female was GH₵913.00, while the average loan per male was GH₵995.00. The interest generated from the loans amounted to GH₵25,535.00.



Figure 3: Loan granted to males and females.



Picture 13: VSLA group loan disbursement meeting

## WHAT WERE THE LOANS USED FOR?

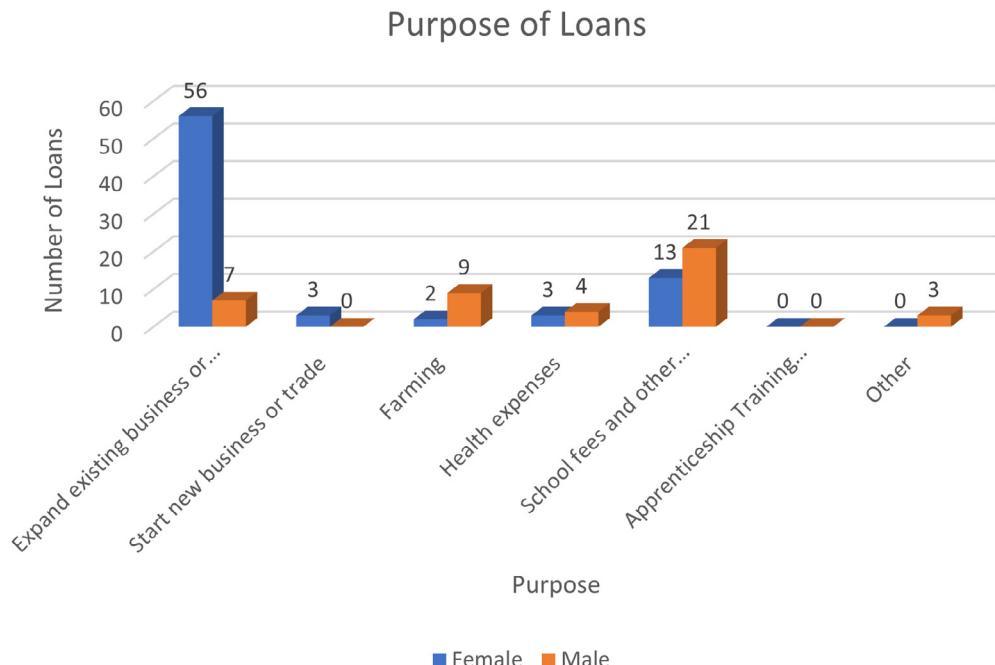


Figure 4: Loan purpose analysis

As can be seen from the graphs above, 63 loans were used to expand existing businesses or trades. Notably, 56 of these loans were taken by females, compared to only 7 by males. Additionally, 3 loans were used by females to start new businesses, while no male took a loan for this purpose. This indicates that the project has significantly contributed to the economic empowerment of women, enabling them to either expand or start businesses.

Regarding farm-related expenses, 9 loans were taken by males, while only 2 were used by females for the same purpose. For school-related expenses, males took 21 loans, while females took 13. A total of 7 loans were used for health-related expenses, and 3 loans were taken for other purposes, including house roofing.

All loans granted during the project were fully repaid before the share-out.

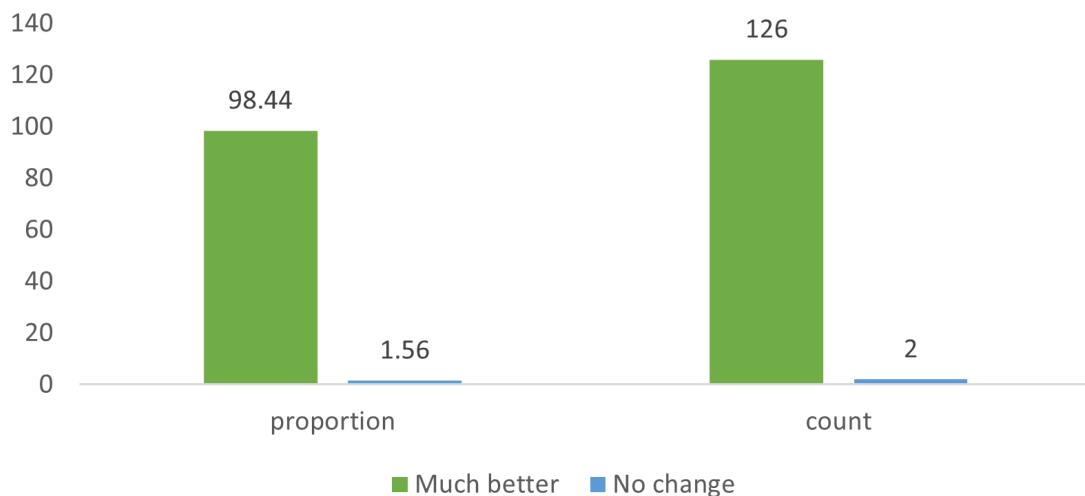
### **3.3 END OF PROJECT SURVEY**

At the end of the first cycle, a survey was carried out to evaluate the project's impact on VSLA group members. A total of 128 members participated in the survey, consisting of 81 females and 47 males. Among them, 65 were aged between 18 and 40 years, 57 were between 41 and 60 years, and 6 were over 60 years old. In terms of marital status, 109 participants were married, 9 were single, 6 were widowed, and 4 were divorced.

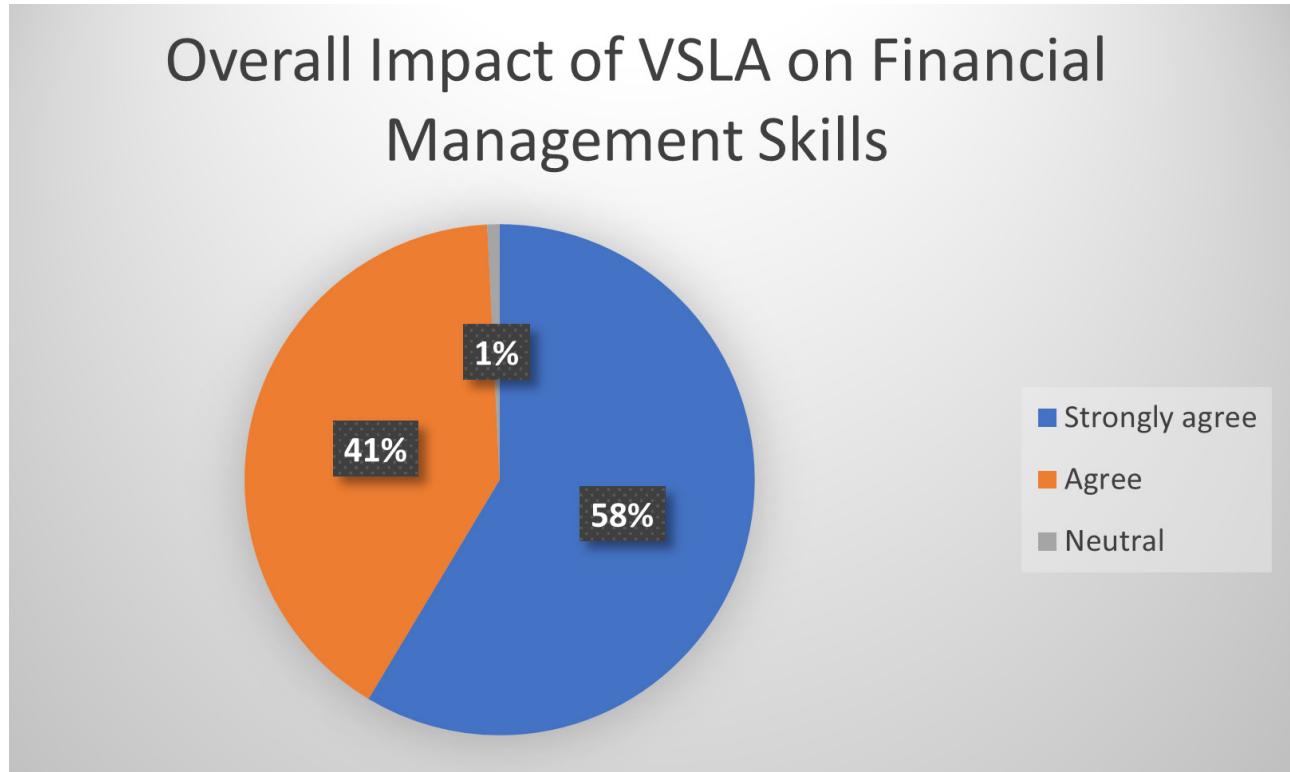
#### **3.3.1 IMPACT ON ACCESS TO FINANCE AND FINANCIAL MANAGEMENT SKILLS**

126 (98.44%) of the respondents who were surveyed indicated that the project gave them much better access to financial resources, as compared to 2 (1.56%) who indicated that there was no change in their level of access to financial resources after joining the project.

### **Overall Impact of VSLA on Financial Access**

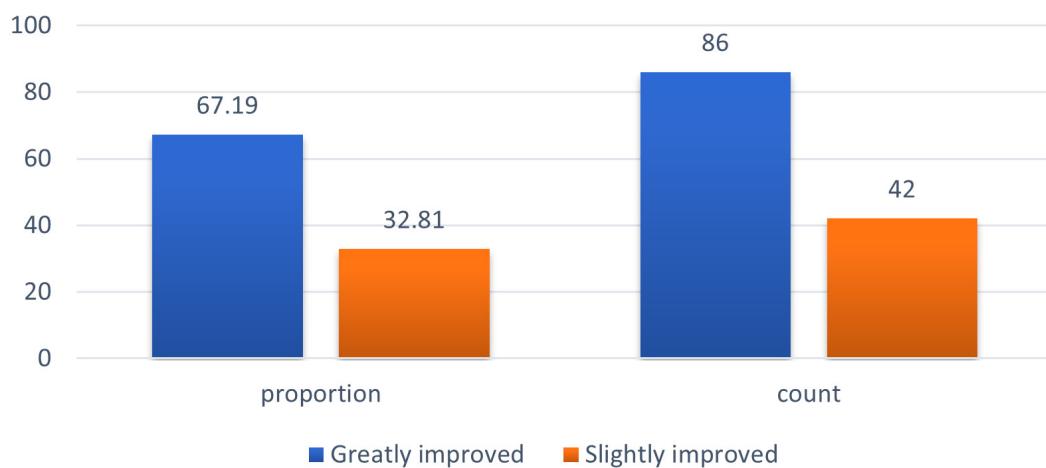


The respondents were asked whether joining the project had helped improve their financial management skills. A total of 75 respondents (58.59%) strongly agreed, 52 respondents (40.62%) agreed, and 1 respondent (0.78%) was neutral.



86 (67.19%) of the survey participants said that the project has greatly improved their ability to save or invest, while the remaining 42 (32.81%) said the project slightly improved their ability to save or invest.

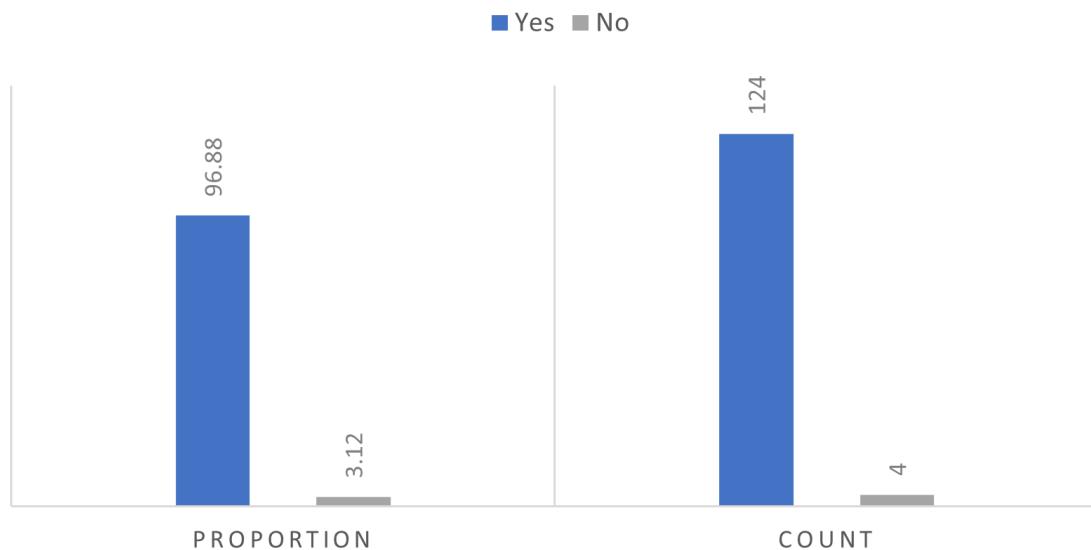
## Overall Impact On Savings And Investments



### 3.3.2 IMPACT OF GALS TRAINING

Out of the 128 group members who were surveyed, 124 (96.88%) of them indicated that they fully participated in the GALS training. The remaining 4 (3.12%) said that they did not take part in the GALS training.

## PARTICIPATION IN GALS

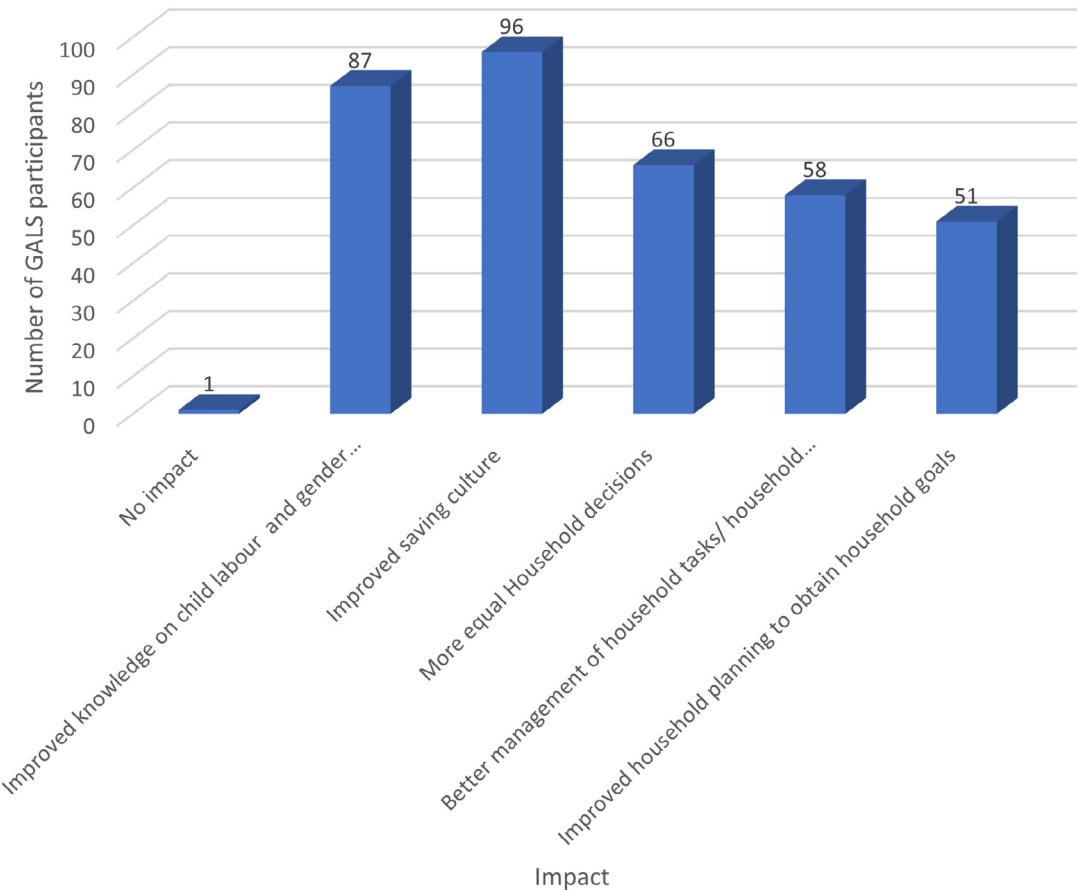


Out of the 124 survey respondents who participated in the GALS training, the following impacts were reported:

- **Household Task Management:** 58 respondents stated that the training helped them better manage household tasks.
- **Household Planning:** 51 respondents reported improvements in household planning to achieve household goals.
- **Equality in Decision-Making:** 66 respondents indicated that the training led to more equal decision-making within their households.
- **Savings Culture:** 96 respondents said the training improved their savings habits.
- **Knowledge on Child Labour and Gender Empowerment:** 87 respondents highlighted an increase in their knowledge of child labour and gender empowerment.

However, 1 respondent stated that the training had no impact on her.

## Impact of GALS Training

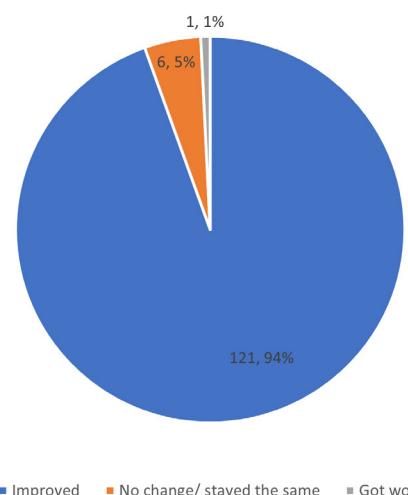


### **IMPACT ON THE ROLE AND INVOLVEMENT OF WOMEN IN HOUSEHOLD DECISION MAKING**

The project was expected to improve the involvement of women in household decision making.

According to 121 (94%) of the survey respondents, the project improved the role and involvement of women in household decision making. 6 persons indicated that there was no change, and 1 indicated that the role and involvement of women in decision making got worse.

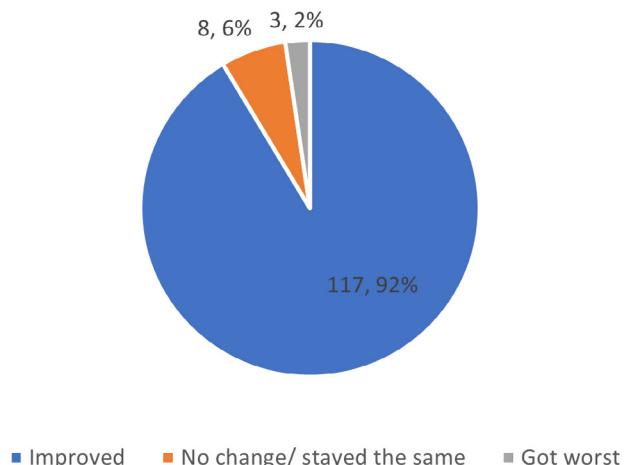
Impact on womens' role in decision-making



## IMPACT ON PARENT-CHILD RELATIONSHIP WITHIN HOUSEHOLD

From the survey, 117 (92%) of the respondents indicated an improvement in the parent-child relationship within their household. 8 (6%) respondents were not sure of any changes, and 3 (2%) respondents indicated that the parent-child relationship within their household got worse.

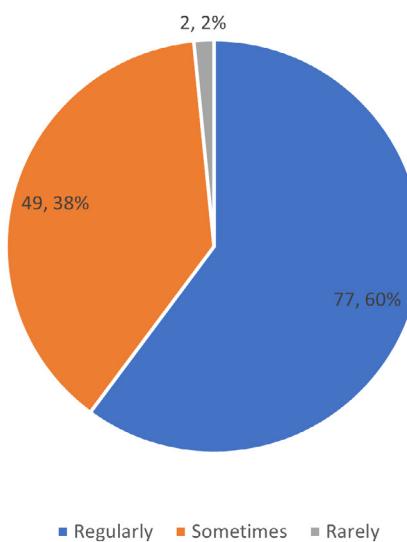
Impact on parent-child relationship



## IMPACT ON PARTICIPATION IN FINANCIAL PLANNING WITH OTHER HOUSEHOLD MEMBERS

According to the survey, 77 respondents (60%) stated that the project has enabled them to participate regularly in financial planning with other household members. Additionally, 49 respondents (38%) reported that they sometimes participate in financial planning, while the remaining 2 respondents (2%) said they rarely participate.

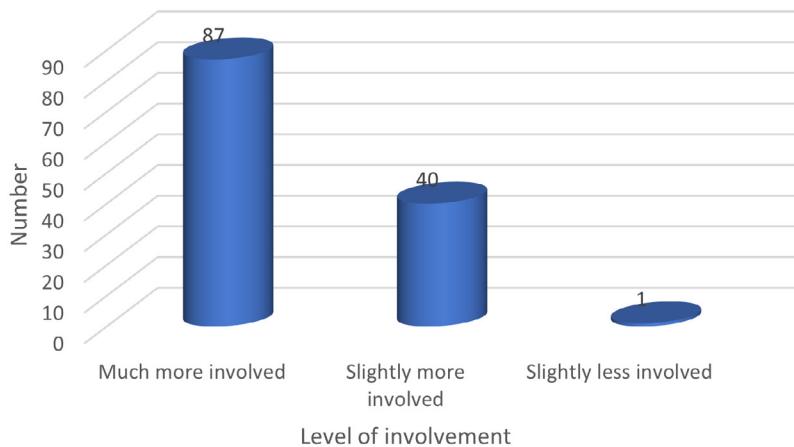
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## IMPACT ON INVOLVEMENT IN DECISION-MAKING PROCESSES WITHIN HOUSEHOLD AND COMMUNITY

The survey also sought to determine how the project affected beneficiaries' involvement in decision-making processes within their household and community. 87 of the respondents said that they were much more involved in decision making; 40 were slightly more involved, while 1 person was slightly less involved in decision making processes within their household and community.

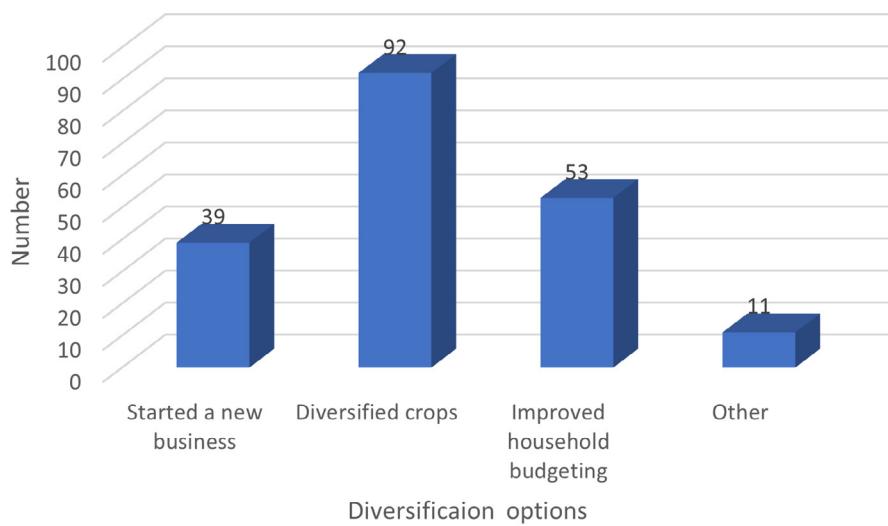
Involvement in decision making within household and community



## CHANGES IN YOUR HOUSEHOLD INVESTMENT IN DIVERSIFICATION

125 of the survey respondents made changes in their household's investment in diversification since they joined the project. The remaining 3 respondents did not make any changes in their household's investment.

Changes in Household investment

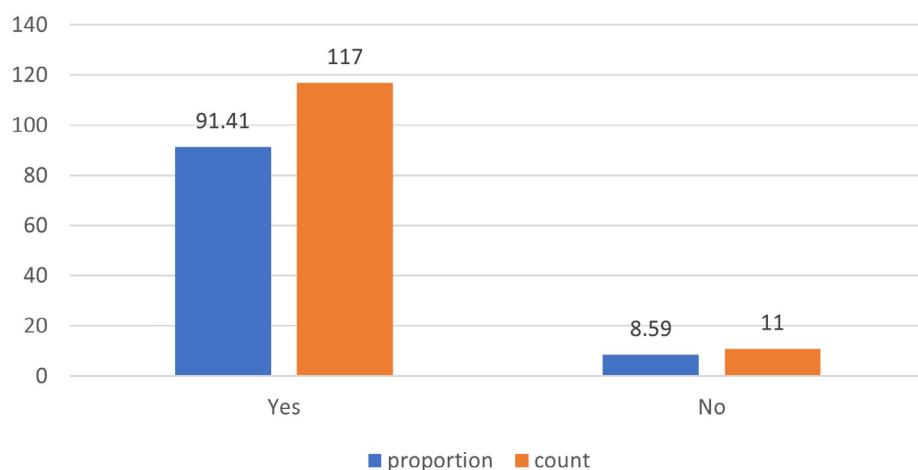


39 of the respondents who have made changes in household investment indicated that they started new businesses. 92 said that they diversified their crops, and 53 said that they improved their household budgeting, which led to changes in their household investment.

### **IMPACT OF PROJECT ON CHILD EDUCATION INVESTMENT**

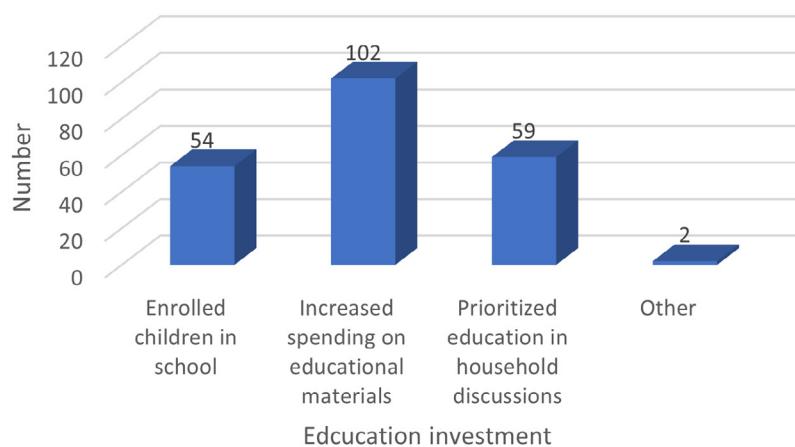
When asked if they have increased their household's investment in child education since becoming members of the project and engaging in the GALS training, 117 of the group members answered yes while the remaining 11 said no.

Impact of Project on Child Education Investment



When probed further to specify the nature of education investments that have increased, 54 of the respondents who said they increased household's investment in their children's education indicated that they have enrolled their children in school. 102 said that they have increased spending on educational materials for their children, while 59 also said that they have prioritized education in household discussions.

Investment in education

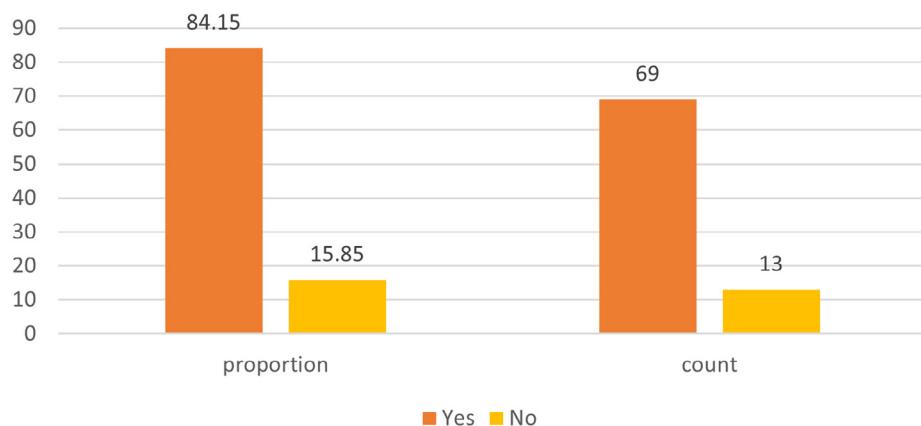


### 3.3.3 INCOME GENERATING ACTIVITIES

Among the respondents surveyed, 29 revealed that they started an income-generating activity (IGA) during the one-year project period. These IGAs included pastry production, soap making, palm wine selling, food vending, farming, cold stores, provision shops, and selling sandals and second-hand clothing. They reported that their businesses were successful.

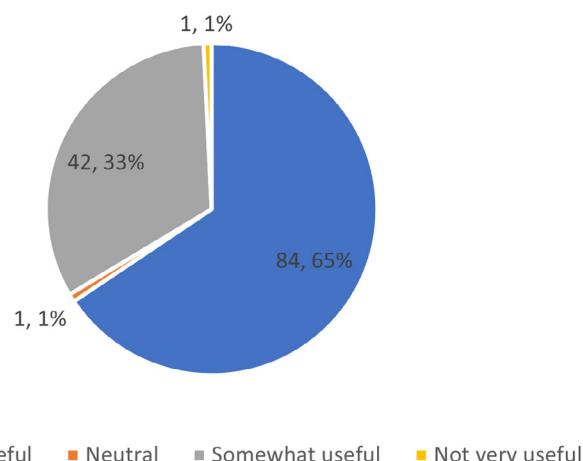
Additionally, 69 respondents stated that they were already engaged in an IGA before the project began but were able to improve or expand their businesses due to lessons learned from the project. Another 69 respondents indicated that they plan to start an IGA after the VSLA share-out. However, 13 respondents stated that they do not intend to start an IGA after the share-out. Of these, 4 expressed no interest in income-generating activities, 6 cited a lack of capital, and 2 preferred to invest in land instead. One woman mentioned that she was too old to start an IGA.. .

**Future Intentions for Income-Generating Activities**



84 (65%) of the respondents said the financial education they received as part of the project was extremely useful. 42 (33%) said that the financial education was somewhat useful. 1 respondent was neutral on the usefulness of the financial education, and another respondent found the training to not be very useful.

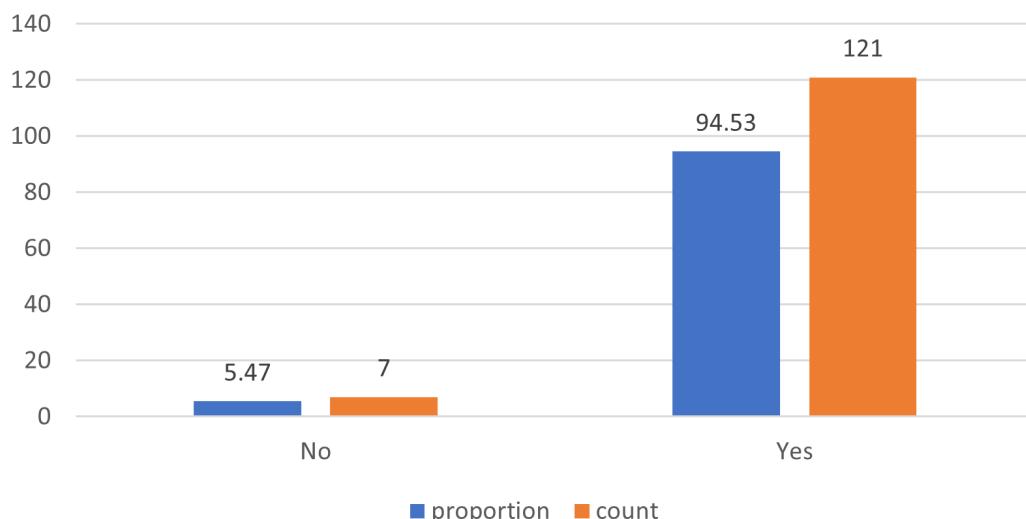
**Participants feedback on financial education**



### 3.3.4 IMPACT OF NUTRITION TRAINING

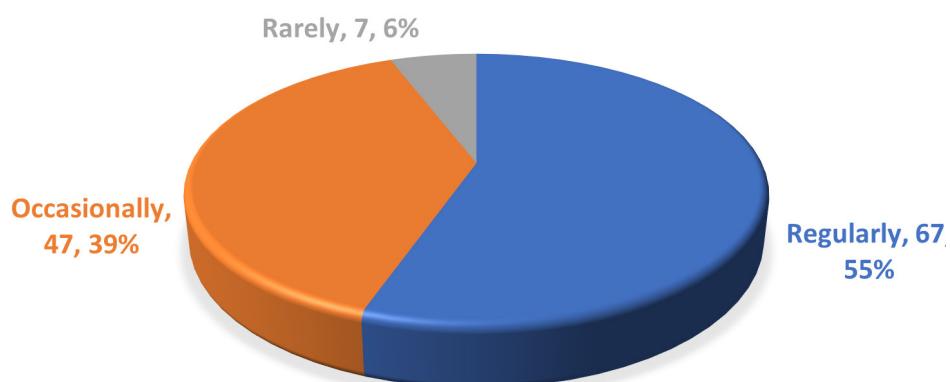
As one of the key activities of the project, the VSLA group members were trained on nutrition to make use of locally-available food sources for a healthy diet. 121 (94.53%) of the survey respondents indicated that they had participated fully in the nutrition training.

Participation Rate in Nutrition Training



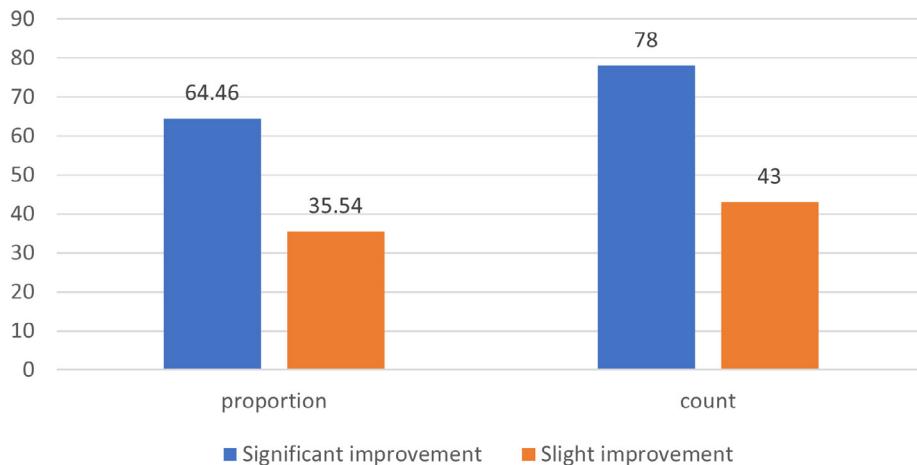
When asked how often they practice the nutrition training, 67 (55%) respondents said that they apply the training regularly, 47 (39%) said they occasionally apply the lessons, while 7 (6%) said they rarely apply the lessons.

### IMPLEMENTATION OF LEARNED NUTRITION PRACTICES



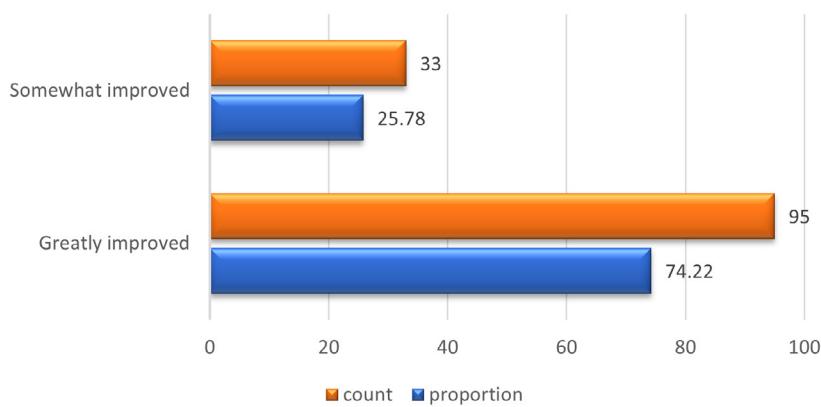
After the nutrition training, 78 (64.46%) of the respondents said that the nutrition training has had a significant improvement in the health of their household, while 43 (35.54%) said that the nutrition training has brought a slight improvement in the health of their households.

Perceived Health Benefits from Nutrition Training



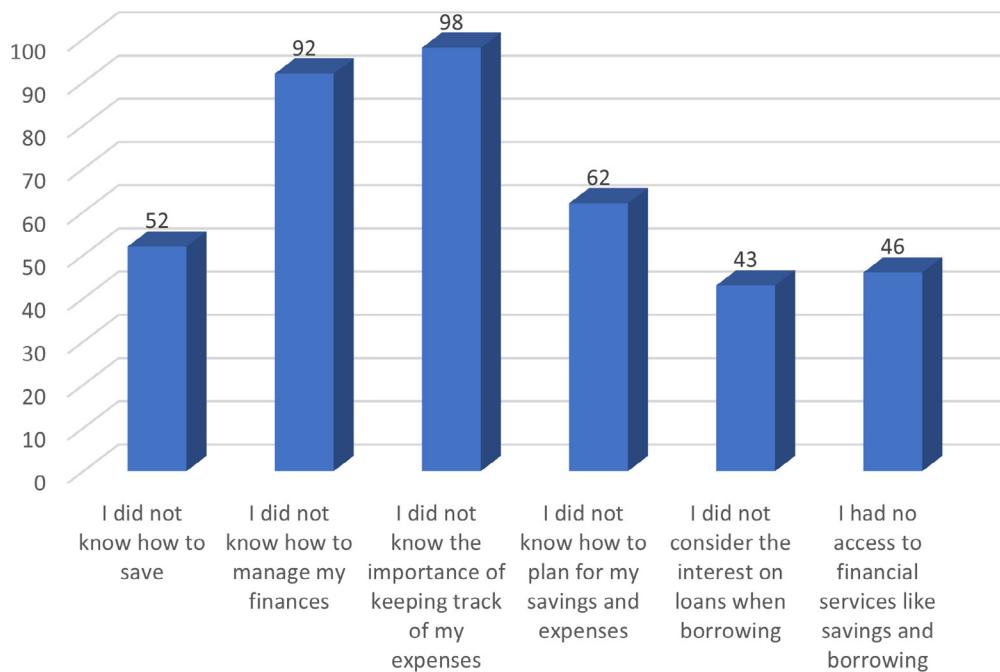
For 95 of the survey respondents, the project has greatly improved the overall welfare of their family, while the remaining 33 respondents said that the project has somewhat improved the overall welfare of their family.

Impact of Project on Family Welfare



### 3.3.5 IMPACT ON FINANCIAL LITERACY

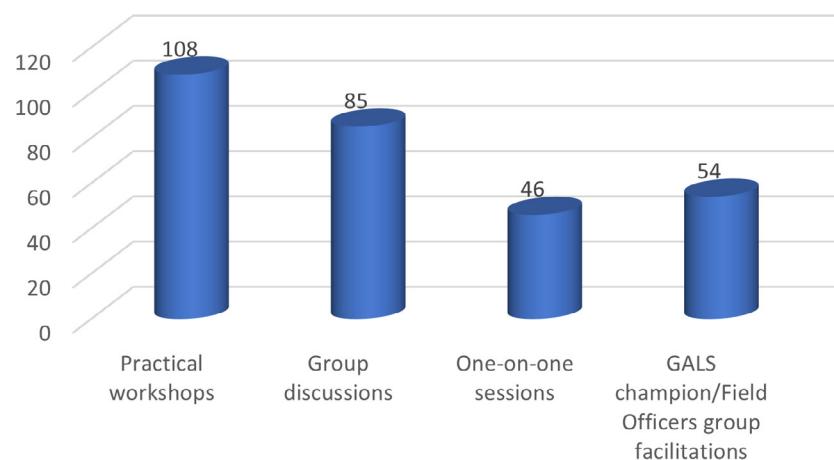
The survey respondents were asked if they had any financial literacy gaps before the project started. 98 of them said that they did not know the importance of keeping track of their expenses. 92 said that they did not know how to manage their finances. 62 said that they did not know how to plan for their savings and expenses. 52 said that they did not know how to save. 46 said that they had no access to financial services like savings and borrowing and 43 also said that they did not consider the interest on loans when borrowing.



### 3.3.6 EFFECTIVE TRAINING METHODS FOR WOMEN EMPOWERMENT

According to the 128 VSLA group members who were surveyed, 108 of them believed that the practical training workshops were the most effective method for women empowerment. 85 of them said that the group discussions during their VSLA meetings was the most effective method for women empowerment. A total of 54 respondents indicated that GALS Champions/field officers' group facilitations were the most effective method for women's empowerment, while 46 respondents found one-on-one sessions to be the most effective.

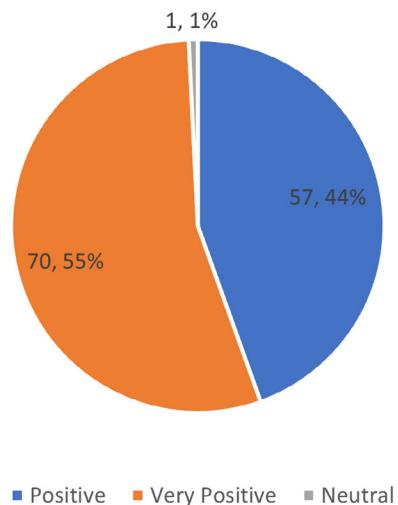
Training Method for women empowerment



### 3.3.7 IMPACT OF PROJECT ON COMMUNITY

According to 70 (55%) of the respondents, the overall response of their community to the project was very positive. 57 (44%) said that their community's response to the project was positive, while 1 person felt that the community's response to the project was neutral.

Overall Community Perception of the Project

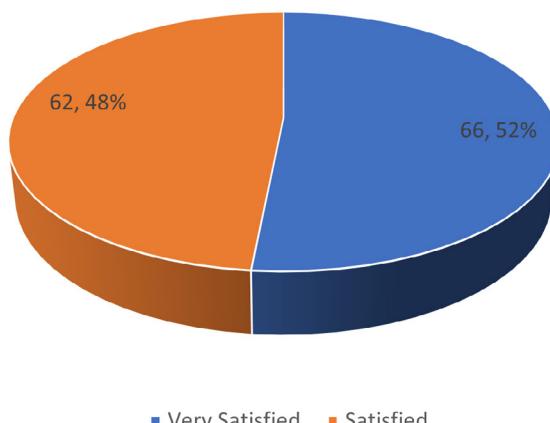


Majority (122) of the respondents believed that the project had not resulted in any changes to community leadership or organization structures during the period of the survey. According to the 6 people who believed that the project had resulted in changes in community leadership, women testified that they now had the privilege to express themselves during community meetings and had taken up positions in the community.

### 3.3.8 SATISFACTION WITH OVERALL PROJECT OUTCOMES

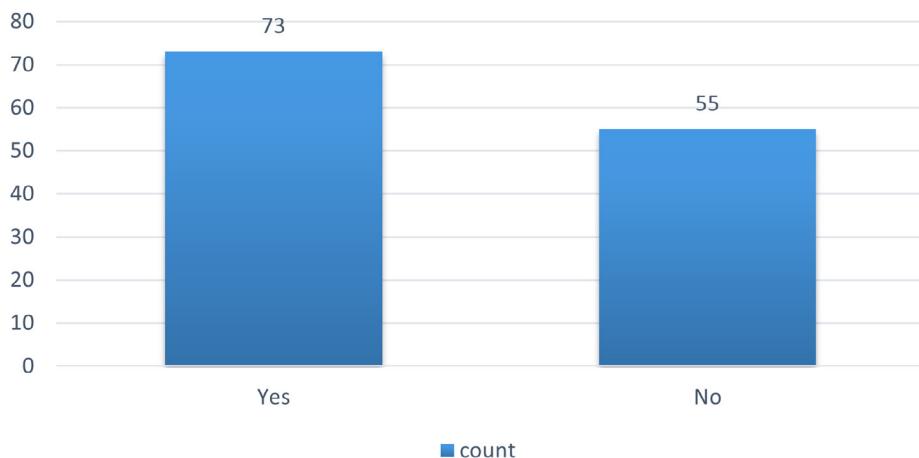
52% of the survey respondents were very satisfied with the overall outcome of the project, while the remaining 48% were indicated that they were satisfied. None of the group members who were interviewed expressed any dissatisfaction with the outcomes of the project.

Project Outcome satisfaction



## Impact of Loans

### Loan Participation in VSLA Groups



Seventy-three (73) of the group members interviewed indicated that they took loans during the first savings cycle of the VSLA groups. The loans contributed to providing better education and opportunities for their children, improving farming activities, sustaining and expanding businesses, enhancing living conditions, and increasing income.

#### 3.4 IMPACT STORIES

Esther Nyarkoh is a member of the Shalom VSLA group at Point 4 in Fosukrom district:

*I have derived a lot of benefits from the savings group because I have learned how to save. I learned a lot about nutrition and the kind of food that should be eaten to enhance the health of my household. The GALS training has helped to improve my marriage. I believe the IGA practical training will greatly help me, because I sell bread which I source from different people, but with the practical training, I believe I can start baking my own bread. I am looking forward to the share out so that I can use that money to buy the necessary tools for my bakery.*

Margaret Asarfo is a member of Awurade Ne Mehwefo VSLA group at Yamfo B in the Akontombra district:

*The group has helped me a lot even though I have not taken a loan from the group. I have been able to save over GHS 1,000.00 which will help me in future. I have also learnt from the nutrition training that I have to balance my diet to improve my health. I don't have any other work apart from farming, but with the practical IGA training, I have learnt how to bake bread. With the savings from the group, I am going to start a bread baking business. Through the GALS training, I have learnt how to plan for my future.*

*Currently, I know that I need to incorporate planning in every work that I do and set money aside to help me to achieve my goals.*

Gladys Osei is a member of Shalom VSLA group at Point 4 in the Fosukrom district:

*Initially, I thought the project will not benefit me due to previous experiences, but the field officer took us through the trainings. Right now, we are taking loans with low interest rates which has greatly helped me. I have learned how to plan for my future and hold proper conversations with my husband. I am now able to manage my household. I am grateful to SUCDEN, Kuapa Kokoo and PDA for this intervention.*

Janet Appiah is a member of YENDAAKYE NKOSOO VSLA group at Goka in Adabokrom district:

*I have benefited from the credit facilities offered by my VSLA group under the project. Unlike other avenues, the group has made access to loans very easy without any stress. The GALS training has helped to strengthen my marriage because I have learnt ways to properly dialogue with my husband. I am going to do meat pie as my IGA.*

Ibrahim Vasco is a member of Odo VSLA group at Bronikrom in the Akontombra district:

*The project has helped me a lot because when I needed money for my child's school fees, the group gave me a loan quickly which was very timely. The GALS training has helped me to realise that I was making a mistake by not helping my wife domestically. Since I started helping my wife, there is harmony in the household, so I am very grateful to the group.*

Joyce Abrafi is a member of the Gye Nyame VSLA group at Yamfo B in the Akontombra district:

*The loan from the VSLA group has helped me a lot. I have been using loans from the group to pay for my children's school expenses while I work to repay the loan. I thank the group for the loans.*

Owusu Poku is a member of Awurade ne Mehwefo VSLA group at Yamfo B in the Akontombra district.

*The GALS training at the VSLA group has helped me. We were taught to set visions for our future and to focus on the activities that bring us money. The training has helped to restore peace in my marriage and the relationship between my wife and I have improved.*

Kwabea is also a member of Awurade ne mehwefo VSLA group at Yamfo B:

*The VSLA group has helped me to pay for my child's training. I took a loan from the group which I used as capital to start a microbusiness. I am now able to get my daily bread because of the project. I am able to save more weekly, and also get money for my children every morning when they are going to school.*

## 4.0 LESSONS LEARNED AND CHALLENGES

### 4.1 LESSONS LEARNED

**Group formation and Participation:** Due to past experiences with VSLA groups and general challenges with savings groups in the project's operational districts, some community members were hesitant to join. This affected both the number of groups formed and overall participation. Many community members adopted a "wait and see" approach, uncertain about the success of the intervention. As a result, efforts to form a tenth group were unsuccessful due to a lack of interest, largely influenced by previous experiences.

**Interest in Nutrition Training:** The nutrition training component generated significant interest among participants. Many were fascinated to learn that they could achieve a balanced diet using locally available foods without incurring extra costs. This realization increased engagement and enthusiasm for improving household nutrition practices.

**Women's Participation and Savings Behavior:** Although 64% of the project beneficiaries were women, they contributed 69% of the total savings by the end of the first cycle. This indicates that, on average, women saved more than men under the project. The VSLA structure provided a crucial platform for women to save and build financial resilience.

**Access to Credit and Financial Empowerment:** The project created an opportunity for group members to access credit for various needs. Several members acknowledged that without the VSLA, obtaining loans would have been significantly more challenging. The accessibility of these loans helped members meet financial obligations, sustain businesses, and improve their overall economic well-being.

### 4.2 CHALLENGES

Efforts to establish a tenth VSLA group were unsuccessful. KKFU farmers in the sensitized communities showed little interest, and KKFU field officers noted that most communities in the area already had existing VSLA groups.

Heavy rainfall continued to make roads leading to some communities unmotorable, limiting field officers' ability to engage with the groups during periods of heavy rain.

Absenteeism and lateness were also challenges in some VSLA groups. To address this, groups implemented fines for members who missed meetings or arrived late. Additionally, during Ramadan, attendance in groups with a predominantly Muslim membership was low but improved after the fasting period.

## APPENDICES

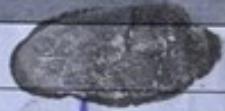
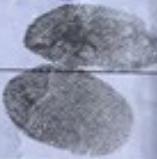
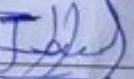
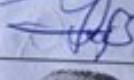
### Appendix 1: Summary of share purchase data per group

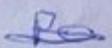
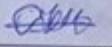
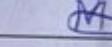
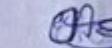
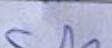
District	Community	Group	Male Shares	Female Shares	Total Shares	Social Fund	Fines	Weeks	Average Attendance
ADABOKROM	ESSAKROM	ONUA DC	9335	9980	19315	681.5	19	52	11
ADABOKROM	GOKA	YENDAAKYE NKOSOFC	17035	19140	36175	761.5	197.5	52	21
AKONTOMBRA	BRONIKROM	NHYIRA	8870	21250	30120	783	103	52	12
AKONTOMBRA	BRONIKROM	CDC	6960	18120	25080	670	81	51	11
AKONTOMBRA	NYAMENNAE	ADOM NTI	13015	7600	20615	1019	219	50	19
AKONTOMBRA	YAMFO B	AWURADE NE MEHW&FO	5975	17270	23245	996	48	51	17
AKONTOMBRA	YAMFO B	GYE NYAME	1125	19745	20870	429.5	83	51	14
FOSUKROM	DONKORKROM	UNITY	8440	10760	19200	824	142	52	12
FOSUKROM	POINT 4	SHALOM	2650	37310	39960	1046	67	52	15
		GRAND TOTAL	73405	161175	234580	7210.5	959.5		

## Appendix 2: Summary of share purchase data per group

District	Community	Group	Loans (Male)	Loans (female)	Total loans given	Total repayments	No. of loans given (Male)	No. of loans given (female)	Total number of loans
ADABOKROM	ESSAKROM	CD UANO	3100	3300	6400	6915	5	6	11
ADABOKROM	GOKA	YENDAAKYE NKOSOO	1000	6300	7300	12100	2	7	9
AKONTOMBRA	BRONIKROM	NHYIRA	16800	11200	28000	30090	14	7	21
AKONTOMBRA	BRONIKROM	CDC	5300	6500	11800	16250	7	5	12
AKONTOMBRA	NYAMENNAE	ADOM NTI	1700	4700	6400	9295	4	8	12
AKONTOMBRA	YAMFO B	AWURADE NE MEHW&FO	5350	4800	15500	17770	12	5	17
AKONTOMBRA	YAMFO B	GYE NYAME	12400	1000	13400	16240	14	1	15
FOSUKROM	DONKORKROM	UNITY	1800	2000	3800	4940	3	2	5
FOSUKROM	POINT 4	SHALOM	18400	3000	21400	22220	17	2	19
		Grand Total	71200	42800	114000	135820	78	43	121

**Appendix 3: List of GALS Champions training participants**

PARTICIPATORY DEVELOPMENT ASSOCIATES GALS CHAMPIONS TRAINING AT SEFWI ASAWINSO					
ATTENDANCE - 22/3/24					
DISTRICT	COMMUNITY	GROUP NAME	CHAMPION	CONTACT	SIGN
ADABORKROM / FOSUKROM	GOKA	YEN DAAKYI	JANET APPIAH	0599395545	
			LELEH KWADWO	0240855720	
ADABORKROM / FOSUKROM	DONKORKROM	UNITY	BEKWIN AGNES	05440291805	
			MICHEAL BONSU	0544254561	
ADABORKROM / FOSUKROM	ESSAKROM	ONUA DO	IDDRISU MARIAM	0595913937	
			KOFI ADAMA	0595656289	
ADABORKROM / FOSUKROM	POINT 4	SALOM	COMFORT FIEKAA	0204565677	
			J.K ANDANI	0551970992	
AKONTOMBRA	NYAMENANNE		AWUIN FOZIA	0597584762	

			AFFUL REGINA		
AKONTOMBRA	BRONIKROM	ADOM	ROSE OBLITEY	0552303425	
			GEORGINA OSEI	0550718197	
AKONTOMBRA	BRONIKROM	NHYIRA	ZINABU HAMIDU	0556036735	
			AKORFA MORDEDZI	0511955850	
AKONTOMBRA	YAMFO BI	AWURADI NE YEN HWEFO	ASARE MARGRET	0249055121	
			ABIGAIL ANANE	0208035400	
AKONTOMBRA	YAMFO B	GYE NYAME	AMOAH LYDIA	0555607427	
			SALIFU CHARITY	0556738693	
				0541626274	

#### Appendix 4: Details of VSLA Groups

Nº	DISTRICT	COMMUNITY	NAME OF GROUP	MALE	FEMALE	TOTAL	MEETING DAY	TIME	SOCIAL FUND (GH₵)	SINGLE SHARE VALUE (GH₵)	SERVICE CHARGE ON A LOAN (%)
1	Akontonbra	Yamfo B	Awurade ne Mehwɛfo	7	16	23	Thursday	9:00 am	1	10	10%
2	Akontonbra	Yamfo B	Gye Nyame	1	17	18	Thursday	9:00 am	0.5	10	10%
3	Akontonbra	Bronikrom	Nhyira	5	11	16	Monday	2:30 pm	1	10	10%
4	Akontonbra	Bronikrom	Odo	5	10	15	Monday	2:30 pm	1	10	10%
5	Akontonbra	Nyamennae	Adom	16	10	26	Friday	2:30 pm	1	10	10%
6	Fosukrom	Point 4	Shalom	2	21	23	Thursday	9:00 am	1	10	10%
7	Fosukrom	Donkorkrom	Unity	8	7	15	Friday	2:00 pm	1	5	5%
8	Adabokrom	Essakrom	Onua Do	9	6	15	Friday	7:30 am	1	10	10%
9	Adabokrom	Goka	Yendaakyé Nkosoo	12	18	30	Thursday	8:00 am	0.5	5	10%
				65	116	181					

## Appendix 5: Project Tracker

Activity	Responsible	KPI	Status
Selection of communities	PDA, Sucden	5 Communities	Completed
Community Entry and Sensitization	PDA	N/A	Completed
Training of community members on VSLA and Management set up	PDA	10 VSLAs	9 VSLAs formed. Remaining communities were not interested in the project and efforts to get new communities which will be interested were unsuccessful
Selection of VSLA members for GALS training	PDA	200 people trained in gender sensitivity	181 members trained
Financial Inclusion/ Literacy Training	PDA	200 people trained in financial literacy	181 members trained
IGA Training	PDA	200 People trained in IGAs; 50 people started IGAs	181 members trained
Nutrition Champions selected	PDA	20 Nutrition champions selected	18 champions selected
Nutrition Training	PDA	200 people trained in good nutritional practices	181 members trained