

LIVING LOANS IMPROVES RURAL LIVELIHOODS IN KETU

According to studies, crop farming serves as the major source of livelihood for most rural families in the Volta region of Ghana. These families, who mostly produce on subsistence basis lack the support to engage in other livelihood activities such as livestock farming which equally have greater potential for improving their incomes, hence their standard of living.

To help improve the livelihood of these families and also spear-head the achievement of the Millennium Development Goals (MDGs) in the Volta region, **Development Solutions Center**, an NGO and a program holder for Heifer Project International in Ghana initiated the Ketu Livestock and Beekeeping Project in 2007. This is to alleviate rural poverty and hunger by increasing the incomes of families, promote environmentally friendly and regenerative farming practices and also ensure that all project beneficiaries are educated on HIV/AIDS and gender equity issues all by 2010.

To assure sustainability and greater impact of project, the Pass on Gift (POG) strategy was put in place. The concept embodies HPI's philosophy of practical sharing and caring. It operated on the premise that every family who receives an animal signs a contract to pass on offspring and training to another family in need.

Immediate Results

Already, more than seven Farmer and Community Based Organizations have been trained in organizational development skills and provided with living loans, which comes in the form of small ruminants, grasscutter, beehives and equipment and agro forestry inputs (improved variety of mango seedlings).

Some of these groups include Dzigbordi Livestock Group, WHOMS, Penyi Area Agro Forestry and Dzodze Grasscutter Farmers Association. Others include Hope Foundation (Denu), Volta Agro Forestry and Sustainable Network, and Hosanna Mission – Klikor. As at 2009, these groups have benefited from the project in the following ways:

1. 41 families benefited from 181 beehives & stands, and harvesting equipments. The group started harvesting honey and has put money aside for POGs.
2. 12 families received 60 grasscutters and 16 cages. The group has some animals ready to be passed on to their members.
3. 42 families benefited from 206 goats and 44 sheep. The group passed on 64 small ruminants
4. 420 improved mango seedlings placed to 5 groups. The mangoes are in the 5th month and are doing well.
5. 400 ducks placed to 20 farmers.



"Thanks to DSC and heifer for providing us with resource through the poverty alleviation intervention. After my POG I will also pass back to some other farmers in my community" - **Mawutor Atikor, a beneficiary, passing on goat and skills to another farmer**

“ I am very grateful to Heifer and DSC for bringing this project to our community. I will try and put up a grasscutter resource centre in my house in some few months” says a beneficiary.



Outcome so far

Findings from field visits revealed that farmers into small ruminants expressed joy at the assistance and acknowledge the gains they have started making from the initiative. To some of them, the project has drastically reduced their volume of fertilizer purchase.

By this, manure from the animals is turned into compost and used on their farms and backyard gardens, saving them the cost of acquiring chemical fertilizers. They also mentioned the fact that there is a synergy between the new project and their farm activities. To them, leftovers from the farms are used to feed animals at home and the manure from them is also used to fertilize the crops. As a result, nothing in the cycle goes waste.

Additionally, 95% of the farmers involved in apiculture mentioned that honey use as a dietary supplement had improved their health needs. Lessons learnt from sensitization sections in domestic violence have also helped in maintaining peace at home and improved family life.

Factors leading to success

- DSC's sensitization and training workshops led to the farmers' understanding of the project and also equipped the farmers to take control of the project and make it their own.
- The placement of beehives as well as training in apiary management by DSC.
- Sensitization sections and training by DSC staff.
- Supervision partly placed at the door step of the various group executives. Also, the executives were tasked to submit monthly reports to the project staff upon demand.

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