



A Qualitative Assessment of Support Programs for Caregivers' Income Generation Activities in Ghana

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The Enhancing child Nutrition through Animal source food Management (ENAM) project was developed to address the affects of poverty on household food security and child nutrition in Ghana. Formative research in three regions of Ghana documented a perceived lack of income as the primary constraint to a household's ability to incorporate adequate amounts of animal source foods (ASF) in young children's diets. Increased consumption of ASF can enhance overall child nutrition and well being, and prevent micronutrient deficiencies detrimental to growth and development. A review of 18 organizations was completed to identify strategies for supporting caregivers' income generation activities (IGA) in Ghana. Three strategies were identified: input credit, financial support and financial support using the credit union concept. Lending to groups and designation of group members as guarantors for the loans were key components to the success of IGA programs. There was a low prevalence (22%) of support specifically targeting ASF-related IGA among the organizations reviewed. Although improved nutrition was a programmatic objective for most of the organizations, only two incorporated nutrition education in their activities. This lack of attention to nutrition in the majority of the microcredit programs reviewed, is an important shortcoming. Nutrition and health interventions need to be integrated into IGA to assure that improved nutrition occurs with increased income. The lessons learned from these three approaches were used to design microcredit interventions for the ENAM project.

Background

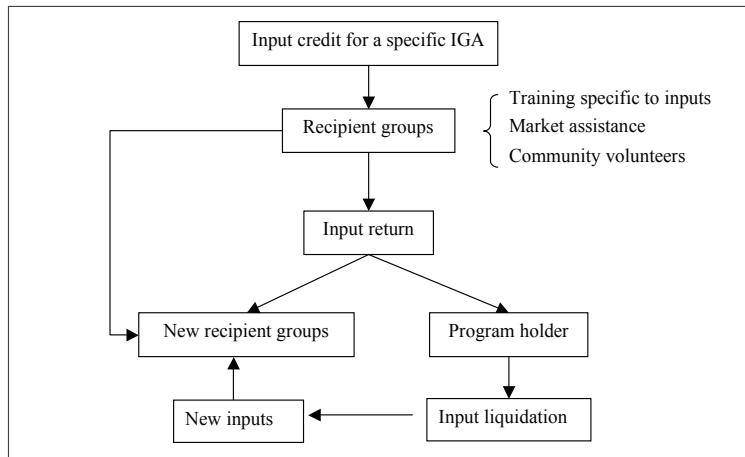
Childhood malnutrition remains a significant public health problem in sub-Saharan Africa, largely caused by sub-optimal feeding practices and poor diet quality. Deficiencies in micronutrients can lead to poor growth, impaired cognitive performance and other health problems. Improving diet quality through the consumption of animal source foods (ASF) is one approach to enhance child well being and prevent micronutrient deficiencies. School feeding intervention studies of the Global Livestock Collaborative Research Support Program (GL-CRSP) have demonstrated a positive relationship between the intake of ASF, particularly meat, and increases (up to 20%) in cognitive Raven's scores and higher (up to 1.5 times) school grades, as well as improved behavioral and physical characteristics. (Sigman et al. 2005) Based on the results of the GL-CRSP studies and others, the Enhancing child Nutrition through Animal source food Management (ENAM) project is researching the best methods for increasing the availability of ASF for young children.

Formative research in three regions of Ghana showed that the majority of animal source foods (ASF) in rural household meals were purchased rather than home-produced. Furthermore, adult females in the home held the primary responsibility for providing the sauce or stew ingredients (including ASF) for household meals.

These caregivers perceived poverty, due to lack of capital to engage in supplementary income generation activities (IGA), as an important constraint on their ability to include sufficient ASF in household meals that children shared. Therefore, stakeholders recommended improving income through financial support of caregivers' IGA as an important intervention priority for enhancing inclusion of ASF in children's diets. This recommendation is one of the objectives of the ENAM project under the Global Livestock Collaborative Research Support Program (GL-CRSP). We completed a qualitative assessment of the strategies that different organizations in Ghana have adopted for supporting caregivers' IGA to learn from their experiences. The objectives of this qualitative assessment were to:

1. Describe the types of assistance and mechanisms for delivery of the assistance being used by various institutions to support women's IGA;
2. Determine the proportion and describe the experiences of organizations/institutions providing support for caregivers to engage in animal rearing or ASF-related IGA; and,
3. Explore the extent of incorporation of nutrition education in program activities to support caregivers' IGA.

Figure 1. Flow chart for input credit schemes for IGA.



Method

The criteria for selection of organizations/institutions for participation in the assessment activity were that the organization/institution (a) had activities that targeted women; (b) provided credit (financial or otherwise) for women to engage in income generation activities; (c) had nutrition, health or agriculture-based goals; (d) had activities in at least one of the three regions of the country where the ENAM project communities were located; and, (e) was willing to be interviewed by ENAM project staff. The membership lists of the Ghana Association of Private Voluntary Organizations in Development (GAPVOD) and the Ghana Microfinance Institutions Network (GHAMFIN) provided an initial list of organizations and contact persons. Thereafter, a snowball sampling procedure was used to identify other organizations that met the selection criteria. A total of 18 organizations [governmental (n=3), international (n=6), national (n=2), and local (n=7)] were included in the IGA assessment.

Data were collected through face to face interviews with program administrators and implementers (field personnel) of each organization using semi-structured interview guides. When possible, we made field visits to the intervention communities, interacted with the program participants or beneficiaries and observed interactions between program participants and implementers. We reviewed program documents, such as program brochures, and annual evaluation reports, when available. Content analyses were completed on the interview transcripts, observational notes, and document reviews and themes of interest were abstracted and summarized.

Findings

From the data collected, three major strategies for supporting IGA were identified: input credit, financial support, and financial support using the credit union concept.

Input credit schemes. The main components of the input credit strategy are summarized in Figure 1. This approach involves the provision of inputs for a specific IGA as loans to individuals within organized groups of program participants. Inputs can be seeds or plant saplings with needed farming implements or they can be income-generating animals, such as bees, poultry, livestock or small ruminants. The recipient group is given a period of time to work with the inputs to earn income, purchase additional inputs and expand their enterprises. Groups receiving the inputs are also provided with training specific to the inputs they receive and there may be community volunteers trained to provide assistance to the groups periodically.

For example, an organization that provides poultry to groups may also train some key persons in the community to provide basic veterinary services and advice to group members during the period of the 'loan'.

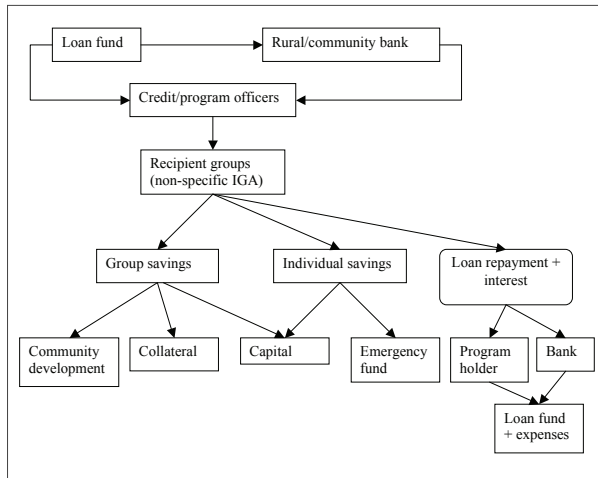
After the loan period, each individual within the group is expected to pay back the same quantity of input they received before receiving additional 'loans'. We identified two systems for paying back input loans. One system involved paying back the loan to individuals within newly formed recipient groups as with Heifer International's 'Pass on the Gift' model. In the other system, the initial loan recipients pay back their loans to the program holder or organization giving out the loans. The organization then liquidates the inputs and invests in new inputs for new recipient groups. In both systems, the initial recipients are also expected to pass on the training they received to new input recipients.

Financial support strategies. Organizations adopting the financial support strategy are typically provided a loan fund that is disbursed to individuals within organized groups to support any IGA of the individual's choice (Figure 2). Two pathways for loan disbursements are used:

1. The loan fund is disbursed directly to recipients through credit or program officers trained by the organization; or,
2. The loan fund is set up within a rural or community bank. Bank personnel are trained in outreach and village banking systems and serve as a liaison between the bank and participant groups.

Loans are typically given out in 4-6 month cycles with interest rates of 30% to 45% per loan cycle. Loan recipients follow strict weekly or fortnightly repayment schedules, closely monitored by the credit or program officers. Loans plus interest are returned to the bank or program holder to maintain the loan fund and to pay for expenditures

Figure 2. Flow diagram for financial support schemes for IGA.



associated with the program. Individuals participating in such financial support schemes are typically required to contribute to group savings accounts to build collateral for obtaining loans directly from the banks, or to build a capital base for the group members to borrow from or lend to non-group members, or for investment in community development projects. Individual savings are also strongly encouraged as a means of developing a capital base or as an emergency fund.

Financial support using the credit union concept.

This financial support strategy involves developing a membership base for setting up a credit union (Figure 3). The program holder or organization provides some seed money to set up a credit union fund with a microfinance component. Members make contributions to the credit union fund for a specified period of time, after which they are able to borrow money from the fund to support IGA of their choice. Non-credit union members can obtain loans from the microfinance component of the credit union but not from the credit union funds. Members also can borrow money from the microfinance component of the fund. Both members and non-members repay loans with interest to the specific program (whether credit union or microfinance) from which the loan was taken. The credit union members are expected to maintain personal savings accounts with the credit union.

Support of ASF-related IGA

Of the 18 organizations reviewed, only about 22% (n=4) had specific program activities targeting animal production as an IGA among women.

Although improving household nutrition was often indicated as a programmatic objective, only two of the organizations reviewed included participation in periodic health and nutrition education sessions as a

requirement for receiving program benefits. Furthermore, programmatic success was typically defined by increased incomes of participants and loan repayment rates and not by nutrition-related indicators. Improved food security was often assumed by organizations based on rhetorical accounts from participants and not systematic evaluation.

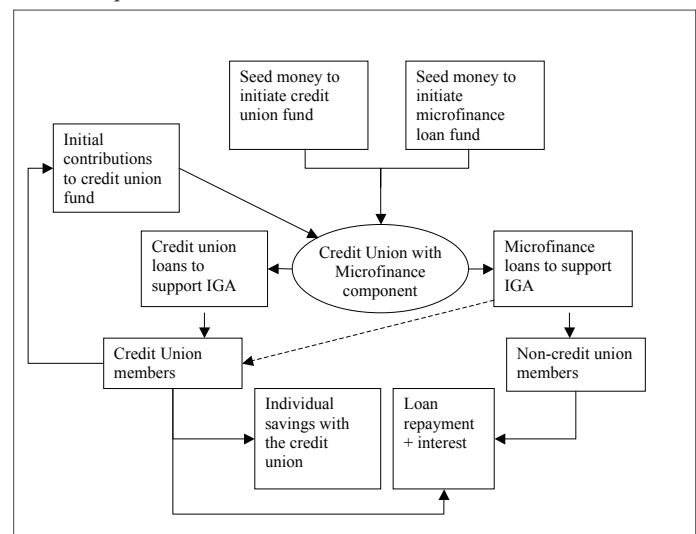
Practical Implications

Lessons learned from this research activity informed the development of the IGA support activities undertaken by the ENAM project. There were similarities in the mechanisms of delivery of support provided to beneficiaries through the three support strategies presented that were based on past experiences and the concept of 'best practices' in supporting women's IGA. For example, a key component of the input credit and financial support schemes was lending to groups so that group members serve as guarantors for each others' loans. In a workshop with representatives from the various microcredit and microfinance institutions, there was consensus that the group lending approach has proven successful in Ghana and was recommended for the ENAM project.

The project also revealed the low prevalence of support specifically targeted at ASF-related activities. On-going research is evaluating whether the focus of the IGA (ASF or non-ASF) influences children's ASF intakes. In addition, factors that limit women's participation in ASF-related activities need to be assessed.

The lack of attention to nutrition in the majority of the microcredit programs reviewed, was an important shortcoming. In a study by Zeller et al. (1999), the effects of caregiver's IGA on energy intake and nutritional status were mixed. In four of seven developing countries studied, financial services for support of IGA had a positive effect

Figure 3. Flow diagram for financial support schemes for IGA using the credit union concept.



on total energy intake, but children's nutritional status did not improve. As income increases, individuals may diversify their diets based on taste preference instead of on nutritional perspective. Therefore, there is need to integrate nutrition and other health interventions, such as sanitation, into

programs that support caregivers' IGA. In summary, this study provided formative information to guide the ENAM project interventions and identified additional areas of needed research that could be incorporated into the project's research agenda.

Further Reading

Christian Rural Aid Network-Ghana: <http://www.cran.org>

Freedom from Hunger, Technical Resource Site: <http://www.ffhresource.org>

Grameen Banking for the Poor: <http://www.grameen-info.org>

Heifer International: <http://www.heifer.org>

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The GL-CRSP Enhancing Child Nutrition through Animal Source Food Management (ENAM) project was established in 2003 and, through research, training and outreach, monitors the multiple pathways that might increase availability, accessibility and utilization of animal source foods in the targeted communities of Ghana. The project is led by Dr. Grace Marquis, Iowa State University and McGill University. Email contact: grace.marquis@mcgill.ca.



The Global Livestock CRSP is comprised of multidisciplinary, collaborative projects focused on human nutrition, economic growth, environment and policy related to animal agriculture and linked by a global theme of risk in a changing environment. The program is active in West and East Africa, Central Asia and Latin America.

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