

Christian Aid Ghana:
A decade of innovation in
tax justice and inclusive
markets programming.
An exit learning review

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Research
& Evidence

Authors: This research report was prepared by the Research Evidence and Learning team, led by Kas Sempere and Winnifred Mailu

Cover: Amina Issah Ebanyinle, a beneficiary of the GEOP project from Ellembelle District of Ghana
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caid.org.uk

Contact us

Christian Aid
35 Lower Marsh
Waterloo
London
SE1 7RL
T: +44 (0) 20 7620 4444
E: info@christian-aid.org
W: caid.org.uk

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Executive summary

Christian Aid Ghana is closing in 2020, part of a wider restructure of Christian Aid. This review seeks to celebrate the work of the Ghana programme, and capture learning to share with partners, other Christian Aid programmes, and the development sector.

The review focuses on tax justice and market development, two areas in which the Ghana programme innovated. It also reflects on the evolution of Christian Aid Ghana's partnerships with national associations and institutions.

For the last ten years, Christian Aid Ghana has been known within Christian Aid and amongst other CSOs for integrating tax justice work into good governance and public service initiatives. The innovative features of this tax justice were twofold. First, it was developed at the grassroots and fed structures that make advocacy demands towards national policy. Second, as well as supporting civil society groups to pressure local governments to improve public services, it also supported local governments to raise revenue levels and improve systems of revenue collection and respond to citizen demands.

Lessons from the tax justice work include:

- Partner on both sides of the governance equation by including both local governments and CSOs as partners.
- Support local governments to raise levels of revenue and improve systems of revenue collection, as well as supporting civil society to monitor public budget expenditure.
- Target both small businesses and larger companies for tax collection.

For the past five years, Christian Aid Ghana used a complementary approach to poverty alleviation and local economic development across several projects. This approach was innovative in two ways: first, it used 'markets systems' methodologies, with a participatory perspective; and second, it linked this economic approach to a political approach which entailed partnering with both coalitions and government actors to achieve impact at scale and influence policies.

Lessons from the market development work include:

- Work with coalitions and networks to enhance impact.
- Let markets drive programming decisions, particularly about which crops and products to focus on.
- Integrate approaches, bringing in actors from different places in agricultural

value chains.

- Include policy and systemic change.

Under Christian Aid's traditional partnership model, it does not generally directly implement activities, instead supporting its partners to do so. According to Christian Aid Ghana, the model of partnership in which only the partners implemented projects tended towards suffocating the country programme. They argue that a hybrid model of beneficial partnership would have worked better, without necessarily meaning competition with partners.

On the other hand, Christian Aid was praised for enabling CSOs to grow and consolidate, and for knowing when to let its partners go for the sake of sustainability.

Introduction

In 2020, Christian Aid Ghana will be closing as part of a wider restructure of Christian Aid. This review seeks to celebrate the work of the programme, and capture learning to share with partners, other Christian Aid programmes, and the development sector.

Christian Aid started working in Ghana in the 1980s, providing humanitarian response to food and drought crises. In the mid-1990s, the organisation shifted towards longer-term development work, including programmes on climate change, HIV-AIDS, livelihoods, peace and youth. At that time, work was coordinated from London and implemented by partners in Ghana.

Ghana returned to democracy in 1992 after 11 years of military rule. In 2002, the country was granted debt relief by the World Bank and IMF under the Highly Indebted Poor Countries initiative. There is some evidence that the government achieved improvements in education and healthcare thanks to the debt cancellation, effective policies, and financial saving and investment. This decade of change also opened new space for civil society.

In the late 2000s, Christian Aid opened an office in Accra as part of an internal decentralisation process and started to invest in building on previous work done on governance – including the monitoring of and feedback to governmental programmes – while also continuing with its existing areas of work. A key area of work on economic justice was the campaign on Economic Partnership Agreements, and in 2010, work on tax justice began at both local and national levels. Unrestricted funds were initially used to invest in these new initiatives, and to test models. These later became the bedrock of a series of three- to four-year programmes funded by the European Union (EU) in which tax justice was integrated into efforts to improve employment and health services (see Section 1).

In 2011, Ghana gained the status of lower middle-income country. Ambitious government economic plans included the Agriculture Sector Investment Plan (2011-2015) and Ghana Beyond Aid (2018), which demonstrated a commitment to country-owned economic development. For Christian Aid Ghana, this meant a stronger emphasis on the private sector and on economic transformation, which translated into programmes on resilient and inclusive markets (see Section 2).

As well as focusing on tax justice and market development, this review shares learning on the evolution of Christian Aid Ghana's partnerships with national associations and institutions (see Section 3).

Methodology

This learning review is based on a two-week visit to Ghana by Christian Aid advisers Dr Kas Sempere (research, evidence and learning) and Ms Winnie Mailu (inclusive market development). They carried out fieldwork with Christian Aid Ghana's Country Manager Mr Kobina Okyere and Programme and Policy Manager Mr. Jonathan Lanidune.

A review of evaluation reports, partner annual reports and other relevant documents was carried out to learn about programmes. Additionally, the team used focus group discussions and key informant interviews with Christian Aid staff and past and current partners to complement the secondary data.

Fieldwork took place in Ablekuma and Ayawaso (Accra metropolitan area), Bolgatanga (Upper East Region), Ellembelle District (Western region) and Tamale and West Mamprusi (Northern region). The advisers asked about the evolution of work on economic and tax justice, and inclusive markets work in the country programme, with focus on innovation and learning. A second set of questions focused on Christian Aid's partnership model.

Kas Sempere reviewed tax justice work covering three EU-funded programmes (2009-2019), as well as other tax justice projects, initiatives and coalitions. She interviewed civil society and government partners. Winnie Mailu covered the inclusive markets work (2015-2019). This workstream was funded by Christian Aid itself, the EU, GIZ and other donors. She interviewed NGO partners and beneficiary groups.

Additionally, both advisers explored the role of partnerships in the country programme through an in-depth interview with the Christian Aid Ghana country manager, a focus group discussion with ten Christian Aid Ghana staff, and meetings with past and current partners. The programme STAR was contacted for an interview, but this did not take place. In the meetings with partners, Christian Aid Ghana staff left the room once introductions had been made unless the partner specifically requested their presence. The advisers also attended a one-day closure meeting of the Growing Economic Opportunities for Sustainable Development (GEOP) programme which covers both tax justice and market initiatives.

All respondents gave their informed, voluntary, verbal consent to participate in the review and for their comments and photos to be shared publicly. Responses from individual community members, field workers and volunteers have been anonymised.

1. Innovation: integrating tax justice into development programming

For the last ten years, Ghana has been known within the Christian Aid family for pioneering creative governance programming, and in particular for integrating tax justice into good governance and public service initiatives.

Two things have made this work innovative. First, it is common to observe tax justice work in national advocacy networks and coalitions, but less common to see it developed at the grassroots and feeding structures that make advocacy demands towards national policy. Second, it is common to design governance programmes in which international NGOs support civil society groups to put pressure on their local governments to improve public services, and to monitor budget expenditure. However, it is less common to work both sides of the equation, supporting CSOs, but also supporting local governments to raise their revenue collection and prepare to be responsive to citizen demands.

These innovative approaches to tax justice are of utmost relevance in the context of Ghana's national strategy to depend on its own resources rather than on aid. Countries on the same pathway will find this approach useful.

This section asks how tax justice work has supported better programming and policy advocacy on good governance.

1.1 Tax justice programmes in Christian Aid Ghana

Christian Aid's work on tax in Ghana started in 2010 with two studies on taxation that set a strategic direction for future programmes. The first study provided a comprehensive picture of taxation in the country. Christian Aid Ghana country manager reflected: "It was quite ground-breaking, an in-depth analysis of Ghana's tax policy and legal framework. Before, it was about the extractive sector and how mining revenues could be used. Since then, the conversation expanded beyond extractives to look at tax policies."

The second study explored the way that female traders in the informal sector experienced taxation. According to staff from partner Ghana Integrity Initiative (GII) and Christian Aid Ghana, the paper was central to developing Action for Local Employment, Accountability and Resource Mobilisation or **LEARN (2011-2014)**, a programme led by partners GII and the Institute for Democratic Governance, and funded by the EU and Christian Aid Ghana in 2011. The programme aimed to create employment opportunities for young people and educate citizens about their rights and responsibilities with respect

to tax. This approach was successful in raising awareness about the need for youth employment, raising revenue for some of the 18 local authorities involved in the programme, and in influencing their behaviour for better public service delivery.

Christian Aid was one of the first organisations in the country to have a tax justice programme. The success of the approach led to the development of a second EU-funded programme, Improving Maternal Health through Participatory Governance or **IMPROVE (2014-2017)**. Led by partner SEND Foundation, IMPROVE focused on improving delivery of maternal health care and better linking it to tax collection in 30 districts. The final evaluation shows local governments responding to most of the commitments made to their citizens on improving maternal health services. However, the evaluation does not provide evidence of revenue increases in these local governments, or of the influence of revenue collection in improving public health services. One local government we visited in 2020 that had been part of IMPROVE, West Mamprusi, shared data on its revenue collection from 2013 to 2019, showing an increase during the lifespan of the programme. However, this is still not enough to attribute causality between the programme and the increase in revenue collection.

During our visit, Christian Aid Ghana was closing a third EU-funded programme,

Growing Economic Opportunities for Sustainable Development or **GEOP (2017-2019)**. As with LEARN, one of GEOP's goals was to help increase revenue for local governments by at least 20% while encouraging job creation and more interaction between citizens and government. This programme has been developed with new partners including the United Civil Society Organisation for National Development (UCSOND), three local governments (Ablekuma Sub-metro Assembly, Ayawaso East Sub-metro Assembly – later to become a Municipal Assembly – and Ellembelle District Assembly), the Ghanaian Institute of Welding and the GRATIS Foundation. For the local government where there is data, the Ellembelle District Assembly, the revenue increased by 87.3% already in the second year (see section 1.3).

At the same time, STAR Ghana – a UK Aid, DANIDA and EU-funded consortium managed by Christian Aid – has funded several tax projects. For instance, SEND developed **Promoting Progressive Tax for Inclusive Development (2018-2019)** in which market women were informed about tax obligations and their potential to improve public services. The programme also encouraged vulnerable groups to ask the government to make taxation more progressive for those in need or trying to establish businesses, as well as taxing the richest citizens.

Throughout the decade, Christian Aid Ghana also supported the Ghana Tax

Justice Coalition, which has acted as a lead and catalyst body for the country's tax justice movement. In 2019, Christian Aid Ghana also collaborated with Christian Aid Ireland on a study that analysed the disadvantages for Ghana of a double taxation treaty agreed with Ireland. Other studies, such as those developed by GII, included work on tax incentives, the tax administration, and yearly analyses of tax policies in the national budget.

1.2 The social accountability model – taxation to link civil society and government

Two important lessons were learned through these programmes, which eventually coalesced into a model for approaching tax justice work in Ghana.

First, according to Christian Aid Ghana country manager, the importance of tax programmes is the effect they have on demystifying tax – usually seen as a technical matter – and on showing the positive effects that tax, fees, tolls, rates and levies can have on people. Tax work develops a sense of citizenry amongst communities. As a SEND member of staff noted: “In our interaction with the state, it always comes up that you can only demand [public] services if you pay your tax. The Ministry of Finance once told us we should educate citizens on tax obligations and on being responsible citizens... So, in designing projects, we would incorporate tax education.”

Second, a common problem in low and middle-income countries is the lack of human and financial resources in local governments. A Christian Aid Ghana staff member noted: “as part of a review, we realised that, no matter how empowered citizens are, the government side also needs support to deliver.”

With time, these two ideas turned into an approach to tax justice work – what Christian Aid Ghana and partners have called the 'social accountability' model. As well as working with CSOs to monitor local government expenditure, this model includes local governments as partners, helping them improve tax collection and deliver public services.

Christian Aid Ghana's country manager reflected:

A lot of governance programmes look at it from the civic rights perspective, not from civil responsibility. But if you are developing a governance programme, you can use the tax approach, a win-win approach. If I know I'm a tax payer, I'm evoking my right as a citizen and as a tax payer. Then we could move to non-compliance, to civil disobedience...

What does this social accountability model mean in practice? Some of the tax-related activities that Christian Aid Ghana and partners developed with citizens and local governments as part of

their livelihoods and health public service programmes in the last decade were:

- The Ghana Revenue Authority trained revenue officers in the assemblies (local governments); beforehand, they were often trained by contractors. In turn, assembly revenue officers downstreamed their training with people in communities such as market unions.
- Assembly staff and media were also trained on how to improve revenue generation.
- Assembly staff and partner NGOs, in collaboration with the health service, delivered citizen tax education as part of broader health sensitisation activities. Community radio programmes were an important medium.
- Brokering processes between market traders and local governments about 'fee fixing' (i.e. the amount of tax to be paid). In the past, fee fixing was perceived by communities as being unilaterally mandated by the government.
- Tackling corruption issues in tax collection – helping assembly oversight and incentivising tax collectors to be transparent.
- Supporting tax and budget monitoring by citizens (through district citizen monitoring committees and policy dialogues) to ensure that tax collected was directed to financing public services.

- Managing transparency in tax processes – ensuring that the assemblies organised or improved their budget hearings and published public expenditure on noticeboards.
- Broadening the tax base by expanding the type of taxes to be paid to the assembly, through technical support to assemblies.

1.3 Local government partnerships – the successful case of the Ellebelle Assembly

Under the GEOP programme, a successful partnership was formed between Christian Aid Ghana and the Ellebelle District Assembly. There were several aspects of this success.

As shown in Table 1, the Assembly increased its revenue for two consecutive years. This was due to better monitoring of their tax collectors through e-collection, which allows the Assembly to track payments from source, and to an expansion of the income base through an improved database of revenue items.

Table 1: Tax revenue collected in Ellembelle District Assembly
(In Cedi; 1 Cedi=US\$0.18)

Year	Budgeted	Actual
2017	1,188,646	968,290
2018	1,763,510	1,813,279
2019 (June)	2,235,800	1,351,484 (3.3 million projected by end of year)

Source: Ellembelle District Assembly

Before, many companies operating in the area were unwilling to pay tax, arguing that they had tax exemptions from central government. However, as the District Development Planning Officer noted:

We said they still had to pay for their operating building permits and property rates – this is different from tax. We took one of the companies – ENI – to court in 2017, and we won the case in 2018. And they paid. The amount from ENI is so much. It was a big motivation for us. We could identify oil and gas sector companies operating as sub-contractors and subsidiary companies under the big umbrella of ENI that we did not know about. We identified that they also had to pay.

He observed that training sessions on revenue mobilisations, delivered to Assembly staff by the Ghana Revenue Authority under GEOP in 2017, were essential to this process. These sessions were the first time that the Assembly had ever received training from the Ghana Revenue Authority, and the first time that they had partnered with an international NGO as an implementing partner. Sessions also served to clarify district-level tax collection roles between the Revenue Authority and the District Offices. GEOP also supported fee fixing and budget hearings. The District Development Planning Officer further noted:

We need to make sure people know what moneys are used for. When you went for a budget hearing we would only mention overall figures. But we should challenge issues ... How much did a project cost? And why did it cost that much?

The Officer also discussed an example of female traders complaining about not having a toilet facility or water in the market where they worked: “So, as the Assembly,

we said, we are taking so much [revenue] from them, why not give them back? And we are building market utilities in two of the three market centres – Asaasetere and Aiyinase.” Finally, he identified a tax policy issue which was creating challenges for local government practice, which he thought should be raised nationally. He explained:

The new Public Financial Management Act allows assemblies to use up to 20% of our actual internally generated funds for capital expenditure [e.g. community development] while the rest is for recurrent expenditure [e.g. civil servant salaries, rents]. This policy needs to be looked at again. Some assemblies can generate a lot while others cannot, say from 100,000 to 10,000. That 20% then ranges from 20,000 to 2,000. There should be a common range [of maximum expenditure] for all assemblies to spend evenly [on recurrent expenditure].

What factors contributed to the success of this partnership with the Ellembelle District Assembly? First, a very committed and trained government official, with motivation to do things well. Second, the connection between the assembly and the Ghana Revenue Authority, and the technical advice provided by the Authority. Finally, this was a partnership with a district

assembly in a resource-rich area, with potential to quickly raise revenue through technical and legal training and be an example to neighbouring assemblies.

An important lesson for Christian Aid Ghana concerned the importance of partnering with local governments, especially with those motivated to support communities. As the Christian Aid Ghana country manager put it:

There is a strong sense of legitimacy in the work we do if we work with local authorities. And second, no matter how you choose to work independently, you have to go to them. If they are not part, their mindset is that you are criticising. Even in terms of mandate and access to information, although NGOs gather a lot of data, much is held by local authorities. If they trust you, they'll give it to you.

However, partnering with local governments also poses challenges. These include: the frequent transfers of civil servants and political appointees that NGOs have developed trust with; high expectations for per diems from civil servants; and centralised decision-making and bureaucracy that often slow activities. Several interviews also suggested that the government is better paid by activity, one after another. If the full budget was given to local governments to manage – as it often is

to CSOs – this would create challenges and delays because in a centralised system the power of the 'boss' creates delays, bottlenecks and potential lack of accountability.

GEOP also showed that working with sub-structures of the larger metropolitan assemblies is harder than working with smaller municipal and district assemblies. This is because sub-metropolitan assemblies depend on the metropolitan assembly for decision-making, which delays decisions.

2. Innovation: implementing a participatory markets systems approach in programming

During the ten years that this review explored, the Ghana programme used a complementary approach to poverty reduction and local economic development across several projects. This approach was innovative in two ways: first, it used 'markets systems' methodologies, with a participatory perspective; and second, it linked this economic approach to a political approach which entailed partnering with both coalitions and government actors to achieve impact at scale and influence policies.

A market systems approach recognises the vital role that markets play in poverty reduction and local economic development. It results in poverty reduction programmes that look beyond supporting marginalised people to increase production, to consider how they can access and influence markets. Market systems projects provide support according to three functions of market systems: the core function, which entails all market transactions that take place for a product, from production to marketing and consumption; the supporting function, which entails all related services such as finance, training, extension and logistics; and the rules function which describes the enabling environment for markets, which looks beyond economic aspects to include policy.

Figure 1 shows a conceptual framework of the market systems framework. The Ghana programme adjusted this market systems approach, using a participatory version originally developed by Practical Action. This Participatory Market Systems Development (PMSD) approach promotes inclusion of marginalised people by targeting groups such as women and youth. It also emphasises building relationships between different market systems actors, looking beyond previous project approaches that tended to be narrowly focused on increasing production only.

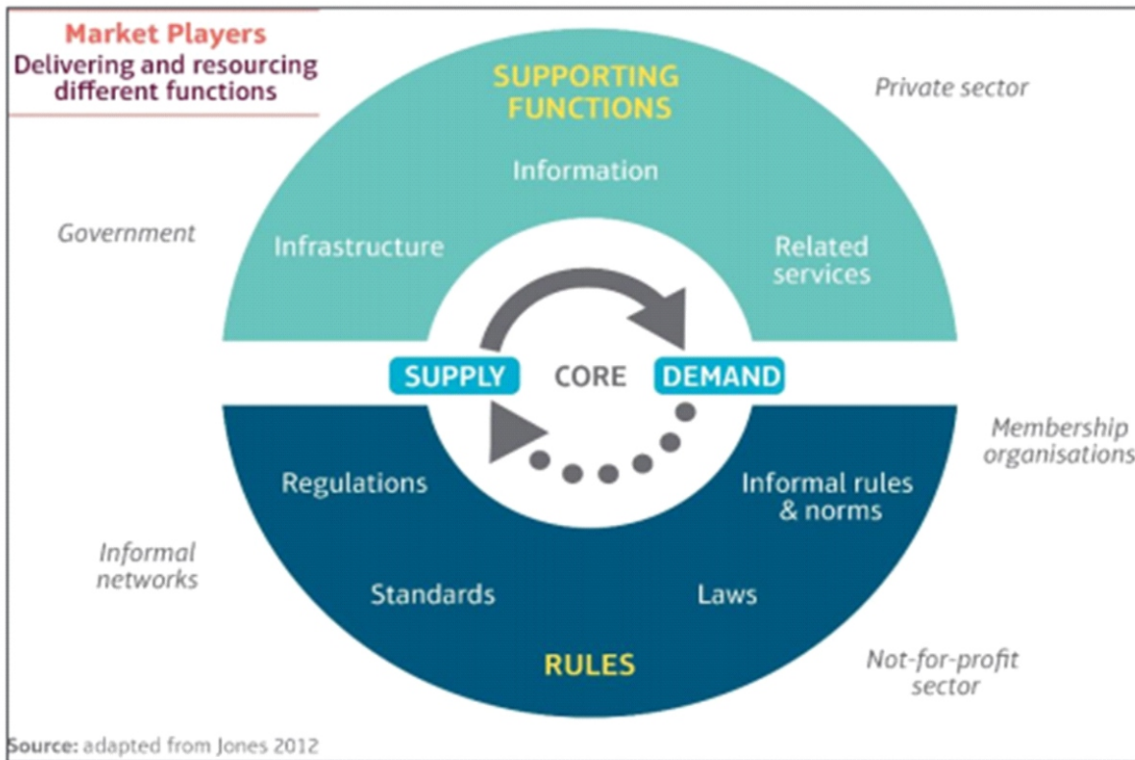


Figure 1: Components of a market system (source: adapted from Jones 2012)

2.1 Participatory markets programmes in Christian Aid Ghana

The Ghana programme has a long history of work on influencing trade and agricultural policies, partly in response to the effects of successive Structural Adjustment Programmes (1983–92), which liberalised trade. **In 2006**, Christian Aid Ghana started to support smallholder farmers to access markets for their products, which trade liberalisation had negatively affected. The partner at that point, the **Ghana Trade and Livelihood Coalition (GTLC)**, spearheaded research on the socio-economic impacts of trade liberalisation on tomato producers. This research covered nine districts and adopted a value chain approach to bring out issues that were affecting smallholder farmers relating to lack of inputs, markets and value addition. This sector-wide approach also highlighted policy-related bottlenecks affecting tomato producers. Some of the issues identified were low prices for products, cheap horticultural imports from neighbouring countries, overuse of chemicals and lack of standards.

In **2007**, the GTLC research findings informed a pesticides campaign geared towards training smallholder tomato producers to reduce their misuse of agricultural chemicals. This move would enable access to markets for tomatoes; since consumers were getting better sensitised on food safety after the results from the report mentioned. The findings were later to inform work in the value chains of other crops.

In **2010–2013**, the pesticides campaign fed into another project: the **Agricultural Incomes and Livelihoods Campaign (AIRC)**. This project expanded the work into the value chains for shea and rice as well as tomatoes and focused on increasing the campaigning capacity of farmers to engage policy makers in these three sectors. In **2012** a further project, the **Northern Ghana Green Market (NGGM)**, focused on vegetable producers and supported them to campaign for and promote organic production.

The 2006 research also provided a basis for a **Market Access Programme**, which started in **2012**. This enabled smallholder farmers to respond to the demand for their agricultural products while continuing the advocacy focus of earlier work on trade policy. Two projects, **MyPrice (2012)** and **My Pharm (2013–2016)**, supported agro-enterprises, enabling farmers to access services such as finance, small-scale processing, and agricultural inputs. These two projects expanded the focus of previous work to also include guinea fowl, across three districts and several value chains. However an important lesson from these projects was that focusing on many value chains simultaneously meant that the programme was spread too thin; subsequently, it focused far more clearly on one crop, rice. The **Competitive African Rice Initiative (CARI) (2015–2017)** was designed to respond at scale to production and marketing challenges; it illustrated the

country programme becoming more specialised and sector-focused for impact. The Ghana Programme renamed it **Growing Economic Opportunities for Women (GROW)** under the wider CARI programme. GROW provided an opportunity for farmers to have frequent engagement with buyers and service providers to collectively address challenges in the value chain. According to the former project manager, the CARI enabled farmers to learn how to identify bottlenecks and obstacles and overcome them: this, she said “is what attracted donors like GIZ to partner with Christian Aid and scale up the work on rice under the CARI project.”

2.2 Feeding the value chain: creating connections from production to consumption

The section covers examples of successful projects implemented by Christian Aid Ghana using a market systems approach, which could be emulated by other Christian Aid programmes. The three mutually reinforcing approaches used were: increasing productivity of rice and access to markets (core function); supporting access to essential services such as training, finance and inputs (supporting function); and policy influencing (rules function). What enabled the Christian Aid Ghana markets programme to work well was a mix of partners with different strengths, which enabled the delivery of

all three functions. This is not always the case: many markets programmes only support production (core function), hence failing to address issues in other parts of the market system.

2.2.1 Access to capital through saving groups and banks

Christian Aid Ghana put significant effort into one aspect of the supporting function, namely integrating savings and loans activities in all the value chains where it ran projects with target groups. Savings groups – also known as village savings and loan associations (VSLAs) – played a vital role in supporting farmers to access capital for their farming activities. In the visits made for this review, two VSLAs – Abambere and Tankoo, which focused on rice and vegetables respectively – told us how they were able to access capital to buy inputs and rice parboiling vessels. The chairperson of Abambere group explained that they have also developed skills in record keeping, maintaining financial ledgers and passbooks for accountability. By contrast, the Awiebo aquaculture group, formed alongside an EU-funded aquaculture project, had not utilised their group savings or loans to expand their business. The group expected the project to continue buying inputs for them, making the project less sustainable than those which had supported groups to spend their savings on inputs.

Another aspect of access to capital was demonstrated during our interview with the manager of the Bongo Community Bank. Rural banks like this were developed by the government of Ghana to enable rural communities to access financial services. The manager of the Bongo Community Bank said that “as a bank, we prefer working directly with savings groups, as they already have saving discipline and are capable of investing wisely”. He also noted that the interest rates offered by rural banks 25% are much lower than those offered by conventional banks (30-35%). This shows how banks and savings groups can have a complementary relationship. Youth Harvest, one of Christian Aid’s implementing partners, has collaborated closely with rural banks.

2.2.2 Participatory markets approach for rice and vegetable initiatives

The Rice Initiative was funded under CARL. It provides an example of how Christian Aid Ghana supported market transactions at the core of the value chain by working with farmers in production, processing and access to markets. The partner, Youth Harvest Foundation, targeted female beneficiaries, including for example the Abambere parboiling group. Youth Harvest organised Market Actors Forums, meetings which brought together different actors from across the sector to discuss constraints and

opportunities. The Rice Initiative had over 6,000 direct beneficiaries, who were supported to access inputs, parboiling vessels and extension services. Crucially, this also meant that the programme forged strong partnerships with private sector actors in the value chain including providers of agricultural inputs, tractors and finance, and millers. One example was the agreement of a service contract with rice miller Lolandi. One example was the agreement of a service contract with rice miller Lolandi.



Figure 2: Illustration of rice value chain actors (source: own elaboration)

Another example of a comprehensive value chain approach was work in the organic vegetable sector under Northern Ghana Green Market project, initiated in response to a growing demand for safe organic vegetables in the country. Christian Aid partnered with the **Coalition of Advancement of Organic Farmers (CAOF)**, which advocates for the use of organic inputs and sensitises farmers against the misuse of chemicals. Under this project, CAOF and member organisations supported the establishment of an organic vegetable certification body, Ghana Green Label Certification. Certification differentiated organic from conventional vegetables, and enabled smallholder farmers who produced certified vegetables to earn a premium price. Under the project, CAOF was also supported to delivering training to promote simple organic technologies such as sack bag vegetable gardens, which are easy for women and young people to manage due to their small size and minimal requirement for inputs.

Promoting simple technologies to marginalised target groups illustrates the participatory aspect of the market systems approach. The activities of the Northern Ghana Green Market project reached about 37,000 people. The success of this work was enabled by the wide network formed through coalition members, which included diverse actors such as agro-dealer companies, farmers' groups and cooperatives, government departments and NGOs. This network was important as it allowed the project to be involved in all the stages of the value chain, from production to consumption; as well as providing farmers with supporting functions such as access to finance and inputs.

2.3 Linking economics and politics: policy influencing and co-programming with the government

Christian Aid Ghana used two main strategies to connect the economic value chain and the political aspects that affect it (the rule function). These were: engaging farmer associations in policy influencing, and a win-win collaboration with the government, mainly the Ministry of Food and Agriculture. This is illustrated by three examples.

The first example relates to the rice and vegetable sector work discussed above. In 2009, the rice sector was facing stiff competition from cheap imports from Asia. In partnership with the Ghana Trade and Livelihood Coalition (GTLC), Christian Aid Ghana embarked on a policy influencing agenda that led the GTLC to develop an annual Agro Policy Performance Barometer report. This report collated views of the agricultural sector from other organisations and presented them to the Ministry of Agriculture. It provided a feedback mechanism on the suitability of agricultural policies including fertiliser subsidies, certified seeds and extension services. GTLC's Coordinator described one notable recommendation, that rice import duty be increased by 30% to promote consumption of local rice, which was reflected in a government policy change and had a positive impact on the sector. This import duty has been maintained to date.

Second example related to setting up a standards and certificates for vegetables. The manager of CAOF's informed us during the interview that they have begun another Process of setting up another certification body they are in the process of registering; the Ghana Participation Guarantee System. This new system will be more inclusive with a bigger number of as members.

CAOF's influence, like GTLC's, comes from them being a member-based organisation, giving them strong advocacy voices compared to single organisations. Both GTLC and CAOF have grown since their initial work with Christian Aid and have attracted other donors.

The third example is a strong collaboration with the Ministry of Food and Agriculture. For instance, a government officer from Bongo District told us that rice farmers acquired new vessels during Christian Aid's rice initiative project, while the Ministry provided them with continuous agronomic support and subsidies for inputs such as agrochemicals, certified seed and fertilisers. An advantage from this collaboration was that the government continued providing support to farmers after the GROW project finished; at the time we visited in 2020, government officers were still providing support to groups, even though RICA finished in 2018.

Trying to ensure that the government is involved when doing participatory market work can promote sustainability, as well as cohesion of INGO programmes with public sector strategies and activities. This means that the government may be able to provide extension resources, continue to support groups when projects have come to an end; and provide technical skills which NGO staff may not have.

3. Christian Aid partnerships

Traditionally, Christian Aid's partnership model consisted of Christian Aid in the UK partnering with church-based groups and charities in the global South. In the early 2000s, Christian Aid started opening country offices and the partnership model expanded beyond church-based partners to partnerships with CSOs. In recent years, Christian Aid has also partnered with governments, academics and the private sector.

In most of these partnerships, Christian Aid did not directly implement any activities. This model aimed to strengthen CSOs and institutions in the countries where Christian Aid worked, without Christian Aid becoming a direct competitor with local civil society. In some cases, Christian Aid has taken some direct implementing roles in country contexts where this was needed – for example, in humanitarian emergencies where local capacity was

weak; in very large programmes that required complex compliance processes; or in national advocacy work where an international presence was essential to human rights defence (for example, in Colombia).

Christian Aid Ghana is a case where, according to staff, the model of partnership where only the partners implemented has suffocated the country programme. They argue that a hybrid model would have worked better, without necessarily meaning competition with partners, but rather a beneficial collaboration. This section discusses this perspective, sharing:

- Christian Aid Ghana staff critiques of Christian Aid's indirect partnership model
- The concept of 'strategic implementation', a hybrid partnership model put forward to improve Christian Aid's sustainability.

Other lessons on Christian Aid's partnership model from our visit to Ghana relate to:

- criticisms of excessive compliance and risk aversion
- praise for enabling CSOs to grow and consolidate
- praise for knowing when to let partners go for the sake of sustainability.

3.1 From Christian Aid's indirect model to a strategic implementation model

During the learning review visit, there was a clear difference in the narratives of partners about their relationship with Christian Aid, and the narratives of Christian Aid staff. While partners generally praised Christian Aid for its work, Christian Aid staff gave an almost unanimous critique of Christian Aid's indirect model of partnership, which had made their work difficult. They noted that this model might have worked well in the past but had become restrictive and inefficient in a context where funding dynamics have changed, with more competition for funds and tighter standards for INGOs and their partners. A staff member expressed:

Christian Aid needs to begin to move with the times, not be entrenched with the old way of doing things. Let's see what other organisations are doing well and what we are not doing. Otherwise more countries will drop.

Staff members noted that the indirect model has had different negative effects, including lack of visibility. For instance, Christian Aid hardly uses its brand or logo and prefers to stay invisible. Not being visible means being unknown to donors in-country, which makes fundraising very difficult.

In recent years, Christian Aid Ghana innovated a hybrid type of partnership in its GEOP programme – what staff call 'strategic

implementation' as a solution to ensure partnership sustainability. In this hybrid model, "Christian Aid can own and manage, but also build capacity."

Strategic implementation means being the funder of a consortium, but also being part of it. In GEOP, Christian Aid implemented in areas where it had geographical expertise and access; led on certain thematic expertise (tax justice) for all geographic areas; and coordinated national high-level convening activities for partners to carry out advocacy work. As the country manager explained:

GEOP is a hybrid. While the partner has oversight of everything in the Western region, Christian Aid manages Greater Accra. We design activities and bring local authorities in. The positive [side] is that Christian Aid builds profile and visibility. And we can detect issues earlier rather than waiting for them to escalate before the partner brings them to our knowledge. The Christian Aid team can help in technical things, rather than just coordinating. So, the hybrid model is not only technical support but also technical competence, and this is demonstrated in a programme. Within the Christian Aid ideal there are a lot of assumptions [such as] that staff coming on board know everything, but you learn by doing. We also convene

high level engagement where partners can bring issues from below. We take everything national. Christian Aid can be invited into national platform. We call this 'strategic implementation', high level convening and where we have the advantage in terms of geographic location or experience from other programmes... making sure we do not take the space of the partners.

The negative side of this approach, as suggested by Christian Aid Ghana, is the commitment of staff to daily activities, which reduces their capacity to be detached and work on national level issues. Second, co-applying for funding with new and still unstable partners can put Christian Aid in a difficult position given that partners, as co-applicants in the bid, are officially given the same rights and responsibilities as Christian Aid but in practice do not have the capacity to fulfil them. Christian Aid could manage new partnerships by financing activities one by one until partners learn to deal with and justify whole budgets, and only then, co-apply for funding together.

3.2 Christian Aid criticised – excessive compliance, aversion to risk and little flexibility

Other feedback from partners – and from Christian Aid staff, relaying what partners had told them – ranged from average to positive. However, two difficulties were raised: excessive compliance for relatively small budgets, and excessive aversion to risk and due diligence processes.

Christian Aid staff noted that some partners appreciated technical support on compliance issues, such as the code of conduct and safeguarding, but others did not. As the funding that Christian Aid gives is relatively small, some partners view compliance as Christian Aid being too demanding, as “giving peanuts and asking for so much.” Compliance is less of an issue when funding is more substantial.

Yet some partners do not have the capacity to capture data on beneficiaries or keep invoices, but still see Christian Aid's staff as micro-managing if they try to give ongoing support in these areas. This contrasts with how it was a decade ago, when relationships with partners were more fluid.

These comments can be understood in a funding context where Christian Aid was supporting the emergence and organisational development of partners – like SEND; while now, Christian Aid is

partnering with organisations that are relatively developed around project compliance. The nature of partnerships also evolves and is not static. Here, the relationship has become more like a sub-contractor, rather than responding to partner organisational development needs.

3.3 Christian Aid's added value – enabling CSOs to consolidate

On the positive side, Christian Aid was praised for its role in helping CSOs grow from scratch. The whole objective of Christian Aid's partnership model is not to stay forever in a community, or with a partner. This has worked in several cases. As a senior staff member noted:

I can give reference to organisations like SEND. I worked for SEND in 2011. The first SEND office in Accra was funded by Christian Aid; and we know what SEND-Ghana is today in this country, they can survive without us... Even an organisation like GHANEP [now WANEP Ghana], we had difficulty with them, Christian Aid was very critical. And today everyone knows WANEP-Ghana in peacebuilding... I don't remember the last time we gave them funding. They really remain, these organisations, and are now more effective than international ones.

SEND is today a renowned, award-winning West African association with offices in Ghana, Liberia and Sierra Leone. The coordinator of SEND-Ghana in Tamale region reflected:

Christian Aid [and Cordaid as core funders] brought us to a level in which we applied for USAID funding. We were the first local organisation in Ghana to do so, in 2016.

This was seconded by the founder of SEND, who emphasised:

Many of successes of SEND are also the successes of Christian Aid, one of our first donors since 1998... Lots of our staff were trained in Christian Aid... In Ghana, we started working with Christian Aid to build a health facility in Bawku. We had never done a health infrastructure project. Christian Aid had confidence, they knew we would be accountable and follow procurement. SEND-Sierra Leone learnt from that. UNDP did an assessment and SEND was rated amongst the best in procurement, quality, and community involvement. Now, you see SEND-Sierra Leone and SEND-Ghana... We can innovate in our programmes, combining governance with infrastructure, because of Christian Aid.

Another long-term partner that has grown into a solid coalition is the GTLC, which was created out of a joint fund of Christian Aid and Oxfam Novib. The GTLC coordinator mentioned:

GTLC and Christian Aid have had mutual respect. As an organisation we are stronger because of the strong accompaniment and mutual respect by Christian Aid. They involved us from beginning of the project design and during implementation.

New partners have also appreciated this organisation-building role, which has enabled associations grow. The financial manager in UCSOND mentioned:

Christian Aid has enabled us to invest in new financial systems so that we can be better at financial management. We bought QuickBooks software for accounting. Before that, we were using manual systems and Excel sheets which was very tedious.

Besides supporting new organisations grow in their initial years, Christian Aid has played other roles in the consolidation stages of CSO development and growth, including the following:

- Facilitating cross-learning between partners. For instance, Christian Aid Ghana's work on the

rice value chain created linkages between various actors to support smallholder rice farmers.

- Sponsoring partners to travel and represent Christian Aid in bigger forums. For instance, SEND was supported to deliver a speech as part of Christian Aid advocacy in the British Parliament. Similarly, GTLC travelled to Nairobi to represent Christian Aid in a PMSD training forum. GTLC said this training enabled them to become a competent training organisation on PMSD methodology in Ghana.
- Assisting with core support to keep the organisations going, rather than just funding activities.
- Supporting fundraising by putting together proposals for funding calls, and organising around fundraising opportunities.
- Involving partners in Christian Aid global campaigns.

One crucial reason for the success of this civil society building role was support for organisational skills and systems (such as the financial systems noted above) and the provision of organisational core funding. As a senior staff member of a partner explained:

Christian Aid was providing core funding on an annual basis just to develop an intervention. You

could just identify an issue or a concern; but now it is project-based.

Another success factor was the period of unrestricted funding for work with partners at the beginning of their partnership with Christian Aid, to test and refine how they worked, before moving into riskier and larger projects supported by restricted funding. The country manager explained:

In the GEOP programme, we went for a set of partners we had not worked with before. Every organisation should invest unrestricted funding in a new partnership before they take them to restricted. Sometimes you get recommendations, but they are not always good. With unrestricted funding you know first-hand. If we had to do things again, we would have used unrestricted [funding] and developed space for restricted.

3.4 Christian Aid's added value – letting partners go for sustainability

Christian Aid Ghana has also been good at letting partners go when they became autonomous, supporting themselves through other funding. Partnerships did not stop, but continued in other ways: through advocacy relationships and collaborating in national policy and advocacy networks; as resource partners,

with mature partners (e.g. GII, SEND) to build the capacity, bring expertise and contribute to the vision of new partners; and co-funding, through seeking funds and preparing bids together. In some cases, mature partners still draw on Christian Aid Ghana for small funds towards strategic development. The country manager noted:

We did not necessarily say 'we are exiting you'. How fast partners grow depends on a different mix of INGOs support, partner adaptation, etc. So, there is not necessarily a timeline. But as we move along and observe the status and performance, we make the decisions. And you don't want to necessarily exit – even if there is no funding, we don't exit the partnership as we continue to draw on mutual relationships and strengths for programme development and delivery.

With SEND, that cycle of partnership went smoothly – from core funding and smaller project-based activities in the initial phase; to jointly applying to the large EU programme IMPROVE, in what can be seen as a consolidation phase; to a mature phase of joint co-funding, monitoring and advocacy, during which Christian Aid also drew on SEND as a resource to help develop its relationships with new partners.

As Christian Aid exits Ghana, we also asked whether partners were left in a

state of sustainability. Responses from Christian Aid staff were that this varied from partner to partner. Long-term, national level partners such as SEND and GTCL were sustainable. However, the newest partners and other district and regional partners such as CAOF will struggle, as they do not have the ability to raise resources yet. In addition, one staff member noted that several partners in the markets programme remain at subsistence level and have not yet been commercialised.

Christian Aid Ghana's exit caught some of these partners unprepared. Some displayed a sense of displeasure, arguing that they should have been informed earlier. CAOF and Youth Harvest further indicated that less than six months ago, they had had joint planning meetings with Christian Aid staff for the next two years.

Christian Aid's exit has affected partners in several ways. Youth Harvest is likely to lose four staff members while GTLC has repackaged its function in their new strategy. The Coordinator said that the organisation had decided to play a direct role in supporting farmers by registering as a social enterprise, the Tropical Oak Social Development Centre. This commercial arm of GTLC will provide services to farmers and enable them to market their products. The Coordinator observed that "it is more challenging to be a market actor than a facilitator. We have provided farmers with facilitation over the years and now we would like to

offer some of the solutions directly ourselves".

These examples indicate that a clear exit plan should have been discussed during the new partners' intake process and that partner capacity development should have included a clear fundraising strategy. Yet it also shows that established partners like GTLC can aspire to reinvent themselves in a context of scarce donor funding. Preparing partners in good time is important to allow them to diversify income sources.

4. Insights and learning

As part of its legacy, Christian Aid Ghana leaves several lessons about tax justice, market development, and Christian Aid's partnership model.

The innovative features in tax justice were twofold. First, it was developed at the grassroots and fed structures that make advocacy demands towards national policy. Second, as well as supporting civil society groups to pressure local governments to improve public services, it also supported local governments to raise levels of revenue and improve systems of revenue collection, and to respond to citizen demands.

Lessons from the tax justice work include:

- **Partner on both sides of the governance equation:** Working with civil society partners and local governments can be complementary. Partnerships are likely to differ. While it is common to give civil society partners ownership of full budgets, this is less the case for local governments. In the cases reviewed they were paid activity by activity, to ensure compliance. Overall, it is important to undertake needs and capacity assessments of the partnership to define how resources will be shared between CSOs and the local authority.
- **Support local governments to improve revenue mobilisation, as well as supporting civil society to monitor public budget expenditure:** Christian Aid Ghana's social accountability model shows the need to go beyond the traditional monitoring of public budget expenditure utilisation only, towards also helping local governments improve revenue mobilisation to better fulfil their duties. Christian Aid and other INGOs could take this approach in future programming involving local governments.
- **Target both small businesses and larger companies for tax collection:** Targeting small informal businesses for tax collection can back up their public

service demands, potentially achieve quick wins, and boost their motivation to pay tax and be active citizens. However, focusing on taxing small businesses only would reinforce regressive or unequal taxation. It is thus important to develop a line of programme activities on taxing larger companies, as with the Ellembelle Assembly case.

Market development work was innovative in two ways: first, it used 'markets systems' methodologies, with a participatory perspective; and second, it linked this economic approach to a political approach which entailed partnering with both coalitions and government actors to achieve impact at scale and influence policies.

Lessons from the market development work include:

- **Work with coalitions and networks to enhance impact:** The Christian Aid Ghana programme worked more with coalitions and networks than with individual partner organisations in the delivery of its participatory markets work. The benefit of such coalitions, in the case of CAOF and GTLC, was that by bringing together a bigger portfolio of diverse actors, they achieved impact at scale. For example, 37,000 organic farmers benefited from CAOF's Green Label

Certification, while Youth Harvest Foundation as an individual organisation could have only reached 6,000. For the case of GTLC, the power of the coalition meant it could influence the government to increase of rice import duty, with a sector-wide impact on all rice smallholders.

- **Let markets drive programming decisions, particularly when selecting crops and products:**

The selection of products and markets to focus on determines the scale by which market development programmes can grow. Very specialised sectors such as organic vegetables and value-added shea products did not provide impact at the same scale as the rice sector projects; it is not always easy to sustain products for very limited 'niche' markets - small, specialised markets for a particular product or service. So, while Christian Aid Ghana, in partnership with CAOF and MOFA, successfully promoted organic vegetable production, it remained a challenge to find a structured market and a substantial consumer base, as the Tankoo farmer group pointed out.

- **Integrate approaches, bringing in different actors from agricultural value chains:**

Recognising that markets are 'systems' means recognising that the participation of multiple actors is needed to realise the

intended outcomes. Different partners and market actors bring different strengths to programmes; for example, CAOF were passionate about organic certification, while Youth Harvest focused on participation of youth and women through simple technologies. Integrating approaches broadens impact: for example, integrating savings and value chain work meant that farmer groups could access farm inputs and start small businesses, which in turn enabled them to be a preferred target for banks.

- **Include policy and systemic change:** The use of different projects to inform policy influencing was an important aspect of most of the Christian Aid Ghana markets projects; this allowed the possibility of influence at a wide scale, as in the examples of the rice import tariff and organic certification bodies. Markets programmes should consider working at different levels to achieve systemic change through linking economics and politics.

Finally, there were mixed views about the success of Christian Aid Ghana's partnership model.

On one hand, Christian Aid staff in Ghana suggested that the model of partnership where only the partners implemented had suffocated the country

programme to its current closure. They argued that a hybrid 'strategic implementation' model would have worked better, without necessarily meaning competition with partners, but rather a beneficial collaboration. Christian Aid staff and partners also commented on Christian Aid's excessive focus on compliance, aversion to risk and lack of flexibility when partnering with a range of private sector organisations with different remits and means.

On the other hand, Christian Aid was praised for enabling CSOs – including some renowned organisations and coalitions – to grow and consolidate, and for knowing when to let its partners go for the sake of sustainability.

Some roles that Christian Aid took on to strengthen CSOs in their initial stages included: assisting with core support to keep the organisations going, rather than just funding activities; building the capacity of partners to access funds from other entities; facilitating cross-learning between partners; and sponsoring partners in Christian Aid global campaigns and other international events. Once partners were stronger, Christian Aid exited financially, and its partnership roles shifted to: collaborating in national policy and advocacy networks; relying on mature partners as resource organisations for newer partners; and co-funding complex multi-donor bids.

Christian Aid's partnership model is not new: many other INGOs take similar approaches. However, Christian Aid's comparative advantage may be support for organisational skills – such as joint monitoring and financial systems – and the core organisational funding, rather than solely for activities. Respondents in this review mentioned Christian Aid's period of unrestricted funding for this kind of work with partners, before moving into riskier and larger projects supported by restricted funding, as a successful feature of partnerships.

Being aware of the lifespan of a partner is paramount and raises questions for other Christian Aid country programmes. Should Christian Aid keep financing mature partners? Is there enough clarity in Christian Aid about the lifespan of a partner, its stages of growth and consolidation, and when the end of funding should come? What protocols does Christian Aid have to exit financially from partnerships with mature organisations?

These questions need to be asked as part of managing a full country partner portfolio. A fine balance is needed between having only new and growing partners which cannot absorb much funding, and having only solid and mature partners, which may diminish Christian Aid's purpose of helping civil society grow.

Endnotes

- 1 www.christianaid.org.uk/about-us/where-we-work/ghana
- 2 The country's external debt fell from \$6.6 billion in 2003 to \$2.3 billion in 2006. See <https://jubileedebt.org.uk/countries-in-crisis/ghana-debt-crisis-rooted-colonialism> and www.one.org/international/blog/rising-debt-in-ghana-zambia-a-new-challenge/
- 3 These included a free school feeding programme; a national health insurance programme; and a livelihood empowerment initiative against poverty
- 4 Tax justice interviewees: NGOs and coalitions (SEND; GII; UCSOND; Tax Justice Coalition-ISODEC); local governments (Ayawaso East Municipal Assembly; Ellembelle District Assembly; West Mamprusi Municipal Assembly); District Citizen Monitoring Committees in Ablekuma, Ayawaso and West Mamprusi; and participants in the aquaculture market project under the current European Union funded GEOP programme
- 5 Ghana Trade and Livelihood Coalition (GTLC); United Civil Society Organisation for National Development (UCSOND); Coalition for the Advancement of Organic Farming (CAOF), Youth Harvest Foundation, the Ministry of Agriculture, Rice Parboilers, the Bongo Rural Bank, Cassava stakeholders supported by project funded by the EU, and participants in the aquaculture market project under the GEOP programme
- 6 By 'tax justice', we mean pro-poor and redistributive tax systems able to reduce inequality. It involves a transparent process of pro-poor collection (those who have less, pay less tax) and pro-poor expenditure (those who have less, receive more). By 'good governance', we mean a situation of active citizenship and responsive governance to citizens, including functioning public services.
- 7 www.taxjustice.net/cms/upload/pdf/Ghana_0906_Report_printer_friendly.pdf
- 8 www.christianaid.org.uk/resources/about-us/taxing-ghanas-informal-sector-experience-women
- 9 www.christianaid.org.uk/resources/about-us/ghana-learn-evaluation-report especially pages 14 to 17.
- 10 The local government of West Mamprusi tax collection went from 136,075 cedi in 2013 and 145,058 cedi in 2014 to twice the amount for the length of the programme. From 136,075 cedi in 2013 and 145,058 cedi in 2014, it went up to 256,398 cedi in 2015, 311,697 in 2016, 298,670 in 2017. The amount stagnated after the end of the programme - 280,702 in 2018 but went up again in 2019 with 368,899 cedi collected (source: West Mamprusi Local Government, 2020).
- 11 www.christianaid.org.uk/about-us/programmes/geop
- 12 GEOP Log framework power point presentation, 2020
- 13 www.star-ghana.org/news-2/259-star-ghana-initiative-promotes-progressive-tax-regime
- 14 <https://tjcghana.org/>
- 15 www.ghanabusinessnews.com/2019/11/22/ghana-not-likely-to-benefit-from-double-taxation-agreement-with-ireland/
- 16 In Ghana, the local government law uses 'tax' at national level – only the Parliament can approve taxes – while 'levies' and 'rates' are more used at the local authority level. This report uses 'tax' interchangeably for both national and local payments.
- 17 There are three categories of local governments in Ghana: ordinary districts such as Ellembelle are the smallest with a minimum population of seventy-five thousand people. These compare to municipal districts (minimum population of ninety-five thousand people) and sub-metro and metropolitan districts (minimum population of two hundred and fifty thousand people). GEOP worked with all these three types. Ref.
- 18 Market systems has been integrated to suit context before; ref to Beam
- 19 https://agriprofocus.com/upload/M4P_WEE_Framework_Final_20121428576732.pdf

- 20 Socio-economic analysis of tomato production in Ghana (2007)
- 21 MyPharm end of Project report
- 22 The parboiling; is a process of re-injecting moisture back into the rice after harvesting to reduce the amount of rice lost at the milling factories due to splitting. This process is primarily regarded as a pre-processing and mostly done by women.
- 23 Owing to the volatility of activities in the agricultural sector, small scale farmers are perceived as risky actors by government, financial institutions and some input dealers. Consequently, access to credit is problematic for small scale farmers and producers and in the limited occasions where they do have access it is at very high interest rates of between 35-40 percent with shorter repayment periods.
- 24 Market Forum Report - 2016
- 25 <https://www.ghanagreenlabel.org/>
- 26 Farmers monitoring reports showing pictures of the Vegetables technology by CAO staff
- 27 Agro Policy Performance Barometer - 2013
- 28 GTLC project Evaluation Report 2011 - pg 15
- 29 www.one.org/international/blog/congratulations-send-ghana-for-winning-the-2010-one-africa-award/ and <https://sendwestafrica.org/nu/welcome-to-send-west-africa/>

Contact us

Christian Aid
35-41 Lower Marsh
London SE1 7RL
United Kingdom
info@christian-aid.org
+44 (0) 20 7620 4444
caid.org.uk

Christian Aid Ireland
Canal House
Canal Road
Dublin 6
Co. Dublin D06 FC93
Ireland
dublin@christian-aid.org
+353 (0) 1 496 7040
christianaid.ie



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