MAALTAABA PEASANT WOMEN FARMERS COOPERATIVE (MAALTAABA)

STRATEGIC PLAN

2023-2027



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ACRONYMS

AusAID Australian AiD

CHRAJ Commission for Human Rights and Administrative Justice

CRSA Climate resilient sustainable agriculture

CSOs Civil Society Organisation

DANIDA Danish International Development Agency

EU, European Union FAs Focused Areas

FAO Food and Agriculture Organisation

FCDO Foreign and Commonwealth Development Office

GAC Global Affair Canada, GSS, 2021 M&E Monitoring and Evaluation

MoFEP Ministry of Finance and Economic Planning

PAs Planned Activities
PfJ Planting for Food
SAs Strategic Anchors
SPs Strategic Priorities

UNDP United Nations Development Programme

UNFPA United Nations Population Fund UNICEF United Nations Children's Fund

USAID United States Agency for International Development

VSLAs Village Savings and Loans Associations WACSI West Africa Civil Society Institute

WFP World Food Programme

EXECUTIVE SUMMARY

Maaltaaba Peasant Women Farmers' Cooperative is a formally registered women owned and focused organisation. The organisation currently has a membership of 1,250 found in the Talensi, Nabdam, and Bongo districts in the Upper East Region of Ghana. The core objective of the organisation is to empower women economically, socially and politically.

This strategic plan covers the period 2023-2027 and is aimed to strengthen and expand the activities of the organization. The goal of the strategic plan for this defined period is:

Economically empowered women, with equitable opportunities for social and political participation.

Within the strategic plan period, three core Strategic Priorities (SPs) will be pursued in line with the organizational vision, mission and core values. Under each specific SP, specific Focused Areas (FAs) have been outlined for project development in order to achieve the desired goal of the strategic plan. The outlined SPs are:

SP1: Sustainable Agriculture, Climate Change and Livelihoods

SP2: Women's Rights and Dignity SP3: Access to financial services

To be able to achieve the outlined SPs, Maaltaaba Peasant Women Farmers' Cooperative has identified five key strategic anchors (SAs) required to be strengthened through specified Planned Activities (PAs). The SAs are:

SA1: Improve Monitoring and Evaluation system

SA2: Enhance fundraising

SA3: Improve financial management systems

SA4: Improve Human Resource and working environment

SA5: Improve governance

This strategic plan therefore provides a clear opportunity for Maaltaaba to partner with local and international development organizations, state and private sector agencies to empower women economically and also promote their social and political participation.

1. INTRODUCTION

Maaltaaba Peasant Women Farmers' Cooperative is a formally registered women owned and focused organisation. The organisation currently has a membership of 1,250 found in the Talensi, Nabdam, and Bongo districts in the Upper East Region of Ghana. The core objective of the organisation is to empower women economically, socially and politically.

The overarching strategy of the organisation is to improve the existing skills of the women who are already involved in peasant farming, agri-business, environmental conservation and alternative livelihoods development to increase their income and food security and decrease their marginalisation and abuse.

The focus on the economic empower of the members is based on the fact that, majority of the members of Maaltaaba are widows and single mothers, school drop-outs, with little or no formal education. These circumstances couple with the patriarchal nature of the societies in which these women live have limited their access to land and other productive resources.

Therefore since 2015, the organisation has mobilised women to improve their agricultural productivity by adopting climate resilient sustainable agriculture (CRSA) agri-business development and other alternative livelihood development.

Within this strategy plan period, Maaltaaba is committed to expanding its operations beyond the two districts, increasing its membership and ensuring women live in dignity, with the capacity to participate in the decision-making processes in their communities.

1.1 Our Identity

The identity of Maaltaaba as an organization is summarized in Table 1.

Table 1: Identify of Maaltaaba

Focus

Women economic, social and political empowerment

Vision

Women live in dignity and are safe in their communities in Northern Ghana with enhanced capacity to meet their income, food and nutrition needs, with improved access to public social services in a sustainable environment.

Mission

We exist to promote climate resilient sustainable agriculture, agri-business, alternative livelihoods development, and women rights.

Values Maaltaaba is guided by the following core values

Teamwork	We recognize the talents, knowledge and skills of the people we work and collaborate with to improve the wellbeing of women.
Environmental Justice	We recognize that the environment should be protected and shall ensure our activities contribute to conservation and sustainability of environmental resources.
Transparency	We are open, fair and firm in applying organizational rules and policies across regions and persons we work with.
Accountability	It an obligation to us to report regularly and promptly to our stakeholders on how the resources entrusted to us are used to empower women.
Integrity	We are honest, transparent, and accountable to all our stakeholders.

1.2 Our Approaches

This strategic plan reflects the six principal approaches that shape and guide the design and implementation of Maaltaaba's programmes. These are explained below:

1.2.1. Advancing the rights of vulnerable women

In the context in which Maaltaaba works, gendered analysis is important. This is because women still face challenges in accessing land, education and financial services. This could be ascribed to the patriarchal nature of the society. Gender based violent against women and girls is still common and the participation in the decision-making processes are still largely dominated by men. The interventions of Maaltaaba therefore seek to challenge the various forms of invisible, visible, and hidden power that perpetuate the denial of women's rights. Maaltaaba therefore considers feminist leadership principles as a key requirement that guides programme design, where gender and feminist analysis is used to determine how men and women benefit differently because of their distinct roles.

1.2.2. Promoting Climate Resilient Sustainable Agriculture

The negative consequences of climate change extreme events such as floods, drought and windstorms on women are enormous. Maaltaaba's model for food and income security for women is therefore, based on climate resilient sustainable agriculture. Agro-forestry, organic farming and water conservation that support dry and wet seasons farming are therefore prioritized in project design and implementation.

1.2.3. Mobilization and Cooperative Development

Maaltaaba believe in the power of social movements and cooperatives to propel sustainable development. We value the power of shared vision and the pooling of resources for equitable development. Therefore, formation and strengthening of women cooperatives is essential to our model for women empowerment.

1.2.4. Value addition and Agri-business value chains development

Our model of women empowerment embodies improving women's capacities to participate and benefit from commodity value chains. Our approach is based on thorough analysis of agribusiness value chains that are beneficial to women, followed with actions to position women cooperatives to add value to their agricultural products for maximum benefits. Therefore, reduction of post-harvest losses, improved storage, cleaning, grading, processing, and packaging of agri-products are core to our business development model.

1.2.5. Promoting Partnerships and Alliance building

Maaltaaba clearly understands the importance of partnerships and alliances in advocating for women's rights. We therefore continue to partner with state and non-state institutions that share the vision of gender and social inclusion. We therefore see our membership of women rights focused networks, social movements and alliances as an essential conduit for advocating for the rights of women. Within this strategy plan period, Maaltaaba will affiliate with and also champion the strengthening of women rights platforms at both the community, regional and national levels.

1.2.6. Innovation and digital transformation

In this era of technology advancement, Maaltaaba will explore the power of new technology to promote e-marketing of agri-products and effective communication channels including internet and social medial to improve its visibility and improve its fundraising initiatives. Programme design and implementation will be driven by technological innovations to be more effective and efficient.

1.3 Theory of Change

Our theory of change is informed by our conviction that addressing poverty and promoting the rights of marginalized and vulnerable women in our communities require strengthening capacities and collective action. Our theory of change is therefore based on challenging the underly factors that narrow women access to land, markets and financial resources to ultimately improve their well-being. This is conceptualized in Figure 1.

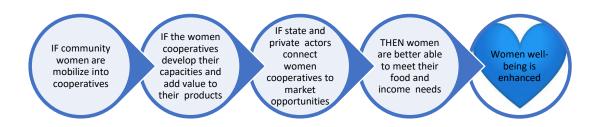


Figure 1: Maaltaaba Theory of Change

2. CONTEXTUAL ANALYSIS

2.1 National context

Ghana remains a peaceful and democratic country within the West African sub-region. The country has a population of 30.8million people with 51% being females (Ghana Statistical Service, 2021). Whilst the country has made some significant gains in achieving some of the Sustainable Development Goals (SDGs) poverty and rising youth unemployment remain challenges to the present and past governments. The Ghana Statistical Service (2019) showed that 23% of the population are poor and 8.2% of the people live in extreme poverty. Besides the unacceptable levels of poverty in Ghana, there is also gender and geographical inequalities in the development of the country. Opportunities for women are limited and majority of the poor live in the northern regions of Ghana.

The twin problems of the COVID-19 pandemic and the Russia-Ukraine war have further worsened the economic difficulties in Ghana. The pandemic has had far-reaching effects on the youth, women, and low-income households. Conservative estimates showed that 770,000 formal workers (nearly 26% of the total workforce), had their wages reduced and about 42,000 employees were laid off during the partial lockdown in 2020 (MoFEP, 2021).

Climate change extreme events such as floods, droughts, windstorms, and other climate-related emergencies are common in Ghana. These disasters affect the income and food security of households. According to the World Food Programme (2020) of Ghana's 3.6 million implied food insecure people, 78 percent – an implied 2.8 million people – are located in rural areas, and 22 percent – an implied 0.8 million people – are located in urban areas. The results also show that 18.2 percent of Ghana's rural population are food insecure, of which 7.3 percent are severely food insecure and 10.9 percent are moderately food insecure.

The predominant small holder farmers in Ghana therefore have to resort to climate resilient sustainable agriculture to meet their food requirements. The focus of agro-processing and alternative livelihoods including food processing, apiculture and aquaculture have become coping mechanisms for many households. The government of Ghana has introduced the Planting for Food (PfJ) programme to boost food production, jobs and foreign exchange with packages for farmers including subsidized fertilizers, seeds and market linkages. However, due to the patriarchal nature of the ownership of productive resources including land and assets required to attract financial services, many women and youth are unable to take advantage of this national programme.

Therefore, the work of organisations like Maaltaaba that supports women farmers to practice sustainable agriculture remains very relevant within the national context.

2.2 Regional context

The headquarters of Maaltaaba is based in Bolgatanga, the capital of the Upper East region. Maaltaaba currently works in three out of the fifteen municipalities and districts in the Upper East region. The districts where Maaltaaba current implements programmes are Talensi, Nabdam, and Bongo but intends to expand its operations to other communities and districts within this strategic plan period. The region has a population of 1,301,226 people made of

669,963(51%) females and 631,263(49%) males. The Upper East region has one of the highest population densities in Ghana of 147.2/Km². The GSS (2021) Population and Housing Census revealed that 44% (572,539) are children, with a household size of 5.9 people, which is above the national average of 4.5 people. The region is predominantly rural as 74.6% of the people live in rural areas, with only 25.4% living in urban areas. The economy is predominantly agrarian with many households engaged in crop cultivation and animal rearing. In spite of the hard work of women and men involved in small scale farming, they barely meet their income and food security needs from their agricultural activities. According to the World Food Programme (2020), 18 percent of the food insecure are located in the Upper East region. This is due to climate change effects, the difficulties involved in accessing agricultural inputs and the lack of fair markets. Women involved in farming are particularly challenged in several respects. The have limited access to productive farm lands, limited access to agricultural credit and extension services. This notwithstanding through the support of organisations like Maaltaaba, women continue to make great strides in their farming activities in the region whilst engaging in alternative livelihood ventures including shea butter processing, basket weaving, pito brewing and other agro-processing activities to make a living. Within this strategic plan period Maaltaaba intends to partner with local and international development organisations, agro-value chain actors and state institutions to economically, socially and politically empower women. This will include providing the needed support to improve women farmers involved in organic farming and agro-processing activities and also creating platforms for women participation in decision-making processes at the family, community and district level,

3. SUCCESSES AND LEARNING

Maaltaaba over the years has gained creditability in the communities working on women empowerment with reputable development organisations such as STAR Ghana Foundation, WACSI, FAO and state and non-state institutions including Municipal and District Assemblies, CSOs, women associations and agro-based private companies. Some of the successful models of Maaltaaba are indicated below.

3.1 Profitable Village Savings and Loans Associations (VSLAs) Model

The income security of women is an important aspect of the work of Maaltaaba. In response to challenges experienced by women in accessing agricultural credit and their financial inclusion, Maaltaaba introduced the Village Savings and Loans Associations (VSLAs) concept to its members. The VSLAs are guided by written down rules and led by committed and dedicated elected leaders who oversee the management of the VSLAs for collective benefit. The positive benefits of the VSLAs are visible for all to see. The members have increased their savings and loan portfolios. Through the share-outs received by members they have been able to roof their buildings, pay their children school fees, expand their businesses and cater for their medical needs.

3.2 Profitable Sustainable farming model

Maaltaaba's model for farming is based on meeting the food and income requirements of the women farmers today but also conserving the environment for the future generation. As a result, Maaltaaba and its partners have trained their members to undertake on-farm and off-farm ecosystem innovations aimed at building the resilience of women farmers against the vagaries of climate change. Therefore, composting, agro-forestry and water conservation

techniques are introduced to the women farmers. To promote nutrition security Maaltaaba supports dry season vegetable farming with the aid of mechanized boreholes and organic manure. Through the support of agriculture extension agents from the department of agriculture in the districts, the members of Maaltaaba have acquired agronomic skills in vegetable production. Their yields have also witnessed an increase due to their adherence to recommended climate change resilient and sustainable farming protocols.

3.3 Agro-processing and alternative livelihoods

According to APHILS (2018) post-harvest losses among smallholder farmers are generally high and are above 10%. To address this issue, Maaltaaba has developed a commodity value chain and agro-processing model. This involved training women in processing grains into drinks, shea into pomade and economic trees such as dawadawa (Parkia biglobosa) into spices. Other types of livelihoods including bee-keeping and petty trading are also supported. This model has worked well in the Maaltaaba communities and has contributed to improving household food and household income security.

4. STRATEGIC PRIORITIES

Based on consultations with community women, CSOs, development partners and the District Assemblies, Maaltaaba will prioritize three areas for partnerships and intervention from 2023 to 2027. The Strategic Priorities (SPs) and Focused Areas (FAs) are shown in Figure 2.

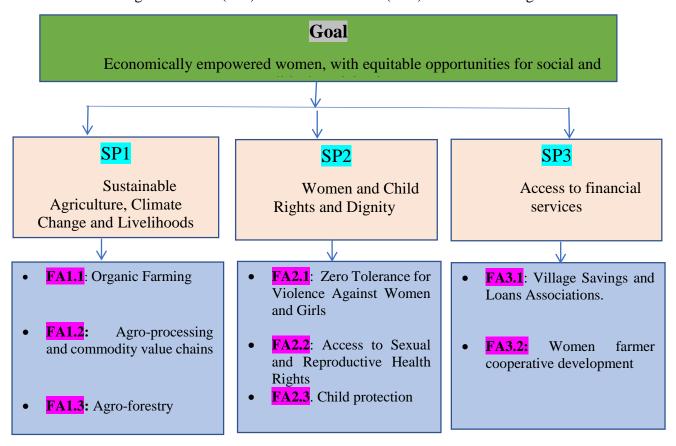


Figure 2: Strategic Priorities and Focused Areas of Maaltaaba

4.1 SP1: Sustainable Agriculture, Climate Change and Livelihoods

Within this strategic plan period Maaltaaba will continue to promote sustainable farming practices among women who are members of the organization. This is aimed at improving their resilience against the negative impacts of climate change. Alternative livelihoods will also be promoted to improve incomes of women farmers. This is to ensure their food and income security needs are met whilst maintaining the environment. Therefore, Maaltaaba will partner with organisations involve in sustainable agriculture and climate smart agriculture.

FA1.1: Organic Farming

Maaltaaba will promote and design specific programmes in organic farming for implementation both in the raining and in the dry seasons. Composting, water conservation techniques and other recommended organic farming methods will be promoted in collaboration with agricultural extension agents and agroecology-based organisations.

FA.1.2: Agro-processing and commodity value chains

Maaltaaba will continue to promote agro-processing of agricultural products to add value and make additional income for their members. Therefore, trainings will be organized for the members of Maaltaaba in food preparation, packaging, branding and e-marketing. Maaltaaba farmers' cooperative will also explore opportunities inherence in commodity value chains that they have comparative advantage to increase the incomes of their members.

FA1.3: Agro-forestry

Maaltaaba will promote and design within this strategic plan period interventions to promote the growing of trees and crops. Economic trees such as mango, cashew, shea will be grown along side groundnuts, soyabeans and other legumes, grains and cereals. The agro-forestry interventions are both to earn income but also protect the fragile environment. The Agro-forestry projects will be implemented in partnership with the Forestry Commission and other environmental focused development partners and NGOs that have the technical expertise in agro-forestry.

4.2 SP2: Women and Children Rights and Dignity

The rights and dignity of women and children remain a priority to Maaltaaba. As a women and feminist organization, we will continue to campaign and champion the rights of women to gain access to land and other productive resources and also ensure their participation in all decision-making processes. This is important because 51% of the population of Ghana and the Upper East region are women. Maaltaaba will also campaign against all forms of child abuse including child and forced marriages, child trafficking, child labour and factors that contribute to streetism.

FA2.1: Zero tolerance for violence against women and girls

Maaltaaba, will design projects to campaign against violence against women and girls in the programme districts. Women will also be educated on their rights as guaranteed in the 1992 constitution and other legal provisions. Women will be supported to seek justice through collaboration with CHARJ, Legal Aid and Social Welfare.

FA2.2: Access to Sexual and Reproductive Health Rights

In order to promote the dignity of women and for them to plan and control their lives, women and adolescent girls will be supported through specific designed programmes to improve access to reproductive health information and services. Women and adolescent girls will be supported to develop their leadership skills and talents to build their confidence to enable them achieve their full potentials. Maaltaaba will campaign against gender-based violence, female genital cutting, child marriages and child labour in its operational communities and districts. This will involve partnering with the Ghana Health Service, traditional rulers, NGOs and development partners.

FA2.3: Child protection

The Children's Act, 1998, Act 560 requires children to be protected from all forms of abuse and supported to achieve their full potential. Maaltaaba will therefore, partner with child-focused organizations to raise awareness on the rights of children, and campaign against forced and child marriages, child labour, the worst forms of child labour, streetism and child trafficking. This also includes supporting programmes involved in the economic empowerment of children from poor households. Maaltaaba will also support the rescue and reintegration of trafficked children.

4.3 SP3: Access to financial services

Within this strategic plan period, Maaltaaba will partner with state and non-state organisations to improve access to financial services for women to ensure their financial inclusion. Women require finances to expand their businesses and to also cater for their household and personal needs. Two key strategies will be employed to ensure financial inclusion. These are strengthening and expanding VSLAs and formation and strengthening of women farmer cooperatives to enable them access credit, financial services and fair prices for their farm produce.

FA4.1: Village Savings and Loans Associations.

Maaltaaba already has a good track record in mobilizing and supporting women based VSLAs. Within this strategic plan period, the existing VSLAs capacities will be strengthened to enable them increase their size of loans to their members and new ones formed in the existing two district as well as in other districts. This will ensure increased access to working capital for women to enable them expand their businesses and make good profits.

FA4.2: Women farmer cooperative development

Women farmer cooperatives are important because they have the capacity to mobilize bulk food produce and negotiate fair prices with food processing companies. Women cooperatives could also benefit from agronomic support, financial support and benefit from government initiatives such as Planting for Food and Jobs and other programmes rather than individual farmers.

5. STRATEGIC ANCHORS

The achievement of the three identified strategic priorities is dependent on a number of Strategic Anchors (SAs) and Planned Activities (PAs). Within this strategic plan period Maaltaaba will therefore strengthen the following five SAs and eleven PAs as shown Figure 3.

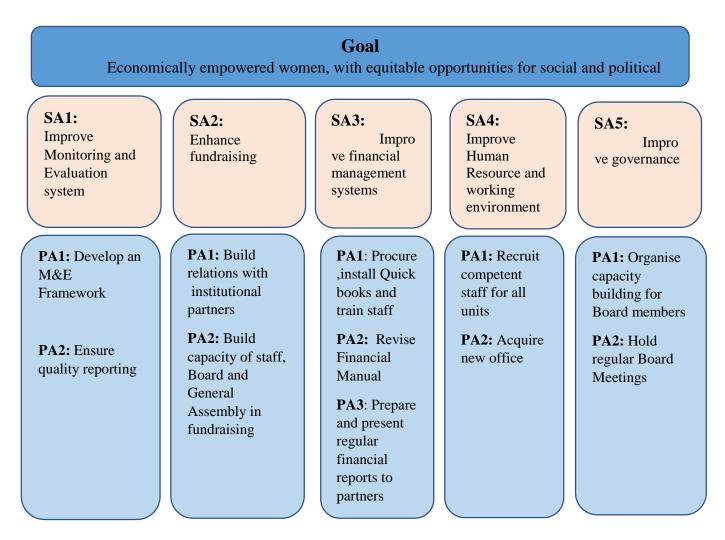


Figure 3: Strategic Anchors and Planned Activities of Maaltaaba

5.1 SA1: Improve Monitoring and Evaluation Systems

In order to track project results and documents lessons learnt, Maaltaaba will invest in monitoring and evaluation systems. This will include training of staff in M&E but also designing and implementing an M&E Framework. The specific planned activities under M&E are indicated below.

PA1: Develop an M&E Framework

Maaltaaba will develop an M&E Framework for the organization, with the help of a technical expert. This will make it possible for the organization to measure and report on all its project indicators. The development of the M&E Framework, will include the training of staff in the use of the system. This will ensure Maaltaaba is able to facilitate the conduct of baseline surveys, and facilitate midline and end line evaluations for all its projects.

PA2: Ensure quality periodic reporting

Maaltaaba will ensure that during this strategic plan period, annual reports are produced and shared with all her stakeholders. This involves developing internal capacity in documentation and reporting.

5.2 SA2: Enhance Fundraising

Maaltaaba is only able to implement its projects with appreciate flow of financial resources. Currently the organization's funding streams are ad hoc, short-term. Therefore, under this strategic plan, the focus is to diversify the funding streams to improve the financial sustainability of the organisation. The planned specific activities are indicated below.

PA1: Build relations with institutional partners

Maaltaaba will develop a partner's map and hold engagements with some institutional partners. These include FCDO, Global Affair Canada, USAID, EU, DANIDA, UNDP, UNICEF, FAO, WFP, UNFPA, AUSTRAID, to mention but a few.

PA2: Build capacity of staff, Board and General Assembly in fundraising

Fundraising is every one's business but requires skills and the right attitude. Therefore, within this strategic plan period Maaltaaba will build the capacity of board members and staff in fundraising skills, sourcing for funding opportunities and proposal writing. This will help them to contribute to the mobilization of resources for the implementation of the various projects.

5.3 SA3: Improve financial management systems

Financial management is a very important function for every organization. Currently Maaltaaba regularly reports to all its partners and stakeholders. But this can be improved in this digital age and this will be the focus within this strategic period. This will be achieved to the planned activities indicated below.

PA1: Procure, install Quick books and train staff

Maaltaaba will procure, install Quick books and train staff. This will improve the management of the financial resources of the organization. It will also enable the organization to report timeously to partners and undertake various financial modelling functions.

PA2: Revise Financial Manual

Maaltaaba will revise its existing financial manual to reflect the current reporting standards, taxes policies and financial requirements.

PA3: Prepare and present regular financial reports to partners

Maaltaaba will ensure financial reports are prepared for all individual projects for partners and an organizational consolidated financial report presented to the Board at mid and end of the year.

5.4 SA4: Improve human resources and working environment

With the intention of Maaltaaba to expand its interventions beyond the current two districts in the Upper East region, the need for more human resources is an imperative. Therefore, within this strategic plan period, efforts will be made to recruit more staff.

PA1: Recruit competent staff for all units

Within the duration of this strategic plan period efforts will be made to recruit the following calibre of staff to improve the effectiveness and efficiency of the organisation's performance.

•	Technical Field Officer	-	2
•	Business Development Specialist	-	1
•	Accountant	-	1
•	M&E Specialist	-	1
•	Office /IT Assistant	-	1

PA2: Acquire new office

The projected growth of Maaltaaba will require the acquisition of a new and well-furnished working space for the Executive Director and staff. This possibility will be explored within this strategic plan period.

5.5 SA5: Improve governance

Maaltaaba currently has a seven (7) member board with diverse skills and experiences. Given the changing nature of women rights issues and the development context, the board members will require some capacity building to be able to perform their oversight responsibility well. Therefore, the following activities are planned for the Board within this strategic plan period.

PA1: Organise capacity building for Board members

A capacity building programme is planned for the Board members. The specific areas of training will include fundraising skills and the role of the board. This will help to improve their oversight role over the organization and also help rake in more resources for the implementation of programmes.

PA2: Hold regular Board Meetings

Meetings of the governance board have not been regular. Within this strategic plan period both virtual and physical mediums will be used to engage with the board more regularly.

6. PROJECT INCOME AND FUNDING SOURCES

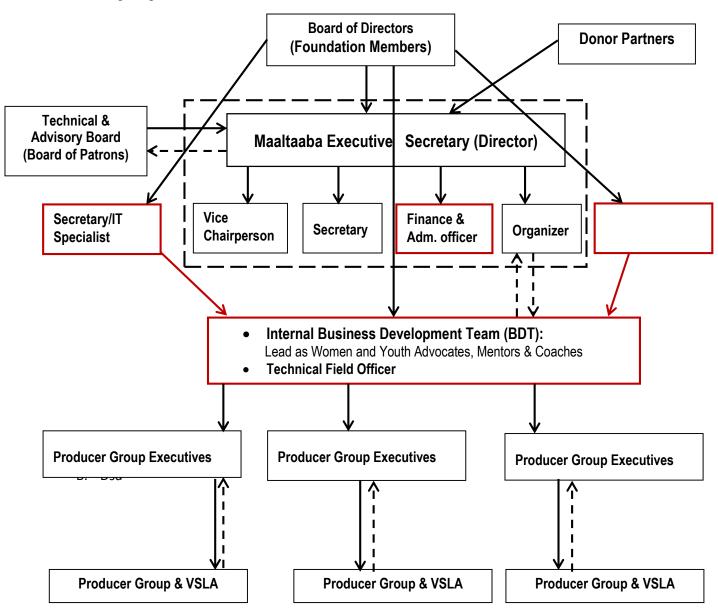
Projected funding targets for the strategic plan period and the funding sources are indicated in the Table 2.

Table 2: Projected Incomes for Maaltaaba for 2023-2027

Year	Funding Target (GHC)	Funding Sources
2023	100,000	Institutional Partners, Internal Generated Funds, Social Funds-VSLA, Donations
2024	150,000	Institutional Partners, Internal Generated Funds, Social Funds-VSLA, Donations
2025	200,000	Institutional Partners, Internal Generated Funds, Social Funds-VSLA, Donations
2026	300,000	Institutional Partners, Internal Generated Funds, Social Funds-VSLA, Donations
2027	500,000	Institutional Partners, Internal Generated Funds, Social Funds-VSLA, Donations

ANNEXES

A. Organogram



SIGNED BY:

Mollydean Zong Buntuya

Board Chairperson

Date: 22/12/2023

Executive Director

Executive Director