OBJECTIVE: The unit seeks to bring to light the promotion of livelihood diversification for women and youth. Under this project CI WED objective is to come up with its own initiative and funding to support our vulnerable women in the society to grow their businesses so as to equip them with knowledge and skills to be able to manage their own affairs.

2. Project Strategies:
   a. Community entry strategy: The community entry is to sell the project concept to the community members seek their buy-in and support for the project. During these entries, local committees are set up to support the project activities. The role of the committees is to screen potential beneficiaries of the micro-loans. The screening includes the type of business the women carry out, profit obtained periodically, financial stance of the women (repayment capabilities), the capacity of the potential beneficiaries in basic financial management and simple records keeping. After this assessment, qualified individuals are now selected for the loans to be disbursed to them.

   b. Groups’ formation: Group formation is one of the strategies adopted as part of the criteria set to qualify members to access microloans from CI WED. In this 4 member solidarity groups are formed in Aboabo and Kalpohi communities with each group made up of five women executive members holding the leadership positions to steer the affairs of the associations.

The Picture below shows the formation of Wunpagbo groups in the Kalpohi community...
c. **Formation of Executives:** From each solidarity group mentioned above, a member is selected preferably housewife for a position as a leader to form the executives.

d. **Field Officers:** Field Officers are community-based ones who facilitate all the activities of these women groups including building their capacity on leadership qualities sound basic financial management and records keeping. They served as liaison officers between these women groups and the office for effective partnership and collaboration.

The picture is showing a field officer taken records during group meeting.
e. **Local government participation**: In all the activities of CI WEB in the communities, we liaise with local government structures such as Department of Community Development, Social Welfare Department and National Board for Small Skills Industry (NBSSI) for technical support and advice.

f. **Disbursement**: The fund disbursed to the group members is repaid in small instalments through income generation activities. This criteria is developed to saved as a guarantee for the women to handle the funds properly and also to create more room for others to benefit from the programme and also help them upgrade their business in a gradual process.

The table below shows the grouping of the members

<table>
<thead>
<tr>
<th>Group ID</th>
<th>Number in the Group</th>
<th>Community</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>G1</td>
<td>Five member in each group</td>
<td>Kalpoheni</td>
<td>100% recovery</td>
</tr>
<tr>
<td>G2</td>
<td>Five member in each group</td>
<td>Kalpoheni</td>
<td></td>
</tr>
<tr>
<td>G3</td>
<td>Five member in each group</td>
<td>Kalpoheni</td>
<td></td>
</tr>
<tr>
<td>G4</td>
<td>Five member in each group</td>
<td>Kalpoheni</td>
<td></td>
</tr>
<tr>
<td>G1</td>
<td>Five member in each group</td>
<td>Kalpoheni</td>
<td></td>
</tr>
<tr>
<td>G2</td>
<td>Five member in each group</td>
<td>Kalpoheni</td>
<td></td>
</tr>
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<td></td>
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<tr>
<td>G4</td>
<td>Five member in each group</td>
<td>Kalpoheni</td>
<td></td>
</tr>
<tr>
<td>SG</td>
<td>This group is made up of six members in the group</td>
<td>Aboabo</td>
<td></td>
</tr>
<tr>
<td>SG</td>
<td>This group is made up of six members in the group</td>
<td>Aboabo</td>
<td></td>
</tr>
</tbody>
</table>

g. **Membership**: Clients are members of self-selected group (5 women) of a village centre consisting of (20 Women) as an association to form the group.

h. **Collateral**: There is no formal collateral required, but each member saves as guarantee to one other through the solidarity group norm

i. **Repayment**: Client made the repay of the funds in on a schedule timely frame with much flexibility, the funds given is a kind of revolving fund for the growth and benefit of the association.
j. **Attendance to meetings:** Clients attend weekly meetings, during which they repay is dane.

k. **Field staff:** The field staffs visits their clients in their respective meeting grounds, where the progress of the group is discusses and the group then challenge them on how to mitigate this challenges

3. **Overall Objectives:**

   The overall objective of this project is to improve the quality of life of poor women by providing them with the requisite skill training and the financial support to start as a working capital and to help them attain additional income-generating activities.

4. **Immediate objectives, outputs and activities**

   **4.1 Objective:** To mobilize the target women into organize groups.

   **Output:** Forty women Associations formed made up of two group and has been breaking down to the five member solidarity groups.

   **Activity:** Organize meetings with the target group and the community leaders. Select families to be included in the project.

   **4.2 Objective:** To brief the target families on the need of creating their weekly savings.

   **Output:** target families saved one thousand and forty Ghana cedis (GHC 1,040.00) within eight months of operation.
Activity: Select leader of women groups through group meetings, introduce weekly/fortnightly savings of the members.

4.3 Objective: Ensure regular meetings of the groups.

Output: The women groups institutionalized regular group meetings, discussed their problems and operational procedure of the groups.

Activity: (1) Weekly/fortnightly meetings organized. Group accounts pass books & group meetings resolutions to be maintained.

(2) Organized two (2) days training workshop on financial literacy for the women beneficiaries.

4.4 Objective: To empower the poor women socially and economically

Output: 50 women members provided with skill & livelihood support for income generation and awareness raised about their rights/status in the societies.

Activity: Processing applications for livelihood support of the groups, assisting group members to select appropriate trades for income generation.

4.5 Objective: To ensure utilization of livelihood support to the group members.

Output: 50 women members utilized livelihood support.

Activity: Visit group members for collection of loan. Follow up by the group themselves for realization of loan and prepare future plans.

4.6 Objective: To make impact evaluation of the activities.

Output: Impact of the project evaluated.

Activity: Prepare Terms of Reference and engage a Consultant for evaluation of the project.
5. **Evaluation of the Project:**

At the end of the project an evaluation will be carried out to assess the impact of the project and make recommendations for future implementation.

6. **Sustainability:**

The issue of sustainability is very crucial in any development project. Under the present project there is development of skills of the beneficiaries on financial literacy. We have started providing them with financial support for income generation activities. Functional groups are also encouraged to do more savings, which they can use as revolving fund. Sustainability of the project will see the light of the day as C I W ED will constantly monitor to see the progress of the groups and how the funds are been utilized after phase-out of the project.

The CI WED Livelihood support interest fund, service charge etc. accrued should be left as fund of the project and monitored by the Executing Agency as its normal programme. The beneficiaries should be prepared in such a way from the very beginning. Executing Agency will organize phase-out workshops at the concluding part of the project and explain the operational procedures of the project after phase-out and ensure sustainability.