

2023

IMPACT REPORT



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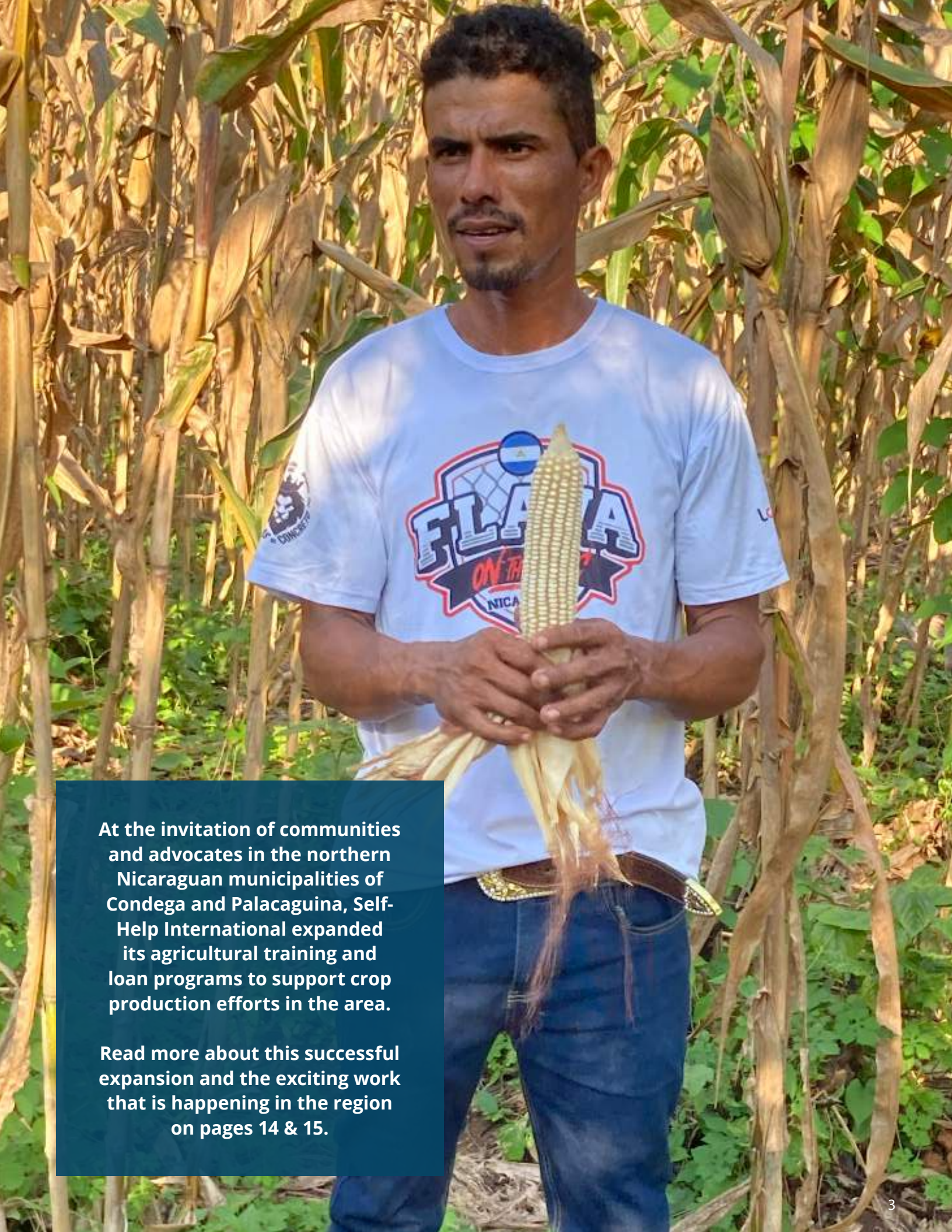


ABOUT THE COVER:

Madam Elizabeth, a community leader, farmer and business owner, along with her daughter Augustina, work closely with Self-Help International in the Upper West Region of Ghana. Read more about SHI's work in agriculture and economic empowerment on pages 18-19.



Want to learn more? Please visit www.selfhelpinternational.org.



At the invitation of communities and advocates in the northern Nicaraguan municipalities of Condega and Palacaguina, Self-Help International expanded its agricultural training and loan programs to support crop production efforts in the area.

Read more about this successful expansion and the exciting work that is happening in the region on pages 14 & 15.

A MESSAGE FROM THE Board President



Friends,

No matter where you live, the desire to create a better life for your family, especially your children, is universal. We witness this in our work every day, such as **Josefina's** (pg. 9) dedication to her childrens' education both in the classroom and through Self-Help International (SHI) workshops, where she learns new farming techniques alongside them. The same wish is evident in **Dora's** story (pg. 25). Determined to give her baby the best chance at a healthy life, Dora joined the Growing Healthy Food, Growing Healthy Children program.

Your generous donations have made it possible for us to support this universal wish. In 2023 we were able to increase the pool of revolving funds available to loan out in both Ghana and Nicaragua.

This expansion has empowered numerous small business owners, like **Adutwumwaa** (pg.20), to secure higher levels of financing, helping them navigate the effects of inflation as they purchase ingredients for baking, stock their shelves with supplies, and support farmers in obtaining the inputs needed to maximize their yield potential and increase their household incomes.

Moreover, we have also expanded our agricultural extension services to northern Nicaragua (pg. 14).

Several years ago, one of our long-time partners in southern Nicaragua, Padre Cornelio Doogan, relocated to the north. At his request over the past couple of years, Jorge Campos has periodically traveled up to lead training in improved agricultural practices to farmers living in northern Nicaragua. In 2023, we formalized that relationship and commitment to partner with farm families in the communities of Palacagüina and Condega. We are excited to announce that with this extension of services Nelson Martínez Morales has joined our team as an agricultural extension agent based in the area. Nelson will work closely with farmers to implement improved practices aimed at increasing household food security and income. This is in addition to our ongoing extension work in the San Carlos and Ochomogo areas.

Your continued support has made a tangible difference in families in Ghana and Nicaragua. For the past 65 years Self-Help International and our community have been working together to alleviate hunger by helping people help themselves. Each one of us plays a key role, whether offering financial support, volunteer support, expert advice, direct program service implementation, or a combination of all. We're grateful to be your chosen partner in impact!

Yours in partnership,
Keith Swanson
Board President

Mission and Impact

Self-Help's mission is to **alleviate hunger by helping people help themselves**. We employ skilled professionals to serve rural communities in Ghana, West Africa, and Nicaragua, Central America, to improve quality of life with dignity.

EMPOWERING WOMEN & GIRLS

Supporting girls to stay in school, and offering women financial literacy training and micro-loans to start enterprises and achieve economic self-sufficiency.



PROMOTING CLEAN WATER, SANITATION & HYGIENE

Partnering with communities to access safe drinking water to reduce waterborne disease transmission and improve the community's overall health and wellbeing.



FIGHTING MALNUTRITION

Offering students a protein-rich school breakfast to combat hunger, and supporting mothers and newborns in the first 1,000 days to prevent stunting.



IMPROVING AGRICULTURE

Equipping farmers with training in improved techniques, financing to access the inputs they need when they need them, and seed fortified with micronutrients so they can better feed and nourish their families and communities.



About Self-Help International

Founded by Vern Schield in Waverly, Iowa in 1959, Self-Help initially manufactured and shipped small “Self-Helper” tractors to farmers in 48 countries. In 1989, in collaboration with Nobel Peace Prize Laureate Dr. Norman Borlaug, Self-Help shifted to **sustainable development programs** that work with rural families and community leaders to improve lives with dignity.

Today, Self-Help employs local staff in each country to coordinate programs that **enhance food security**. Self-Help International gives people **access to knowledge as well as the resources** to put their knowledge into action.

WHERE WE WORK



Afia Pokua, a Micro-credit client, and her son Isaac Adom Danso in front of her store



Nicaragua

AT A GLANCE



107 families
received training on cultivating
Quality Protein Maize



59 women
received business loans from
Self-Help International



5,177 people
newly able to access clean
water due to SHI interventions

A MESSAGE FROM THE Country Director



Self-Help International's strategy in Nicaragua is very clear. Each of the three principal program areas identifies new territories and audiences with potential to improve lives through the application of appropriate technology, education and credit.

Agriculture and Extension Program

After several incursions into northern Nicaragua, SHI formally established a new program in the municipalities of Palacaguina and Condega, thanks to the invitation and support of Father Neil Duggan, a local Catholic priest. This included hiring a full-time agronomist, Nelson Martinez, to serve the region.

In 2023, 107 farming families received training in the cultivation of Quality Protein Maize (QPM) seed corn. SHI extended credit to 30 families in April. Staff returned in November for several farmer meetings to evaluate results. The stories of success were diverse, including 43 farmers from Palacaguina who lost everything in the first planting cycle due to dry weather. However, many farmers liked the performance of the QPM corn. Others made some innovations to the double-row planting technique that allowed them to achieve new personal record yields.

SHI also carried out training workshops and established corn and bean demonstration plots on the island community of Solentiname, at the invitation of community leaders there.

Women's Empowerment Program

Under the leadership of new Program Officer Aracelly Cruz, the microcredit program extended 59 new loans to women in 13 new communities for commercial and agriculture business development and expansion. Seven of them installed improved ovens for baking, which avoid exposure to smoke and reduce the high cost of firewood.

There was a great participation in the Health Fair event, where 92 women of different ages from 13 communities received medical exams and check-ups as part of a collaborative effort with the Ministry of Health mobile service laboratory.

Clean Water Program

This year Clean Water Program Officer Orlando Montiel created WhatsApp groups for five municipalities. This allows him to maintain coordination with community water management committees (CAPS is the Spanish acronym) about scheduling visits or trainings and responding to service or supply requests. All CAPS leaders have been trained in chlorinator maintenance and regular tablet replacement. Throughout 2023 the six Chlorine Banks distributed 2,026 chlorine tablets. Eleven CAPS received training in the use of the HANNA Instruments Checker to monitor residual chlorine levels in household water services. Others learned how to set household water consumption fees and how to apply for financing for the purchase of home water meters.

At the request of the Nicaragua Ministry of the Interior, each SHI program signed technical advisory, training, monitoring and microcredit agreements with each group of beneficiaries. Each program presented its Monitoring Report for the year, all of which were reviewed and approved.

This year has been a year of growth and we look forward to continuing to help more families in the future thanks to your continued support.

Jorge L. Campos, Nicaragua Country Director



Sarita was able to increase sales at her shop with support from her daughters



35 trainings

on business development and leadership were offered to business owners and loan recipients



59 loans

were provided to women to start-up or expand their business



7 women

installed new ovens to avoid unsafe exposure to smoke

Helping Each Other Learn and Grow

Author: Yolanda del Carmen Fletes Rosales

When Sarita and her family decided to move from her small town to the bigger community of Cruz Verde, she saw this as an opportunity to take advantage of the new and expanded market and grow her business. She was committed to contributing to the household expenses, alongside her husband, and wanted her daughters, then seven and eleven years old, to be able to go to school.

Sarita started participating in trainings offered by the Women's Empowerment Program at Self-Help International. She received a loan from Self-Help to stock her shop and increase her inventory. She was quickly able to pay off her loan and invest her increased profits back into her business. As Sarita continued to listen to her customers' feedback on their shopping experience, she was consistently hearing that they wanted a way to be able to shop online or using their phones. She remembered learning in a Self-Help training about how technology and media can be beneficial, both personally and professionally. She did not feel very comfortable using technology, so Sarita went to her young daughters for support. They were able to help her learn to use social media and messaging applications on her phone and she was able to capitalize on these new sales platforms.

Sarita now brings her two daughters with her to participate in the training taught by Self-Help International. She understands that the sooner they learn, the sooner they can make changes for a better future. Her daughters have participated in craft training, such as making piñatas and funeral arrangements. Sarita told SHI staff that when the girls learned how to make the piñatas they came home very excited and made a piñata to celebrate a cousin's birthday. They are passionate about crafts and she hopes that in the future they can take advantage of those skills.

Sarita feels the positive change the Women's Empowerment Program has had on her business, her personal life, and her family.



Josefina engages her children in the trainings offered by SHI so that they are able to learn new farming techniques alongside of her

Leaving a Legacy of Learning

Author: Yolanda del Carmen Fletes Rosales; edited for print by Jessica Crawford

Josefina is a single mother of five children living in Cruz Verde, Nicaragua. She has been involved in the Women's Empowerment program at Self-Help International for four years and has seen improvements in her farming techniques, increased her profits, and gained access to business and health trainings.

Josefina received a loan from SHI and was able to pay back the loan on time and use the profits from her farming business to repair the roof of her home. She is also committed to ensuring her children have access to an education. Her youngest children attend primary school every day and her oldest children are enrolled in classes on the weekend so that they are able to learn alongside Josefina while working on the farm and at Self-Help's agriculture trainings during the week. While contributing to the Self-Help demonstration plot in their community, they learned effective planting methods using high-yielding corn varieties.

She is a hard-working mother who wants the best for her family. She told SHI that **her greatest vision is to see that her children gain valuable skills and that they carry out their work with dignity.**



\$100

sponsors a start-up loan for a woman to pursue her new business

THE IMPORTANCE OF Good Leadership

Author: Orlando Montiel Salas; edited for print by Jerry Perkins

Boca Escalera is a rural community in southern Nicaragua approximately 50 miles from Self-Help International's headquarters in San Carlos. In 2013, it was one of the first communities where Self-Help's Clean Water Program installed a chlorinator that purified the community's water supply. The clean water **benefited 296 people living in 77 homes** in the community. At that time, the Drinking Water and Sanitation Committee (known by its Spanish acronym of CAPS) was directed by Serapio Lorenzo Suazo Lopez, a leader in the community, who did an excellent job in the administration, maintenance, and operation of the rural water system.

Serapio was president of the CAPS committee for approximately six years. This is not typical because government regulations encourage selecting a new leader every two years. However, Serapio had proved to be an active and responsible person, so whenever there were membership changes in the CAPS, the people of his community



\$350

supports the establishment or maintenance of one chlorine bank to distribute chlorine tablets to surrounding rural communities



15 chlorinators

were installed or reactivated to **ensure clean water** to community members



Serapio, as president of the Boca Escalera CAPS, says he is very happy and satisfied to provide safe water to the population of the community, and he is very grateful to Self-Help International for once again helping this rural community to have saved drinking water.

requested that he remain as the president and he continued in that capacity until 2017, when he left his position as president because of disagreements with some other CAPS members. Serapio opted to travel to Costa Rica for work there and it was then that the chlorinator installed by the Self-Help International Clean Water Program stopped working because the new CAPS managers decided it was not necessary to keep the water purified.

Unfortunately, while these new CAPS directors were in place, Orlando Jose Montiel, Clean Water Program Officer for Self-Help International, looked for a way to contact the new directors so he could maintain the water chlorination system. He found it was quite difficult to convince the directors of the importance of chlorinating the water in their community. Although he made several follow-up visits to urge the CAPS directors to chlorinate the water so that infectious diseases could be prevented from being transmitted by the unchlorinated raw water; his advice was ignored, and the system continued to supply raw water to the community.

Six years passed and the people of Boca Escalera went without drinking chlorinated water. No one in the community felt that their water was safe to drink because the lack of chlorination meant that waterborne diseases were present. In one of many meetings that were held to talk about the water problems, the people of Boca Escalera reached out to Montiel of Self-Help once again to help them convince the members of the CAPS board of directors that it was necessary to use the chlorination system again because water from the community's school and from some of the houses in the community showed that the water was contaminated.

Meanwhile, Serapio had returned to Boca Escalera and the community asked him to once again be the CAPS president. In 2022, Serapio reassumed the position of CAPS president and, since then, he has been working to restore clean water to the system by repairing the water intakes, changing pipes, and improving the water storage tanks.

In 2023, Serapio contacted Self-Help to reactivate the chlorination of the water and, after Montiel made a technical inspection visit, he installed a new chlorinator. The people of Boca Escalera once again had safe water to drink.

When responsible and capable leaders like Serapio work with Self-Help International's Clean Water Program, the community benefits by having a safe water supply that boosts the health and the productivity of the people who live there.



Serapio, as president of the Boca de Escalera CAPS, says he is very happy and satisfied to provide safe water to the population of the community, and he is very grateful to Self-Help International for once again helping this rural community to have saved drinking water.



The latest figures show that 56% of Nicaraguans have access to safe drinking water, although this drops to 39% in rural areas.

Statistics provided by World Bank Data.

Open-Minded Farming

This story was written by Rodolfo Hernandez, as told to him by Darwin Jose Tercero Chavarria

Darwin has been practicing traditional methods of agriculture with his father since he was 12 years old. Each season they would burn the land to prepare for planting and spread the corn seeds broadly around the field. They did not use fertilizer and any weed or pest control was done manually with hoes or machetes. Early on, this method produced high yields, particularly for the low cost of inputs invested in the planting process. Darwin was committed to these methods that his ancestors had used, however he started to see a decline in the productivity of the fields. He had seen other farmers near his home community of Cruz Verde, some who had received agricultural training from Self-Help International, starting to use different methods of planting and cultivating their fields, but he was very skeptical of the process and was not sure that it would be worth the additional investment.

Rodolfo, SHI's agriculture program officer, visited the area and encouraged Darwin and his father to gather other farmers in the area for training. Rodolfo shared all about a higher protein and higher yielding variety of corn and planting methods and agronomic management techniques that would lead to higher yields. Darwin and other farmers in the area were very intrigued and excited about trying to implement these new techniques.

Darwin spoke with Rodolfo about receiving a loan to help offset the increased cost of the new seed. In receiving the loan, he committed to using double-row technology in planting his corn, a method that has proven to result in higher yields and that SHI advocates for all their partner farmers to utilize.

Sowing the seeds in double rows was a new experience for Darwin. It took him significantly longer to plant his field - 8 days compared to typically about 1 day when he was using more traditional methods. He was nervous about this method as well, worrying that the corn was too close together and would damage itself as it started to grow. Because of the commitment he made to SHI, he was dedicated to seeing it through. He was surprised as he watched the corn grow and thrive up until harvest time. At that time he knew that he would receive a higher yield from this new method, but was surprised when the harvest exceeded even those expectations. Darwin was able to harvest nearly 3 tons of corn from his 1.7 acres of land. While the market prices for corn were lower that season, because this was a higher yield than he typically produces, he was able to sell the corn, pay back his loan to SHI, and maintain enough corn for his family's consumption.

"Now that I have had this experience, I urge other farmers to use this sowing method and this variety of corn, since it is a very good variety and has characteristics that other types of corn do not have, such as higher protein..." Darwin shared with Rodolfo as he reflected on his experience. It also instilled a sense of pride in Darwin in being a farmer in Nicaragua, "I tell others that we do not have to leave our country to improve our quality of life, but rather, that we work our land and experiment with new techniques and technologies; be open minded farmers".



48 Self-Help coordinated demonstration plots engaged over 400 farmers in learning good agricultural practices.



\$125

teaches one farm family about improved cultivation practices to produce higher yields



“I am grateful for the organization and the support provided through the training, credits, planting materials, and technical follow-up given during all this time. I hope that it continues to support the rural sector in the same way, providing new technologies and useful techniques for the common good of our communities, improving productive yields and food security”.

SELF-HELP EXPANDS AGRICULTURAL ASSISTANCE into Northern Nicaragua

Original story by Lucia Vega Galeano; edited for print by William Edwards

Since 1998 Self-Help International (SHI) has carried out agricultural development efforts in the Rio San Juan region of Nicaragua, on the eastern shore of Lake Nicaragua along the border with Costa Rica. A three-pronged approach consisting of supplying farmers with high nutrition seeds, educating them about improved production techniques, and supplying them with credit to purchase the necessary inputs has been followed, with much success.

For the first 18 years Self-Help enjoyed the collaboration of Father Neil Doogan, a Catholic priest originally from Ireland, who worked tirelessly to improve the living conditions of rural families in Rio San Juan. He served as a bridge for SHI to gain cooperation from the farmers in the region.



Jorge Campos (left), SHI Nicaragua Country Director, and Fr. Doogan (right), a Catholic priest and close partner of SHI

Agriculture in the North

Fr. Doogan, known locally as Padre Cornelio, was transferred to a parish in the northern region of Nicaragua, serving the municipalities of Condega and Palacaguina, located roughly 30 miles from the Honduras border. The terrain in this region is quite hilly and forested. Altitudes range from 2,000 to nearly 5,000 feet above sea level. Cattle production is extensive, but in the lower and flatter areas crops such as corn, beans and sorghum are grown, mostly for home consumption. Some cash crops such as coffee and tobacco are also produced.

Annual rainfall varies from 30 to 33 inches and is concentrated in the months of May to October, which is the primary cropping season. The rest of the year is dry, and crop production is difficult. Some irrigation using hand-dug wells is practiced, but the steep and irregular terrain make distributing the water difficult.

Fr. Doogan Invites Self-Help to the Region

In 2021 Fr. Doogan invited Ing. Jorge Campos, Director of SHI in Nicaragua, to organize field days for farmers in his new area. Three farmers agreed to set up demonstration plots, using Quality Protein Maize (QPM) seed corn and the double-row planting technique, which increases the plant population while still allowing for pest control and harvesting to be done by hand. The QPM seed with double-row technology has consistently produced yields two to three times those achieved with traditional seed corn planted at a low density. SHI director Jorge Campos and agronomist Rodolfo Hernandez conducted workshops, utilizing the demonstration plots.

Interest among farmers was great enough that Self-Help International agreed to carry out formal programs in the area. Fr. Doogan arranged for financing to support a full-time agronomist and establish a revolving loan fund for farmers to purchase necessary crop inputs, all under the management of SHI. Nelson Martinez, a native of the region who had served as an agronomist for another nonprofit organization, was hired as the SHI Agricultural Program Officer for the northern region.

A total of 107 farmers attended crop production workshops conducted by SHI staff in 2022. Many of them planted small areas of QPM corn using seed donated by Self-Help. Although some of the farmers did not have good results, due to dry weather, they saw that it nevertheless outproduced their traditional varieties. Many of them were eager to increase their plantings in 2023. This time SHI made production loans available to the farmers so they could purchase additional seed as well as sufficient fertilizer and pesticides to take full advantage of the genetic potential of the high-protein seed variety. Thirty farmers were selected to receive loans, including 13 women. They borrowed an average of \$257, for a term of six months with interest accruing at the rate of one percent monthly. To date, 73 percent of the loans have been repaid, with interest, with the rest being extended to the next cropping season.



Biofortified Beans

Self-Help also supplied the Condega and Palacaguina farmers with biofortified bean seed, containing extra levels of iron and zinc. The seeds were supplied by farmers in a community in Rio San Juan, who had received donations themselves and returned a portion of their crop to SHI. In turn, the farmers in the North returned a portion which was given to a group of farmers on the Solentiname Islands near Rio San Juan. Besides being utilized for family consumption, the excess production of beans can be sold as a cash crop.

Future plans are to expand the number of farmers participating in the SHI technical training and production loans. Crops that are more drought resistant, such as wheat and sorghum, will be tested. A feasibility study of small-scale irrigation systems will be carried out. These plans will be supported by a second financial transfer made possible by Fr. Doogan. A three-way collaboration among Self-Help International, the local Catholic parishes and the farmers of Palacaguina and Condega promises to significantly improve the nutritional well-being and economic resources of the rural families in the region.



Demonstration with farmers from Palacaguina with Country Director Jorge Campos (middle) and Fr. Doogan (fourth from the right)

Ghana

AT A GLANCE



Over 2,000 clients
from **38 communities** across
Ghana were impacted by Self-Help
International programs



SHI Ghana partnered with **17
government agencies, community
advocates, and organizations** to
expand and strengthen impact

A MESSAGE FROM THE Country Director



After the global pandemic, Ghana witnessed consistent decline in year-on-year inflation, from 53.6% in January to 23.2% in December 2023. Food inflation followed a similar trend, declining from 61.0% in January to 28.7% in December 2023. These were favorable indicators for Self-Help International, an organization working in rural Ghana to alleviate hunger.

There was increased demand for our services as more clients sought support to sustain and grow their businesses. We extended services to more difficult-to-reach communities, including Abasua in the Ashanti region and Nabire in the Upper West region. We provided more training sessions on improved agronomic practices, business management, and how to use efficient agricultural tools and implements, including single-row push planters and PICS bags. We distributed reusable sanitary pads to teen girls in the Upper West region, their first experience using reusable sanitary pads.

During the year under review, with thirty-one (31) staff, we served over two thousand (2,000) clients from thirty-eight (38) communities in both the Ashanti and Upper West regions of Ghana. Two hundred and twenty-eight thousand, five hundred and forty-two dollars (\$228,542) was disbursed to eight hundred (800) women to support their businesses with the intention of building growth poles; larger individual loans were issued to support equipment purchases and land title registration. Three hundred and forty-eight (348) girls received extra tuition, reproductive health education, and skills training. We gave four hundred (400) teenage girls reusable sanitary pads each, resulting in improved school attendance. For the first time in many years, more girls than boys wrote the Basic Education Certificate Examination. One hundred and eleven (111) mothers and one hundred and twenty-five (125) babies were given nutrition education and food supplements, and eight hundred (800) students were served breakfast every school day.

With climate change, farming smart cannot be overemphasized. We supported eight farmer groups and individuals to own single-row push planters, and this, coupled with improved agronomic practices, increased their yields. The craving for more efficient agricultural machinery, including multiple-row planters, among our clients in the Upper West region has increased. More farmers are desirous to moving away from using hoes and cutlasses, which make farming labor-intensive, time-consuming, and less profitable. With their determination to help themselves, we will work with the appropriate equipment financing organizations to make this shift from hoes and cutlasses to modern farm equipment a reality.

The task of alleviating hunger is an uphill one, and it calls for a multi-faceted approach. The need to collaborate with individuals and organizations is more pressing than ever before. We acknowledge all those who supported our work in diverse ways in 2023. We need your collaboration in the years ahead more than ever before.

Thank you,
Benjamin Kusi
Ghana Country Director



SHI Ghana expanded in to the Upper West Region of Ghana in 2021. Since beginning programming in the Region, SHI has expanded the reach and impact of programming throughout the area. There are now 4 staff working across agriculture and microcredit programming in 11 communities. We have established strong community partnerships and clients are seeing exponential growth in their crop yields and businesses.



288 loans

were disbursed to farmers and business owners in the region. The average loan size was **\$88 USD**.



All clients receive training in these areas: financial literacy, business development, savings, nutrition, and trade specific.

Euphemia Produces 6 Bags of Peanuts from SHI Loan

Author: Bernice Agyekwena, Ghana Communications Manager

Euphemia, a 44-year old widow living at Ul-Kpong in the Upper West Region of Ghana, took to farming to **enable her to produce enough food to feed her household which includes five children.**

However, the high cost of inputs for farming made her life as a farmer difficult since most of the needed inputs were beyond her reach due to her inability to purchase them, "I am a widow with a lot of children to cater for. I used to struggle a lot to get adequate funds to acquire the requisite inputs to farm."

Hence, when Euphemia learned that Self-Help International (SHI) had established a Micro-Credit program in her community to assist women farmers with loans to farm, she quickly joined one of the farming groups in order to access the loans. Consequently, Euphemia was able to **access a loan of \$35 USD** from SHI to enable her to buy inputs for her farm. The farming season was interspaced with periods of dry spells that affected her crops. However, in spite of this, her yield was beyond her expectation.

Apart from peanuts, Euphemia also cultivated bambara beans, rice, maize and cowpea with the help of the loan to enable her to put food on the table for her household. During the long dry season characteristic of the Upper West Region, she also engages in petty trading.

Euphemia said acquiring a loan from SHI has been of immense benefit to her and urged the organization to extend the loan to more women in her community to enable them to reap the same benefits.



Euphemia said, "I was able to harvest six bags of peanuts from my farm, in spite of the dry spells. I sold three bags to pay off my loans. I will sell the remaining bags later on to make money to cater for my family."

THE IMPORTANCE OF Timely Intervention

Author: Constantine Nanguo, Upper West Programs Coordinator

Agriculture in the Upper West Region of Ghana, especially in the Ullo traditional area where Self-Help International operates, is labor intensive, the majority of which is performed manually by women.

In 2023, SHI supported **eight small-scale women farmer groups to own single row push planters**. The push planters are subsidized by Self-Help and are sold to the farmers for about \$83 US dollars each. This reduced planting time and increased plant population resulting in effective fertilizer utilization and increased yield. In the same year, 156 farmers accessed micro loans to purchase improved seeds and fertilizers. The Upper West Region has one of the lowest rainfall averages across Ghana so the timely acquisition of agricultural inputs helps farmers to make maximum use of the small window of rainfall period. For a farmer cultivating an acre of maize, a microloan of around \$158 USD is enough for land preparation and inputs acquisition.



Dabare, a farmer and Self-Help client, shared that, as a woman, she'd never had her own farm. However, with the support of SHI she received a loan to cultivate maize. She used a portion of the loan to purchase a high yielding hybrid seed and fertilizer to try to maximize her yield and profits. Dabare harvested 15 bags (3,307 pounds) from her one acre plot, which is three times a typical yield using indigenous seed.

SHI also provides trainings on mitigating post-harvest loss through storage mechanisms and identifying new ways to use the harvested crop. As part of these measures, SHI collaborated with the Women In Agriculture Development (WIAD) branch of the Ministry of Food and Agriculture to train 34 women from five different communities in the Ullo traditional area on how to make pastries, soy milk, soy kebabs, and weanimix, a nutrient rich porridge for weaning babies. Using part of their crop harvest to make these products will not only reduce post-harvest losses but also create additional business opportunities for women in Ullo, the majority of whom depend solely on subsistence farming for their livelihoods.

Though there is a short rainfall period for crop production in Ullo, with the timely and targeted interventions, like trainings and access to loans for high yielding seeds, there can be enough food to feed the population and create employment for the people.



3 demonstration plots were established throughout the region to provide examples on cultivating common crops.

Building Her Dream Home

Author: Bernice Agyekwena, Ghana Communications Manager

When Adutwumwaa, a mother of four from Bedabour in the Ashanti Region of Ghana, and her husband purchased a plot of land 15 years ago, they had no idea how they could ever construct a building on their plot. She was running a small catering business that yielded limited profits.

However, in 2010, her business took a turn for the better when she received a small loan from the micro-credit program run by Self-Help International. She invested the loan in her business and continued receiving loans and paying them back on a regular basis. As she established a history of on-time payments she was able to increase the size of her loans and was, in turn, able to continue to expand her business.



"I am the only person with a fufu-pounding machine at Bedabour. I have customers coming to my shop to pound their fufu everyday"

"The last time I took a loan from the micro-credit program, I asked for an amount of about \$200 and I received it. Whenever I pay back my loan, I invest the rest of my profit in my plot [of land] by acquiring building materials."

Over a period of 13 years, Madam Adutwumwaa and her husband gradually put up a seven-room house on their plot. The building now has a roof and is almost complete.

Adutwumwaa started to experience stress related to the upkeep of her catering business. "The price of oil kept on rising as a result of inflation until it reached a point where my profits started to dwindle drastically and my catering business was no longer lucrative," she shared. "In addition, the work involved was taking its toll on me; I realized I no longer had the strength to work as I used to so I decided to change my business."



Adutwumwaa purchased a fufu-pounding machine to start a second business providing fufu-pounding services to members of the Bedabour Community. Fufu is a starchy food commonly eaten in Ghana, made from crops such as cassava and plantain. The preparation is labor-intensive and can often involve hours of manually pounding the mixture.

Adutwumwaa has seen the micro-credit program provide immense support to women in her community. She is confident that she will soon be able to put the finishing touches on her house. Excited about the continued growth of her business, she attributes her success to her dedication to her family's well-being and her partnership with SHI.

Our Time is Now: Our Rights, Our Future

Author: Bernice Agyekwena, Ghana Communications Manager

To mark the International Day of the Girl, celebrated every October, three hundred teenagers from five communities across three districts of the Ashanti Region gathered in Kumasi under the theme, *Our Time is Now – Our Rights, Our Future*.

The conference, organized by the Teen Girls Club of Self-Help International, in conjunction with Rosemond Girl Child Foundation and the Old Tafo Municipal Education Office, afforded the girls the opportunity to meet high-achieving women engaged in various professions and representing different walks of life.

The conference aimed to expose the girls to women leaders or ideas that would encourage them to aim higher in life and aspire to climb up the educational ladder. The myriad of professions presented by these women was also to motivate the girls to be more adventurous in their choice of educational opportunities and career choices instead of adhering to stereotypical career choices for women.

The girls listened to speeches discussing the welfare, challenges faced, and promising ways forward for the girl child. They heard advice from speakers on how to navigate through life's winding roads successfully. Participants also had the opportunity to form small groups where they interacted with each other and held discussions with the women leaders present to connect on a more personal level and ask them questions on issues affecting them.

The Teen Girls Club offers an after-school program for girls over ten years old within the five communities from which the 300 participants were drawn from.

The conference enlightened the girls and helped them to set higher goals in life, develop a high self-esteem and a strong sense of purpose in life in order to attain the drive and confidence that would propel them to seek a better future and a more fulfilling life.



\$60

provides materials for reusable Menstrual Health kits for 50 girls



800

reusable menstruation kits were distributed to girls in the Ashanti and Upper West Regions



348 girls

received skills and health training



9 out of 10 girls sometimes miss school due to menstruation.

Data from Days for Girls Ghana Menstrual Health Snapshot.



Fostering a Love of Agriculture

Author: Bernice Agyekwena, Ghana Communications Manager

The Agribusiness Club of the Nyame Bekyere Municipal Assembly Basic School received recognition from the Ministry of Food & Agriculture for its role in promoting good agronomic practices amongst farmers in their community, culminating in the school being awarded the best school in agriculture in the Atwima Nwabiagya Municipality of the Ashanti Region.

The award, which took place during the annual Farmers' Day Celebration in December 2023, considered the club's project field which serves as an ideal demonstration farm. Farmers in the community are able to view the impact of modern agronomic practices on crop yield. Due to its proximity to the road the farm is also easily accessible to farmers passing by.

Last year, the Agribusiness Club produced maize and cucumber, with inputs and technical support from Self-Help International. The club uses proceeds from its farm produce to invest in their education by buying books and other learning materials. It also helps the school by donating Quality Protein Maize (QPM) to support the community's School Feeding Program which provides breakfast for kindergarten and first grade students.

The Agribusiness clubs, modeled after and using content from 4-H clubs, were established by Self-Help International to **foster love of agriculture among youth and encourage rural youth to approach agriculture as a profitable business venture** which they can embark upon, above and beyond the subsistence farming commonly practiced with a primary goal to provide enough food for the family.

In this regard, the clubs engage in both **theoretical and practical agricultural lessons** where they are taught good agronomic practices to enhance crop yields in addition to the principles of agribusiness to enable them to engage in agriculture with a business approach, as well as lessons in environmental education and gender equality.

Self-Help supported nearly 300 students across eight agribusiness clubs. The student participants in Nyame Bekyere are a shining example of the impact the club is making at schools and communities across the Ashanti Region.



70+ training sessions were held on good agricultural practices for farmers in the Ashanti Region.

Sharing New Techniques with Area Farmers

Author: Bernice Agyekwena, Ghana Communications Manager

Over half of Ghana's labor force is engaged in agriculture, since 1985 communities in Ghana come together on the first Friday of every December as the Ministry of Agriculture brings together farmers, fishermen, and others involved in the food and livestock industries to acknowledge success and innovation within the sector and showcase new developments and resources available.

Self-Help was present as always in the Districts Farmers Day Celebration to display examples of productive cultivation techniques for commercial and subsistence farmers.

The demonstrations provided farmers with new technologies and information based on research and experiments carried out at Self-Help's agricultural training center as well as best-practice and cutting edge methods identified by other key stakeholders and innovators in agriculture. By participating in Farmer's Day, Self-Help is able to share these findings with a large audience and ensure others know that Self-Help exists as a resource in the area as they implement these new methods or new questions arise.

Some of the innovative examples Self-Help showcased at this year's celebration included:

- How farmers can use a soilless medium to cultivate eggplant and cabbage seedlings. The materials used in the medium are readily accessible within communities and help to prevent incidence of diseases and pests.
- Examples of repurposing containers that might be found around the household to grow strawberries or tomatoes.
- The many uses of rice husks. Many of SHI partner communities cultivate rice and have excess husks leftover after harvest and processing. SHI Agriculture Specialists experimented with using the widely available husks in vegetable production such as mulching gardens with the husks or creating biochar to amend the soil.

Many of the methods that Self-Help introduces to clients cut-across the organization's program areas, ensuring that women, young people, and new or expecting mothers are able to use the resources available to them to learn, feed their families, or earn an income.



83 School Children Now Have Breakfast at School

Author: Bernice Agyekwena, Ghana Communications Manager

Eighty-three children at the Seseko District Assembly Kindergarten and Primary School in the Ashanti Region of Ghana now have access to porridge for breakfast at school.

Seseko school is part of the government school feeding program, which provides food or materials for lunch each day. However, Samuel, the Assistant Headmaster of the school, said most of the students do not take breakfast at home before coming to school and there are no food vendors nearby for them to purchase food on their way or once they arrive.

For two years now, community members and teachers have been cultivating a small plot of maize to be used to run a local school feeding program where porridge is prepared at the school every morning for all the school children to take as breakfast. The plot was not able to yield the amount of maize needed to prepare porridge every day for all students, so school staff reached out to SHI's Francis Mueller & Virginia Lageshulte Agriculture and Entrepreneur Development Center for assistance.

Working alongside SHI's agriculture specialists, members of the Seseko community learned how to use the Manual Hand-Push Planter and implement effective planting and cultivation techniques. In addition, they were provided with Quality Protein Maize seeds, fertilizer, weedicides and pesticides. The community in turn provided labor.

Samuel commended SHI for their assistance to the school saying, "The school feeding program has made a positive impact on enrolment levels as well as the ability of the students to stay active in class and learn."



800 children received daily school breakfast through the partnership between SHI and community schools

50+ healthy two-year olds graduated from the Growing Healthy Food, Growing Healthy Children program



200+ trainings were provided on food preparation, vegetable farming, health, and exclusive breastfeeding



Students at Seseko District Assembly primary school help to prepare high-protein corn porridge for the kindergarten students

FROM SHI CLIENT TO Lactation Coach

Author: Bernice Agyekwena, Ghana Communications Manager

Dora Osei, a resident of Kukuboso in the Ashanti Region of Ghana, joined the Growing Healthy Food Growing Healthy Children (GHFGHC) Program when she got pregnant because she was determined to give birth to a healthy baby.

“SHI has really helped us ever since the organization came to this community. I joined GHFGHC when I was pregnant. The program supported me and other pregnant women by giving us counseling and food supplements.”

“This enhanced my nutritional status during my pregnancy and my hemoglobin (Hb) was always at the appropriate level because I adhered to all the advice given by the nutrition officers,” she says. Under the program, Dora was introduced to the concept of exclusive breastfeeding for newborn babies for the first six months and she dutifully followed the practice when she gave birth to her daughter, Alice.

“I was used as an example to demonstrate to lactating mothers the benefits of exclusive breastfeeding whenever I attended the Child Welfare Clinic in my community, and my daughter never suffered from Severe Acute Malnutrition (SAM), as was the case with some babies.”

After experiencing first hand the benefits of exclusively breastfeeding a newborn baby for the first six months, Dora was excited about the outcome and could not bear to keep this information to herself. She wanted to share it with new mothers in her community to enable them to make the best choice with regards to how to take care of their newborn babies.

Ultimately, she signed up as a lactation coach with the program and has been teaching other new mothers in the community how to effectively breastfeed their newborns ever since.

A USAID report states that Ghana’s exclusive breastfeeding rate dropped from 63 percent in 2008 to 52 percent in 2014 (www.usaid.gov/actingonthecall/stories/ghana-mc).

This comes with dire consequences because children who are not exclusively breastfed for the first six months of life are more prone to diarrhea and pneumonia, which are the two leading causes of childhood deaths worldwide.

“By supporting mothers to practice recommended breastfeeding practices, nearly 50 percent of under-two child deaths caused by diarrhea and pneumonia could be prevented. In Ghana, this equates to nearly 4,000 preventable deaths of children under age two per year” (https://www.aliveandthrive.org/sites/default/files/attachments/Cost-of-Not-Breastfeeding_Ghana-v4.pdf).



Dora said, “Now that I am a lactation coach, I will try my best to support mothers and encourage them to practice exclusive breastfeeding.”



\$140

can offer monthly nutrition and health education for new and expectant mothers

Financial Report

Consolidated Audited Statement of Activities Year ended Dec. 31 2023, and Dec. 31, 2022

	2023	2022
OPERATING REVENUES		
Contributions - without donor restrictions	\$601,207	\$690,678
Contributions - with donor restrictions	35,705	75,906
Contributed goods and services	31,921	16,696
Project, interest and other income	66,433	69,272
Total Operating Revenues	735,266	852,552

INVESTMENT ACTIVITY

Investment return, net	170,090	243,865
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OPERATING EXPENSES

Program Services:		
Ghana programs	\$365,561	\$303,702
Nicaragua programs	198,120	182,429
Global education	812	2,087
Total Program Services	564,493	488,218

Supporting Services:

Management and general	\$168,711	\$152,397
Fundraising	87,051	105,013

Total Supporting Services	255,762	257,410
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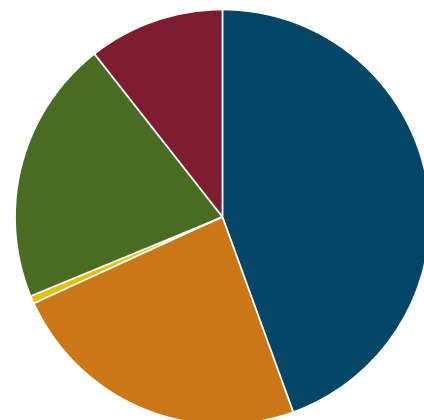
Total Operating Expenses	820,255	745,628
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Translation adjustments	(69,788)	(90,542)
Change in net assets	159,981	(202,169)

Net Assets, Beginning of Year	\$2,220,728	\$2,448,211
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NET ASSETS, END OF YEAR	\$2,236,041	\$2,220,728
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*Unspent temporary restricted funds are carried forward and therefore may produce deficits in the years when expended. Complete financial statements, audited by Bergan KDV, are available upon request.



 Ghana Programs	44.6%
 Nicaragua Programs	24.2%
 Global Education	0.1%
 Management & Education	20.6%
 Fundraising	20.6%



NICARAGUA

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Nicaraguan Institute of Agricultural Technology (INTA)

Institute of Protection and Agricultural Health (IPSA)

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Ediberto Reyes, an SHI client and community leader of Danubio #2, along with his family





Felix Nana Aboagye, SHI support staff, working with poultry as part of SHI Agriculture and Entrepreneurship Development program

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Your generous ongoing support has allowed Self-Help International to grow and change since it was founded 65 years ago. Together, we have worked to alleviate hunger by helping people help themselves.

By naming Self-Help International as a beneficiary in your will or estate plan, you can continue to provide the resources and training for rural communities to alleviate hunger and break the cycle of poverty. Once you've provided for your loved ones, consider leaving a gift that will continue to foster a tradition of empowerment and education throughout all the seasons yet to come.

We gratefully acknowledge the following supporters who have included Self-Help International in their wills or estate plans.

If you have included Self-Help International in your will or estate plan and your name is not on the list, or you are interested in leaving your legacy with Self-Help, please contact Kassi Bailey at kassi@selfhelpinternational.org or 319-352-4040.



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