

# ANNUAL REPORT [2013-2014]

## People's Dialogue on Human Settlements



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# INTRODUCTION

## About People's Dialogue

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People's Dialogue is a community-based non-governmental organisation (NGO) established in 2003 and registered with the Social Welfare and Registrar General's Departments. We work in alliance with Ghana Federation of the Urban Poor (community-based organisation), which is a network of savings groups in slums, informal settlements and depressed communities in seven regions in Ghana and an affiliate of Slum Dwellers International.

### Our Vision

It is our vision to build the capacity of the Urban Poor to lead the process of acquiring safe and secure livelihood – land, decent shelter, water, sanitation, voice & representation.

### Our Mission

We exist to build the voice and agency of slum communities throughout the cities in Ghana, with a special focus on the role of women, in order to achieve inclusive cities in which the urban poor are to be at the centre of strategies and decision-making for equitable urban development.

### Our Strategic Objectives

To lay hold of our vision and mission, we have set out to achieve the following five strategic objectives:

- To enhance the voice and representation of organized slum dwellers and Informal traders in urban governance;
- To support the incremental, in situ upgrading of informal settlements;
- To create improved access to healthy living conditions and a sustainable environment;
- To strengthen the income, livelihood and assets base of organized slum dwellers; and
- To enhance the long term sustainability of GHAFUP, GHAFIT and PD.

### Our Working Methodology

We work mainly through:

- Group formation and community mobilization through community-led savings and loans
- Community-to-community and international exchanges
- Community-led profiling, mapping and enumerations
- Partnership, collaboration and community – rooted advocacy platforms
- Secure tenure and shelter improvements
- Women and youth's central role in development processes

# Letter from Federation Chairperson

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Despite our great milestone achievements in the past 10 years, the Ghana Federation has been through difficult times in our work and in our bid to mobilise and get ourselves organized to gain the kind of voice and representation we want. A lot of sacrifices have been made, young men and women have volunteered their lives and livelihoods to keep the federation going and I therefore would like to take this opportunity to acknowledge and appreciate them for their hard work.

Today, our vision as Federation has been achieved to some extent. Now some of us can boast of our own homes through our own savings that were used as leverage for Government and donor support. Some of us have been able to educate our children up to the university level and some of us have had great exposure and learning both from national and international platforms and exchanges. With support of our NGO, we now have good working relationship with a number of local government authorities and other state institutions where we partner to develop our communities.

As we continue in the community mobilization and capacity development efforts, we call for more support from other urban players to support livelihoods, housing, water and sanitation facilities and also strengthen capacity to dialogue and advocate for our right to development.

I wish to thank our SDI President Jockin Arputham, the SDI secretariat and coordinators, especially Rose Molokoane, our support NGO, the Federation leadership and members, and other affiliates in the SDI network who have supported our work to this end.

Janet Adu  
Ghana Federation Chairperson  
2014

# PROGRAMS, ACTIVITIES, AND PROJECTS

The year 2013- 2014 is very remarkable in the history of the Ghana Alliance as we rolled-out a new phase of our work with the design and implementation of our 4-year strategic plan 2004-2007. The Ghana Alliance strives to consolidate learning over the years and scale-up innovations for development that will strengthen local and national organizations of slum dwellers in Ghana to have the capacity and leadership to develop new institutional relationships, amongst government, private sector, and civil society, that alter decision-making processes and developmental outcomes in Ghanaian cities to be more inclusive of the voices and priorities of the poor. These we sought to achieve through our five (5) strategic objectives.

The following section spells out activities and projects carried out in 2013-2014 as well as key achievements and challenges faced in hitting our strategic goal. Activities have been reported according to our broad areas of work.

## Savings is now part of me

My name is Eugenia Agbanyor. I am 25years old and live in Ashaiman Officer Town. I joined the GHAFUP in 2011 but I was not doing savings until 2014. I was not saving because I was not sure. Even though I was not saving, I attended their meetings, asked questions and got the answers I needed. It was during the launch of Amui Dzor Housing Project phase 1 that I realized the Federation was real.

I have realized it is good to save to put money down for my future. Not just savings, at meetings we also learn how to take care our businesses and learn how to do something profitable. I have been attending learning exchanges and am very happy to be part of the federation. Now the habit of savings is part of me and I save part of every money I get.



head-potters mostly teenagers, migrated to the cities in search of greener pastures)- who were multiplying

## Savings

Savings is the primary activity around which the Ghana Federation of the Urban Poor (GHAFUP) is mobilized. The logic of daily savings is principally not monetary, but used as tool for “collecting people”- a strategy for community mobilization. The true value of savings to the federation is its role in cultivating trust, build cohesion and commitment, shared goals and organizational capacity particularly among women.

Over the years, federation members have used the practice of daily savings and meetings as a platform to discuss issues of concern and common interest. Through the savings federation members have become financially stronger through the resources mobilized and have been enabled to better negotiate with local government authorities and development actors for shelter improvement and security of tenure.

In 2013-2014, savings continued to remain a stronger part of Federation activities and the status is as presented below;

## Savings Groups Mobilization

In 2013-2014, savings groups mobilization activities were targeted at the KAYA (female

in their numbers and the dire need to deepen their mobilization as first steps of getting them organized, recognized and supported; Youth in Slums (under 24 years) with the knowledge that, though there are several youth in our slums, their interest in Federation activities had been very low and thus a conscious targeting was needed; and finally informal Traders in Accra city with a well-known fact that, informal traders on the streets and the informal trading places are largely the vulnerable people from informal settlements and thus need to be mobilized to get their voice built and their presence recognized. Success in mobilizing these groups in Accra was to inform scaling-up in the other cities we are working in across the country.

In this regard, 2 large KAYA groups, 4 youth groups and 24 informal trader groups were mobilized to save and get themselves organized. These groups met regularly to collect their savings and discuss issues of interest. In all a total of 542 new savers we mobilized summing up the total federation savers and groups at 17519 and 210 respectively in 188 communities across 7 regions in Ghana with the exception of the Upper East and Upper West Regions. The Federation has over GHS230, 000 as fund mobilized through the daily savings. It is worth noting that, Federation activities began in earnest in the Brong Ahafo Region precisely at Fiapre and New Dormaa with initial membership of 31 in December 2014.

The power and value in getting mobilized and organized is what has opened the door for informal traders to start dialoguing with the Ministry of Local Government and Rural Development and other relevant ministries and state actors about their issues as well as made part of the discussions around transitioning the informal into formal economy. In a related development, the Ghana Alliance collaborated with the Ministry of Gender and Social Protection to gather data and workshop for ideas in giving a sustainable support to the KAYA. Again in 2013, the KAYA collaborated with stakeholders to train 75 peer educators on health issues and supported 114 of them (in the school going-age bracket) to go back to school.

## Revamping of Savings Groups

Over the years sustaining the culture of savings, regular meetings and capacity to keep proper records of savings have been a challenge for many of Ghana's federation members and has thus resulted in the

### Federation Member Story on Loans and Benefits

My name is Ntilam Dalare. I am a 45years old widow with 4 children of whom 3 are in school. I am a yam seller at the yam market in Accra. I had very difficult challenges in accessing credit to expand my business till I met the GHAFUP who encouraged us to form groups and save, support ourselves and as well get help from outside. Initially I was sceptical because I did not know it was going to work, since we have been deceived severally in the past. But now I am happy to have received this credit of GHS500.00 support from the Federation. I have added this amount to my principal to support my business. With this loan, I am able to buy more and in bulk supply for a longer period and so get more profit. I have been able to support the payment of my children's school fees. I am so grateful for being part of this federation and GHAFUP who mobilised us. They should continue to mobilise and support us.



collapse of some groups. In 2014, the federation embarked on revamping activities through monitoring visits to revive the dormant groups. A total of 27 groups were revived and given basic training in bookkeeping. Savings and meetings have bounced back for these groups and members are gaining confidence in the federation activities again. Continuous monitoring is however needed to nurture them so they do not fall back again.

### Loans

Soft loans with low interest are critical by-product of the savings mobilization process of the Ghana Federation. The pool of federation resources accumulated from their daily savings together with fund leverages were given to federation members as loans to support their livelihoods, housing, education and other resource

needs both at the savings groups level and at the national level 297 federation members benefited from GH¢ 317,000 in the year under review alone.

## Piloting Enviu Micro Pension Scheme

We partnered with Enviu to pilot its micro pension scheme with the “Together We Build” Savings Group in Ashaiman with the aim to help community members save and plan toward their pension after retirement for the entrepreneurs in the informal sector so that they do not fall back into poverty at old age. The scheme seeks to reach at least 500, 000 people in Ghana within five years, If the concept succeeds and then extend to other countries in Africa. 23 community members (20 females and 3 males) in the savings group in Ashaiman benefited from this pilot and have contributed GH¢1,148.00 at the end of 2014. A lot more savings groups will be enrolled onto the scheme in the coming year.

## Profiling, Mapping, Enumeration

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In Ghana reliable and up-to-date data on informal is woefully inadequate even though it is estimated that 60% of Ghana’s cities and urban centres are informal. Community-led mapping and enumeration is hence the tool the Federation uses with the aim of filling the data gap at the community level. The tool involves the use of a simple survey instrument, GPS machine and focus group discussion to gather, compile and disseminate accurate information about themselves and their settlements. Community- led enumerations, profiling and mapping is a practical demonstration of the federation’s capacity and willingness to partner with governments and development organizations to address their developmental challenges. Over the years the Federation has used data on their communities to engage in meaningful dialogues and negotiations with the city authorities and development actors. In 2013 and 2014 the federation did not conduct any enumerations but were involved in some profiling and mapping as detailed below;

**Table 1: Profiling and Mapping conducted in [2013-2014]**

City	Settlements Profiled	Markets/Trading Spaces Profiled
Accra Metropolitan Assembly	2	29 formal markets
		37 informal markets
		16 hawking streets
<b>Total</b>	2	82

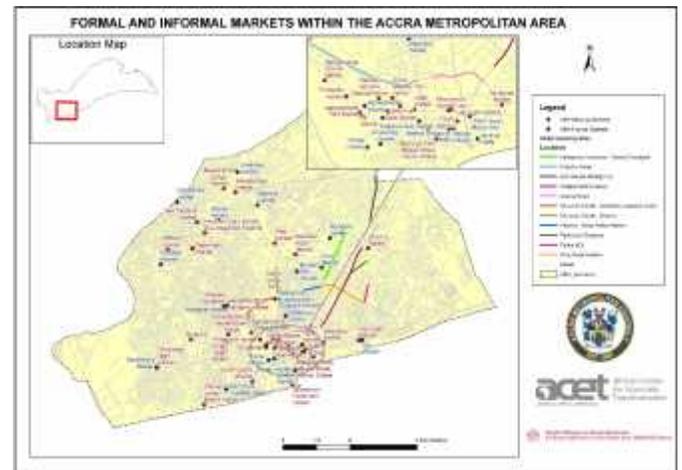
## Shukura Profiling and Mapping

The Ghana Alliance in partnership with Santa Fe profiled and mapped 2 settlements Gbortsui and Mabrouk in the Shukura electoral area in Accra. This exercise apart from gathering data on these informal settlements was also to standardize the profiling and mapping survey instrument as part of the Know Your City Campaign. Below in an education facility map of one of the settlements.



## Accra City Market Profiling and Mapping

As a first step of understanding the informalities in the local economy of the Accra City and mapping out strategies that will make Accra traders in the informal economy have a voice and representation, while providing the enabling environment and developing their livelihoods and capacities to become resilient in the cities, profiling and mapping of all trading spaces in the city were conducted to collect adequate and up-to-date data on trading spaces (markets and streets) known and unknown. This activity is part of the Accra LED Project implemented by the Ghana Alliance in 2014 with support funding from the Rockefeller Foundation. Information gathered was used as an engagement tool for dialoguing with the city authorities and relevant ministries such as the Ministry of Local Government and Rural Development.



## Water & Sanitation

Even though statistics has it that 64% of Ghanaians have access to improved water, informal settlers continue to battle with getting regular supply at affordable price. To say less about sanitation in the informal settlements the better. Close to 80% of Ghanaians do not have access to improved basic sanitation in our cities and waste management has become a night mare for most city authorities. The Ghana Alliance in collaboration with our partners continues to pursue community-led initiatives in water and sanitation solutions that are appropriate for these low income communities in easing up the

challenges in this social sector. In 2013-2014 the Federation explored community-led waste Management in Old Fadama, household bio digester toilets and a communal toilet in Ashaiman and started a communal water project and toilet project in Nungua (LEKMA) and Jiso Naa Yili ( Sagnarigu District) respectively. These interventions are briefly described below;

## Household Bio Digester toilets in Ashaiman (Seven Cities Project)

The “Seven Cities Project” is a partnership venture between the Ghana Alliance and the Ashaiman Municipal Assembly with the aim of collaborating to implement integrated strategies that will propel the slum upgrading initiatives started by the Assembly. The Project which was implemented in seven cities in Africa with fund support from the Slum Dwellers International (SDI) was thus piloted in Ashaiman, Ghana as one of the seven cities. The partnership which took a 60%:40% cost ratio between the Ghana Alliance and the Assembly was endorsed with an MoU, signed by the Ghana Alliance, SDI and the ASHMA.

The project benefited 65 households who had improved and eco-sound toilet technology (bio-fil digesters) installed in their homes on loan with low interest to be repaid within a year.

This project has not only being a model to improved sanitation in informal settlements but also strengthened partnerships between local government and the urban poor federation as well as increasing the participation of the community in the development planning process. ASHMA is committed to scaling up this project with fund leverage.



*Ashaiman bio-fil digester being inspected*

## Jiso Naa Yili

The Jiso Naa Yili Project situated in the Sagnarigu District in the Northern Region of Ghana is a multi-purpose sanitation complex constituting a 6-seater toilet facility and a social centre. It is a demand-driven project initiated by the Ngan Wuni savings group of the Ghana Federation of the Urban Poor in 2013. The project has leveraged adequate support from the District Assembly which includes; land, technical support, supervision and management. Though actual construction has not began yet, all the architectural drawings and permits are completed and the project site also fenced by the Assembly to ward off encroachers.

## Nungua Water Project

This water project (a two-1000 litres polytank waterpoint) is a response to water need identified during a focus discussion under the Lands Services and Citizenship (LSC) project in 2013 in the Nungua Zongo community. Savings group mobilized in the community through their Assembly Member followed up to the Ghana Alliance with this need and with support from UPFI fund the project was initiated in 2014. Though there were challenges with completing the project as scheduled due to community dynamics and power play, the office of the Municipal Chief Executive of Lezdorkuku- Krowo Municipal Assembly (LEKMA) showed great commitment and support for the project and ensured challenges were resolved for project to be completed and commissioned, aside from land released for the project.



*The Nungua Zongo Water Project in partnership with LEKMA*

At the moment, water will be purchased and sold from the tanks until the Assembly connects the project into the water mains as water supply into the community improves. The Alliance's partnership with the LEKMA has improved immensely through this project.

## Community-Led Waste Management Project (CLEWAMP)

It is worth mentioning the Alliance's efforts to support waste management activities in our urban poor communities. Though the project was faced with some technical challenges and had to be suspended temporarily, its short life brought a lot of relief and environmental sanity to the people of Old Fadama in the Accra Metropolitan. Certainly, the health benefits associated cannot also be under emphasized. CLEWAMP is registered sanitation business and a partnership initiative of GHAFUP and Old Fadama Development Association (OFADA) to improve sanitation in Old Fadama as well as provide source of livelihood for the youth in the community. It involved house-to-house collection of waste at a minimum fee of GH50p depending the amount of waste generated and collected. Waste collected from houses was cart by tricycles and wheel barrows to the project's sanitation site, where a skip container had been provided. The refuse from skip containers were finally lifted by the city authority AMA at a fee. The project including technical assistance costed US\$25,050 and was funded by SDI UPFI loan.

A scale-up of CLEWAMP is to be implemented in two more cities-ASHMA and LaDMA under the Cities Alliance sponsored Land, Services and Citizenship project.

## Housing

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During the period under reporting, the Alliance did not do any physical infrastructural works on housing but discussions and negotiations continued for the construction of phase two of the Amui Dzor Cooperative Housing in Ashaiman that is currently housing 31 slum dwellers who are now home owners.

## Slum Upgrading

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Over the years the Ghana Alliance activities had been negotiation and advocating for slum upgrading instead of forced evictions and have therefore initiated a number of processes to realize this dream. Some of these had been the Amui Dzor Housing which is an in-situ slum upgrading, the 7 city toilet project (biofilm digesters) provided in Ashaiman for 65 households and water projects in Abotoase and Takoradi among others. In 2013-2014 aside from the CLEWAMP, the Ghana alliance explored the toilet makers' project.

## Toilet makers

This is a sanitation business that involved training and demonstration on biofil digester toilet construction (Global Sustainable Aid Project (GSAP) Microflush Toilets ) to build federation capacity in making household toilets for their own communities as a means of livelihood and also to improve sanitation condition in their communities. This training was led by a team from the Netherlands and with support from PD. This training attracted selected Federation members from across the country as well as Fire Service and Prison Service Officers. In all fourteen people were trained. The Federation's new capacity in toilet making climaxed with the issuance of certificates to the participants and the registration of toilet makers. This move has positioned them fit enough to partake in tendering and contracting process for similar projects in the future.



*Left: Federation members being trained on GSAP micro flush toilet*

*Right: Naa Ayeley Arde-Arquah, federation member receiving her certificate from Professor Mecca after the toilet makers training*

# Learning Exchanges

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One of our key approaches to enhancing capacities of communities, leaders and supporting professional is through learning exchanges. The exchange is a platform for learning and sharing on best practices both locally and internationally. Over the years many community members have had their understanding sharpened on SDI 'rituals' that include best practices for mobilizing community, savings, enumeration, profiling and mapping, building strong partnership with local government institution and advocating for voice and representation for the urban poor dwellers. During the period under review, a number of exchanges were embarked on. These were:

## Local Exchanges

Local exchanges which took the form of community-to-community and market-to-community exchanges went on throughout the year among savings groups especially for newly formed groups under the Accra Local Economic Project. It is worth noting the exchanges embarked on by the over 20 savings groups which were mobilised in formal and informal markets as well as among street hawkers and pavement sellers in the City of Accra. The

exchanges to Ashaiman and other communities were therefore to introduce these new groups to the SDI way of doing things, to understand the benefits of coming together and to learn best practices for bookkeeping and some outcomes of savings. These exchanges have not only resulted organizing and strengthening the front of the federation and pooling resources for the federation but also impacted individual businesses positively through knowledge gained on bookkeeping and savings among others.

### **Rashida Mammoud tells how exchanges have boosted her knowledge and confidence**

Federation works is very interesting and it gives you memorable moments in life. The activities help us learn a lot. The exchanges prepare us, and anytime I go for a meeting or exchange and come back, I don't come back the same person because knowledge is shared and new things are learnt. Through the work of federation, I am now confident, know my right and can stand up for my rights. Sometimes community members even fear me for my boldness.

I can't mention the names of all the places I attended meetings because they are uncountable. I entreat members to take federation work serious.



## International Exchanges

At least 10 federation members and support officers embarked on exchanges to Tanzania, Uganda Cape Town, Durban, Zambia, Sierra Leone and Togo for diverse objectives such as council meeting, SDI-WIEGO collaboration meeting, learning and sharing on data management, participating in hub meetings etc. The Alliance has strengthened its capacity immensely in data gathering and management as well as seen the leadership skills of federation members sharpened.

In a related development officers from the SDI Secretariat and Cities Alliance visited the Ghana Alliance to learn from us, share best practices with us and assist in developing our systems and strategies to be more functional and result-oriented.

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## Special Projects

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The Ghana Alliance had the opportunity to roll the following special projects during the reporting period. These were;

### The Paulina Queensland (PQ) School Renovation Project

To bring the PQ school located in Old Fadama to approved standards where teaching and learning is improved, Comic Relief funded the renovation of the PQ school and was implemented by the Ghana Alliance. The project did not only provide good infrastructure through the renovation, completion of the school and the provision of toilet facilities but also stocked the school for learning and teaching materials as well as gave scholarships to 20 school children in the community and provided sustainable financial support to the parents and gaurdians of these 20 children through a savings and loan scheme that will enhance their livelihoods. The project sought to achieve the following objectives;

- To improve teaching and learning within the Paulina Queensland School in Old Fadama - a slum community in the city of Accra, Ghana.
- To provide a good quality infrastructure through the renovation and completion of the Paulina Queensland School which currently has over two hundred and sixty (260) pupils
- To reduce the vulnerability of children to social problems such as kidnapping of children, preventable vehicular accidents, truancy and child labour such as kayaye.



*PQ School and classroom before, during and after renovation*

### The Accra Local Economic Development (LED) Project

The Accra LED project was a 12- month Rockefeller funded project the Ghana Alliance implemented in partnership with WIEGO. The project which was also an institutional framework to develop collaborative strategies in enhancing the voice, visibility and validity of the informal traders witnessed the mobilizing of over 300 traders into savings groups, disbursement of loans to over 40 traders through the informal traders fund mechanism, the profiling and mapping of over 60 informal and formal markets put together and close to 17 hawking streets in the city of Accra. It is worth noting that, the project supported to build advocacy capacities of informal traders to engage with city authorities, and relevant state actors such as the Ministry of Local Government and Rural Development on matter of interest to the sector.

# PARTNERSHIPS

## Partnerships with Government and Other Stakeholders

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Developing the capacity of the urban poor to engage with government key to our work and partnership building as one of the approaches to engaging is also very central to our work as a network of urban poor. To a very large extent, achieving our strategic objective one of increasing the voice and representation of the urban poor can be achieved through partnership building. Over the years the Ghana Alliance has worked tirelessly to build partnership and very good working relationship with both state and non-state actors, academia, International Development Organizations, Donor Agencies and other Civil Society Organizations. Some of our working relationships have been sealed with MoUs as the in the case of Ashaiman Municipal Assembly. In the 2014, the following partnerships were forged:

### Sagnerigu District Assembly

The Ghana Alliance has been working in Jiso Naa Yili, an urban poor community in the Sagnerigu District in the Northern Region of Ghana. Our partnership with the local government authority stemmed from our efforts to support the community with their sanitation needs. The Jiso Naa Yili sanitation facility project being implemented in the District is thus a partnership between the two that is sealed with an MoU to ensure appropriate leverage such as land, technical support and project operation, maintenance and sustainability.

### Ledzorkuku-Krowo Municipal Assembly (LEKMA)

Like the Sagnerigu partnership, the LEKMA partnership which is also sealed with an MoU was forged in response to the Nungua Zongo's need for water. The Ghana Alliance in this instance provided the water points with land leverage, technical support for extension of the water points to the main Ghana Water Company Limited main lines and long-term maintenance of the facility from the Assembly.

### La Dadekotopon Municipal Assembly (LaDMA)

In 2014, we struck a good working relationship with LaDMA as we co-hosted the 2014 World Habitat day on October 7<sup>th</sup>. This relationship had been growing stronger and would soon be formalized with an MoU for further interventions in Municipality in the future.

### WIEGO

In our bid to break new frontiers in informal trading activities with the implementation of the Rockefeller-funded Accra Local Economic Development Project, it became imperative to partner with WIEGO who

are already grounded and experienced in dealing with organized trader groups in our markets and streets. A sub contract spelling out the exact roles of the partnership was thus signed between the two.

In this partnership Peoples Dialogue managed all funds received from the grant and was fully responsible for all documentation, reporting, monitoring and evaluation. WIEGO on the hand provided: technical Backstopping of the Programme strategy and direction; and worked with PD on entry processes to the already existing networks and associations, to design policy advocacy processes with existing groups and to establish and organize policy engagement spaces for the Informal sector groups

## Geography Department of University of Ghana

We engaged with the University of Ghana’s Geography Department to support each other in our activities. The University is to support us with human resources and technical expertise for our city-wide profiling and mapping activities and in turn benefit from our rich community practical experience as we host their students in our communities. In 2014, an MoU was drafted to this agreement pending signatures.

## MEETINGS AND WORKSHOPS ATTENDED

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In 2014, The Ghana Alliance participated in a number of meetings, committees and workshops. Notable among these were:

Date	Activity	Purpose
7 <sup>th</sup> March, 2014	Special Session of the National Urban forum (Mensvic Hotel, East Legon- Accra)	To offset the increase in urban challenges and promote sustainable socio-economic development in urban centres in Ghana, the Ministry of Local Government and Rural Development has initiated the institutionalization of practical measures to continually enrich the capacities and outlook of key actors in urban development and management. The Special Session of the National Urban Forum is one of the regular periodic fora for stakeholder consultations and deliberations in order to enhance policy dialogue among national and local government, community representatives, civil society groups and other important stakeholders. The forum also partly served as Ghana’s preparation for effective participation in the 7 <sup>th</sup> World Urban forum (WUF), in Medelin, Colombia as well as Habitat III conference.
30 <sup>th</sup> May, 2014	LSC Workshop on Strategic Spatial Planning and Sustainable Cities: Practices and Perspectives (ILGS, Madina)	The Ghana alliance participated in this workshop both as participants and resource person. The objectives of the workshop were; to provide an understanding of important and emergency issues concerning strategic spatial planning in urban development; provide participants with an understanding of the role of stakeholders in making our cities liveable and to provide an understanding of the spatial organization of cities and the complexity of urban socio-spatial dynamics and implications for survival and livelihoods. The session facilitated knowledge addition, dissemination and sharing of experiences and enhanced the understanding of the practices and perspectives of strategic spatial planning.
3 <sup>rd</sup> June, 2014	Urban Review validation workshop (La Palm Beach	This workshop facilitated by NDPC brought together key players in the urban sector to validate review of the urban economy in Ghana. Key

	Hotel, La)	findings were shared and ideas for improvement were solicited from the stakeholders present.
19 <sup>th</sup> June, 2014	National Consultative Meeting on Localizing Post MDG 2015 in Ghana (La Palm Royal Beach Hotel)	The NDPC and the UN system in Ghana organized the consultative meeting which brought together key stakeholders like policy planners, civil society representatives, academics. Community and private sector leaders to dialogue on how best to implement the next sustainable development agenda. The main objective of the dialogue is to identify and propose critical elements that will allow a successful implementation of the new development agenda at the local level.
3 <sup>rd</sup> July, 2014	ILGS Briefing Session on Baseline Survey (Cities Alliance LSC Programmes)- ILGS, Madina	This was an information sharing session to discuss the district-based indicators and also solicit the support of the Assemblies to facilitate the collection of baseline data for the land, services and citizenship project. PD was invited as a partner organization to the project
17 <sup>th</sup> July, 2014	ASHMA Street Naming Consultative Session (ASHMA)	This was a meeting for key stakeholders who will be involved in the implementation of the street naming project. It is to facility stakeholders understanding of the process, the objectives and the clear roles they had to play at various stages.
22 <sup>nd</sup> July, 2014	ASHMA MTDP Preparatory Meeting	This stakeholder meeting was organized in line and to meet the requirement of the NDPC in the preparation of the Assembly's medium term development plans and composite budgets. At this meeting all departments and units of the Assembly as well as CSOs and presented their plans and aspirations for onward incorporation into the 4year budget 2014-2017.
23 <sup>rd</sup> – 24 <sup>TH</sup> July, 2014	WaterAid Capacity Building Workshop (Prestige Hotel, Akwapim North Municipal Assembly)	WaterAid organized this 3-day capacity building workshop to provide its partner organizations with organizational development. This opportunity was to assist partners like us update prepare and strengthen administrative, advocacy and financial systems and other policies of the organization for effective delivery of WASH advocacy programming.
13 <sup>th</sup> August, 2014	UNDP Official launch of Global Human Development Report (HDR) (La Palm Royal Hotel )	The formal launch of the report in Ghana included presentation of key messages of the report and discussions on the findings and implication for Ghana. The 2014 Global HDR titled “ Sustaining Human Progress: Reducing Vulnerabilities and Enhancing Resilience” looks at vulnerability through a human development lens and identifies policies and institutional reforms that can build resilience into the fabrics of societies, particularly for excluded groups and at sensitive times during individual life cycles.
14 <sup>th</sup> -15 <sup>th</sup> August, 2014	Ministry of Water Resources works and Housing' s Sector Medium Term Development Plan (2014-2017) Validation Workshop ( Forest Hotel, Dodowa)	The workshop to validate the sectors medium term plan brought together key actors in sector to include the Minister. Activities included the performance review of the SMTDP 2010-2013, outlook of the new plan, group discussions and presentations on key areas of the plan such as on management and administration; water and sanitation management; human settlement development and infrastructure management.
15 <sup>th</sup> August, 2014	Final National Stakeholder Workshop -WASH Fiancial tracking (Trackfin) Initiative	The workshop organized by the Ministry of Water Resources, Works and Housing with support from the World Health Organization is to facilitate the final presentation of Trackfin (tracking WASH sector funding in Ghana) undertaken by a consultant to key stakeholders in the WASH sector. The key findings from the assignment as well as recommendations for future tracking and funding were shared. Stakeholders specific responsibilities and roles for recommendations were also solicited and documented at this meeting,
4 <sup>th</sup> -7 <sup>th</sup> November, 2014	CONIWAS Mole Conference ( Ramada Hotel, Nungua)	
26 <sup>th</sup> -28 <sup>th</sup> November, 2014	2014 Conference for Housing Excellence	The Ghana Institute of Housing in partnership with the Ministry of Water Resources Works and Housing and the Graphic Communications Group

	(Accra International Conference Centre)	brought together key policy makers, housing professionals, suppliers of building materials and utilities, property developers, academics, investors and other international partners to contribute to this housing fact finding solutions exercise. The 3-day conference which aimed at engaging all stakeholders to deliberate on workable strategies to resolve the pertinent housing deficit challenges in Ghana involved workshops discussions on potential strategies and tools for implementation of the National Housing Policy
2 <sup>nd</sup> December, 2014	CONIWAS Policy Dialogue (Sunlodge Hotel, Tesano, Accra)	The policy dialogue was organized for CONIWAS members with the intention of ensuring that members have better understanding of national policies and strategies on the sector also have knowledge on Sector financing are able to roll-out programmes and projects effectively to respond to the sector policies. Some of the issues, policies and strategies discussed were the Sanitation and Water for All (2014) outcome and how tracking could be done at the regional and district levels, CWSA 5-year strategic plan and national/ district level budgets.

## KEY ACHIEVEMENTS FOR 2013-2014

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At the end of the year 2014, the Ghana Alliance could boast of the following key achievements

- 4 Year Strategic Plan Design and Roll-out:** this era saw the preparation and kick-start of a 4-year strategic plan (2014-2017) with corresponding organisational structure giving a more strategic direction of PD and GHAFUP activities in enhancing the voice and livelihoods of poor urban dwellers. As we aggressively worked towards enhancing the urban poor's voice through our partnership building activities with Local Governments, We can now boast of 3 strong partnerships with Local Governments that are sealed with MOUs. PD also beefed-up its human resource capacity with the recruitment of the Finance and Administrative Manager and Research and Programmes Manager. Maiden Board and Annual General Meetings were held to standardize the activities of the Alliance as well.
- Federation Growth and Regional Expansion:** PD and GHAFUP broke new frontiers in tackling urban informality issues in area of informal trading in the City of Accra. This initiative under the implementation of the Rockefeller sponsored Accra Local Economic Development Project with a fund component which sought to institutionalise sustainable approaches to giving a voice, visibility and validity to informal traders in Accra gave rise to the mobilising and organisation of over 300 informal traders in Accra Metropolitan Assembly alone into the Ghana Federation of Informal Traders. In addition, 66 formal and informal markets and 11 hawking streets respectively were profiled and mapped. In fact, the onset of GHAFIT has increased the Federation membership and savings group tremendously. In this same period, Brong Ahafo Region was discovered and Federation activities are fast gaining grounds in the region. GHAFUP now operates in 8 out of 10 regions in Ghana. The Fund established for GHAFIT and GHAFUP together disbursed loans to over 200 members including informal traders in the reporting period.
- Restructuring and Repositioning of GHAFUP:** GHAFUP extended its arms to cover the nascent GHAFIT. GHAFUP now has 5 arms, namely; Homeless People Federation, Youth in Slums, Railland Dwellers, Kaya Youth Association and GHAFIT. In the same period, GHAFUP

experienced a restructuring of its governance system to include National Executive Council, Regional Co-ordinators and Thematic Working Teams. This has led to a disaggregation of roles and responsibilities leading to a more functional and productive leadership structure that is responsive to the grassroots savings groups across all regions. The Alliance held a retreat to reflect and re-strategize for the ensuing year.

- **Touching and Changing Lives of ‘Kayayei’ in Old Fadama:** With fund support from Comic Relief, The Ghana Alliance implemented an education and micro loan project that has touched many lives and will continue to shape the future of many children of school going age in Old Fadama. Aside from renovating and equipping the Paulina Queensland School to accepted standards to compete with other schools in the Metropolis, 20 children benefited from scholarship through their basic education as well as had their parents receive micro credits to ensure a sustainable livelihood and future for these children.
- **National Policy Influence:** - Tireless efforts made by PD and GHAFUP to champion the cause of urban informal settlers in Ghana through lobbying and advocacy has culminated in the development of Slum Upgrading Policy draft of which the Alliance was instrumental in the preparation.
- **Hub & Learning Centre Roles:** The Ghana Alliance as a mature affiliate to Slum Dwellers International (SDI) is one of the four Learning Centres of the SDI Network, where affiliate countries embark on exchanges to, to learn and share of best practices on the SDI rituals and Federation Development activities peculiar to the Alliance. Again, through our experience over the years, the Ghana Alliance is playing the West African Hub Co-ordinator role, coordinating and supporting activities of the Affiliates in the West African Region.
- **Project Activities and International Celebrations:** During this period, GHAFUP and PD provided two water points in Nungua Zongo and initiated the construction of a multi-purpose sanitation complex in Sagnerigu to ease up the acute water and sanitation problems in these communities. Again, as a well-grounded CSO with practical demonstrated experience working with the Local Government Institutions, the Ghana Alliance facilitated Social Public Expenditure and Financial Accountability (SPEFA) Project in three Municipalities –Ga South Ashaiman and Ga West. It is a Ministry of Local Government Project aimed at empowering communities to exact accountability from the duty bearers to ensuring transparency, accountability and efficiency in service delivery and overall to achieve good governance at the local level of development. We also facilitated and provided support for the celebration of international programmes such as World Habitat Day, Global Handwashing Day and World Toilet Day in LaDMA, ASHMA and AMA respectively as part of our Housing and Slum Upgrading and WASH advocacy programmes.

## KEY CHALLENGES

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- **Threats of eviction and actual evictions:** Despite efforts all these years to negotiate and advocate for zero forced evictions, the urban groups still experienced some threats and actual evictions in 2014. Squatters of about 150 households on lands close to the University of Ghana were evicted.

- **Slow change in general perception of the slum dwellers:** the general perception that slum dwellers are a nuisance to community development and the local government is changing due to increased education on role the informal settlers can play in the development process. This change has been very slow and not kept pace with urban development as a whole. We are still working hard to get the voice of the federation heard and represented at all levels of decision-making.

# FINANCIALS

## Income Statement

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Financial Report 2014

### Income

The total income received for the period under review (2014) amounted to One million two hundred and twenty-five thousand one hundred and ninety-three Ghana Cedis (GHc 1,225,193.00) as against Nine hundred and seventy-eight thousand nine hundred and forty-four Ghana Cedis (GHc 978,944.00) raised for the year 2013.

### Expenses

Total expenses amounted to eight hundred and twenty-seven thousand one hundred and nine Ghana Cedis (GHc 827,109.00) as against six hundred and thirteen thousand four hundred and thirty-eight Ghana Cedis (GHc613,438.00) expended in 2013.

### Surplus

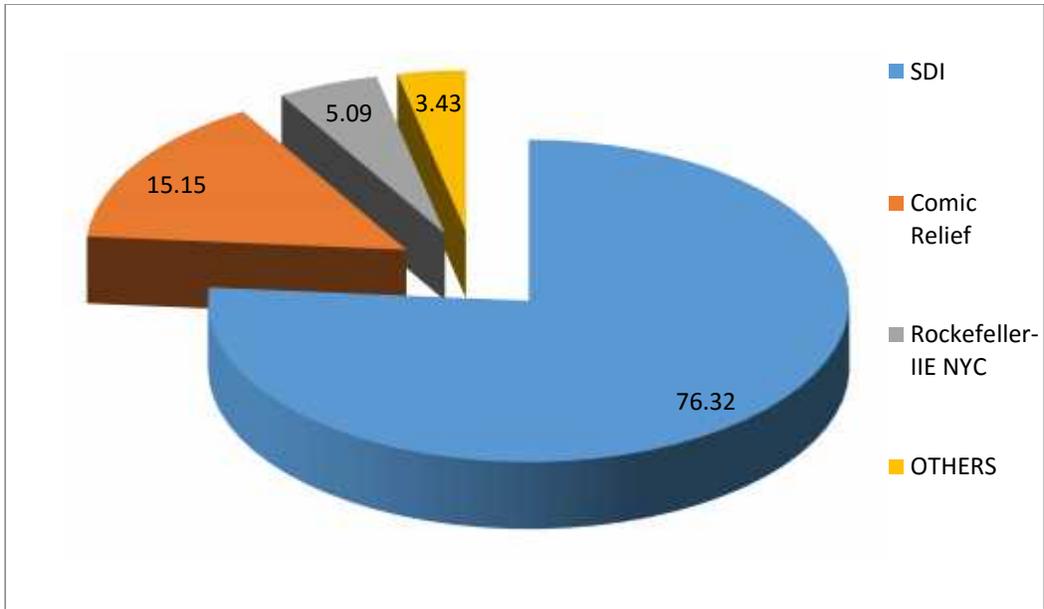
The surplus for the period under review was one hundred and eighty-two thousand and forty-two Ghana Cedis (GHc182,042.00)

Generally, the income increased by 20.10%, expenses by 25.80%, accumulated fund by 52.16% but surplus dipped by 10.27%.

Find below tables and graphs showing the financial report for 2013 and 2014

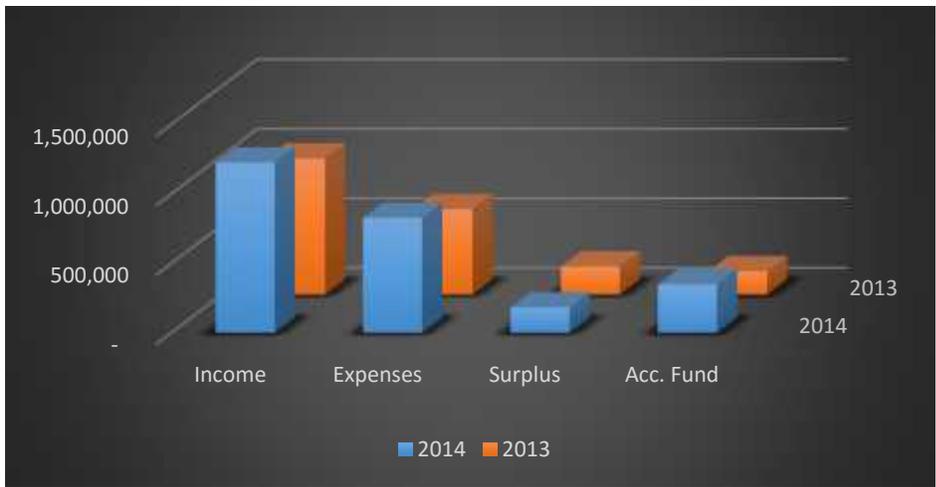
#### INCOME

Source	SDI	Comic Relief	Rockefeller	Others	Total
Income (GHS)	935,103	185,674	62,400	42,016	1,225,193
%	76.32	15.15	5.09	3.43	100



Income , Expenses , Surplus and Accumulated Fund

Year	Income	Expenses	Surplus	Acc. Fund
2014	1,225,193	827,109	182,042	349,011
2013	978,944	613,438	200,739	166,969



Income and Expenditure Account for the Year 2014

	<u>2014</u>	<u>2013</u>
<u>Income</u>	1,225,193	978,944
Less Expenditure		
General, Business & Admin. Expenses	216,042	164,767
Project Expenses	827,109	613,438
Total Expenditure	1,043,151	778,205
Excess of Income over Expenditure Transferred to Accumulated Fund Account	182,042	200,739

Accumulated Fund Account as at December 31, 2014

	<u>2014</u>	<u>2013</u>
Balance as at 1 <sup>st</sup> January 2014	166,969	(33,770)
Excess of Income over Expenditure Transferred from Accumulated Fund Account	182,042	200,739
Balance as at 31 <sup>st</sup> December 2014	349,011	166,969

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