



FEED THE FUTURE

The U.S. Government's Global Hunger & Food Security Initiative

ATT: FOCUS ON WOMEN IN AGRICULTURE

April - July, 2016

Volume I, Issue I

The Multiple Impacts of the Power Tiller

How Janet paid back a bank loan by providing land preparation services...



Janet Nyabasey with her Power Tiller

IN THIS EDITION : ... *Janet's power tiller business*

...*Lydia the UDP Ambassador*

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Janet gathering her paddy rice after harvest.

Janet, who is the leader of the Atinvabe Cooperative (a farmer-based organization) and mother of four, has become an entrepreneur, providing affordable land preparation services to her group members, as well as other farmers at the scheme.

"I was privileged to have represented my group in observing a (Agriculture Technology Transfer project — ATT) demonstration field from land preparation to harvest in the 2014 dry season. The yield from the improved practice field was very encouraging due to the use of urea deep placement [UDP] technology, while our traditional practice was poor. The lesson I took home was how to achieve proper leveling...this is where I formed the idea to provide such services."

Janet is one of the 19 rice farmers who received a power tiller machine under ATT's Small Equipment Grant Scheme. Currently, she has employed two men and trained them to provide land preparation services to farmers.

"With the tractor plowing and harrowing service, a farmer pays GHS 150 [U.S. \$38] for an acre of land and hires additional labor for GHS 130 [\$33] to do the manual leveling. However, with my power tiller service, a farmer pays GHS 160 [\$41] for the same piece of land expertly prepared," Janet reported. Mr. Paul Annabi, a farmer and operator of the power tiller, now has a new job earning income to take care of household expenses.

"I would have been out there working on a one-acre rice farm and dreaming of money to give to my wife. But now, aside from my farm, I have another income-generating activity, which is bringing in some good income for us to live on," Paul said.

To ensure that all customers are served, Janet and Paul have started compiling names of customers who would like to use their services in the rainy season.



Madam Theresa, Janet's mother stirring the pito on the fire.



Family of Janet including her sister's son, one of her daughters, and two of her cooperative members who she has employed.

"We could not serve some farmers who requested our service because we only have one machine. To avoid this, we are now planning to buy an additional power tiller for our services. Also, we have resolved to reduce the fees for members of our cooperative," Paul committed.

Ataata Apaanya, a female client of Janet, said with a broad smile, *"I am spending less money and getting a very well-rotovated field required for my UDP."*

This effort was supported by the Feed the Future Ghana Agriculture Technology Project, being implemented by the International Fertilizer Development Center (IFDC) and funded by the U.S. Agency for International Development (USAID).

As one of the conditions of ATT's matching grant program, Janet paid GHS 5,400 (\$1,381) - 30 percent of the total cost of the power tiller, as her commitment fee. USAID, through the project, paid 70 percent, representing GHS 13,500 (\$3,457).

"I did not have money to pay for the 30 percent, so I procured a loan from Builsa Community Bank to honor my obligation fee of GHS 5,400 (\$1,381). I paid back the loan using the profit of GHS 4,960 (\$1,269) that I generated from my rotovating services. Now, the rest of my savings has taken care of my daughter's school fees at the University for Development Studies."

Mr. Justin A. Ayaribisa, credit manager of the Builsa Community Bank, confirmed that Janet received a loan from the bank to ... **continued on page 4**

...enable her to procure some agricultural machinery, and the loan has just recently been repaid. Janet was identified as a credit-worthy client after her consistent savings through the bank's mobile collection savings service.

"As a community bank, one of our main targets is to support farmers because we have developed a special product where they are given special interest rates of 27 percent, which is lower than that of other clients, who are charged about 29 percent."

"Farmers also have a distinct loan repayment period, which takes into consideration the farming period. The bank has other plans to support serious farmers with loans for agriculture inputs and equipment to help ease some of the manual work that affects yields," Justin explained.

Janet's 82-year-old mother, Madam Theresa Nyabasey, has also benefited from the power tiller by using it to convey firewood from the farm to the house for domestic use.



Mr. Justin A. Ayaribisa, Credit Manager of the Builsa Community Bank, in a pose with Janet and his other co-worker.



A group of women manually threshing paddy rice.

From a Subsistence Farmer to a Seed Grower

..meet Lydia Akazagsi, the UDP Ambassador



Lydia at her rice farm in Tono.



The current house of Lydia Akazagsi.

From a humble beginning as a subsistence farmer, Madam Lydia Akazagsi, a 51-year-old mother of three and a lead farmer of the Dizendani Cooperative Farmer Group, is now a seed grower.

She was one of the first women in the Tono Irrigation Scheme in the Upper East region who applied the urea deep placement (UDP) technology without waiting for results when it was first introduced to farmers in that area by the Feed the Future Ghana Agriculture Technology Transfer Project (ATT) during the 2014 dry season.

“I don’t regret accepting to apply a technology before seeing the results. My strong faith did not fail me. I even offered my land to be used for the first trial field.”

“Throughout the period, I learned the UDP processes; from site selection to land preparation, transplanting, and water management...and this helped me to master the technology very well.”

“Using UDP technology is one way to reduce fertilizer losses and ensure nutrients are absorbed directly by the plant rather than being lost to the environment. In the first season, I harvested 20 bags, which is more than a 100 percent yield increase from my previous yield of seven bags. I used the money to buy cement and sand to mold blocks for my new home. I am waiting to harvest this year to continue my construction to the lentil stage,” says Lydia.”

Having stayed informed about the technology, Lydia has received more trainings, both local and international, which have empowered her to provide hands-on training in manual leveling, transplanting, and application of urea briquette training to members in her group, as well as other groups.

Ten-year-old Michael Akazagsi, a class six pupil of Wisdom Gate Primary School, has benefited from his mother’s UDP proceeds.

“My mother bought a bicycle for me to take to school. Before I had the bike, I used to walk about 35 minutes to school,” he emphasized.”

Lydia has also become the focal person for local women’s groups. This has paved the way for her to interact with donor officials, journalists, and other dignitaries who visit the area to see the UDP field.

“It was a privilege and strong motivation to my farming profession to have hosted Mr. Richard Greene of USAID on my field during his visit to the Upper East region in 2015. He encouraged me to keep up the good work and also help other women,” said Lydia.”

Mr. Greene is the Acting Assistant to the Administrator of the U.S. Agency for International Development (USAID) Bureau for Food Security and Feed the Future.



Lydia's new home under construction.

Walk to Tono Irrigation Scheme and ask a rice farmer or an official of the Irrigation Company of the Region (ICOUR) for one single woman who is knowledgeable, consistent, and experienced in UDP technology.

The majority will point to Lydia. In short, she is a UDP ambassador.

"The people of the United States through the ATT project, sponsored me to Burkina Faso to see what other rice farmers are doing, and this was an eye opener for me because I learned how to use the kono-weeder and other methods of leveling the field.

"I realized that the farmers there are also united, so I managed to strengthen my group when I returned," she said.

After the results of the dry season, Lydia applied the technology in the subsequent rainy season, while also introducing approximately 80 women in her farmer group to the technology.

One of these women is Janet Atimoliga. Janet has trained about 100 women in rice seedling transplanting and the UDP briquette application technology ... **(continued on the back page)**



Molded blocks for Lydia's new home.



Lydia and Richard Green on her rice farm.



Lydia's son Michael riding back home from school.

Due to her strong organizational and coordinating skills, Janet has become a spokesperson for the women of the Koraane community in the Kasena Nanakan district of the Upper East region.

As Janet reports, *"I not only trained them, but I also followed them to make sure they were implementing the technology correctly."*

"I get paid for my supervisory work, which has helped me to support my daughter Perpetua's education by buying educational materials and paying off school fees."

Originally, Janet was a fashion designer, but she decided to learn about rice transplanting and urea briquette application (UDP) technology as an alternative to generate income.

"It was very stressful in the beginning when Lydia taught me about these methods, but I did my best to grasp the process."

"The women I taught also did not find it easy, but they are doing very well now and making good money."

"My next plan is to help them save part of the money so that they can loan it to themselves at a small interest rate," Janet noted.

Madam Comfort Azeria, a neighbor of Janet, attested that all the women in the community look up to Janet to represent them in many fora due to her vibrancy.

"On a daily basis, women come looking for her. I see them organizing meetings in Janet's house. We are so proud of her," Comfort said.



Janet Atimoliga sewing her own designs.

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