



ADVANCE III Quarterly Report





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Acronyms

(M)SME	(Medium) Small and Micro Enterprise
AEA	Agriculture Extension Agent
APO	Agricultural Productivity Officer
APPDF	Agriculture Private Public Dialogue Forum
APSP	Agricultural Policy Support Project
APSP	Agriculture Policy Support Project
ASWG	Agriculture Sector Working Group
ATT	Agriculture Technology Transfer
BDS	Business Development Services
BUCOBANK	Builsa Community Bank
BUSAC	Business Sector Advocacy Challenge Fund
СВО	Community Based Organization
ССС	Collaborative Circle of Chiefs of Party
CDO	Capacity Development Officer
CILSS	Permanent Interstate Committee for Drought Control in the Sahel
CSA	Climate Smart Agriculture
DAIP	District Agricultural Investment Plan
DCD	District Coordinating Director
DCE	District Chief Executive
DCE	District Chief Executives
DVCC	District Agricultural Value Chain Councils
EPA	Environmental Protection Agency
EUEuropean Ur	nion
FaaB	Farming as a Business
FARA	Forum for Agriculture Research in Africa
FBE	Farmer Based Enterprise
FBO	Farmer Based Organization
FDA	Foods and Drugs Authority
FinGAP	Financing Ghanaian Agriculture Project
FY	Fiscal Year
GAABIC	Ghana Agricultural Associations Business & Information Centre
GAIDA	Ghana Agro Input Dealers Association
GAP	Good Agricultural Practice
GCX	Ghana Commodity Exchange
GGC	Ghana Grain Council
GIS	Geographic Information System
GPRTU	Ghana Private Road Transport Union
GPS	Global Positioning System
GSA	Ghana Standards Authority
IP	Implementing Partner
KML	Knowledge Management and Learning
MoFA	Ministry of Food and Agriculture
MoTI	Ministry of Trade and Industry

MoU	Memorandum of Understanding
MWRS	Manual Warehouse Receipt Software
NBSSI	National Board for Small Scale Industries
NF	Nucleus Farmer
NSAICU	Northern Sector Agriculture Investment Coordination Unit
NQI	National Quality Infrastructure
OG Outgrower	
OB	Outgrower Business
OBM	Outgrower Business Management
OCAT	Organizational Capacity Assessment Tool
P4P	Purchase for Progress
PEF	Private Enterprise Foundation
PFI	Partner Financial Institution
РНН	Post-Harvest Handling
RING	Resiliency in Northern Ghana
RSSP	Rice Sector Support Project
SADA	Savannah Accelerated Development Authority
SAPO	South Agricultural Productivity Officer
SARI	Savanna Agricultural Research Institute
SEEDPAG	Seed Producers Association of Ghana
SEG	Small Equipment Grant
SfL	School for Life
SHF	Smallholder Farmer
SMFM	Sell More For More
SOW	Scope of Work
SRI	Intensive Rice culture System
SSP	Spray Services providers
STTA	Short Term Technical Assistance
SWOT	Strength, Weakness, Opportunity and Threat analysis
ТМО	Trade and Marketing Officer
TRAQUE	Trade Related Assistance and Quality Enabling Programme
UDP	Urea Deep Placement
VSLA	Village Savings and Loan Association
WFP	World Food Program
WRS	Warehouse Receipt System

Executive summary

During this third quarter of FY15, the project focused its activities on preparations for the 2015 cropping season in the north through training and sensitization activities and establishing demo sites. The project continued to support farmers and Outgrower Businesses (OBs) to prepare for the cropping season. During the period, ADVANCE supported 28,753 rural and 24,177 vulnerable households and 31,397 individuals, of whom 39.69% are female. For both figures, ADVANCE has overachieved its FY15 targets of 25,000 rural and 20,000 vulnerable household beneficiaries.

Year to date, the project has reached 35,736 individuals, on course to achieve the FY15 target of 50,000 individuals by end of September. In total, 23,973 of these individuals (out of whom 52.6% are female) have benefitted from 306 training sessions on GAPs, farming as a business, Sell More for More, business and entrepreneurship, numeracy, OB management, business and financial management and leadership.

During the quarter, 406 private enterprises, producer organizations and trade and business associations have also received support from ADVANCE. A total of \$444,308¹ (GHS 1,802,410) in cash loans was disbursed during the same period as a result of facilitation efforts of the project. This brings the total loans disbursed year to date to \$966,838.13, or 120.85% of the FY15 target. In addition, \$429,456 of capital investment was realized by project beneficiaries during this quarter, bringing the YTD indicator achievement to \$574,632.99 or 71.83%

of the FY15 target.

A total of 259 demo sites are being set up in the north, sponsored by 20 agribusiness firms, two public institutions and over 120 OBs. In the South, 86 demo sites, comprising side-by-side plots with the farmers traditional seeds and the Pioneer hybrid, were set up by 29 OB-leaders and 52 outgrowers (OGs).



Photo 1: Nursing rice at a Demo site

Forty-two contracts for the sale of maize, rice and soya

were facilitated between buyers and OBs during the quarter, valued at more than \$191,221. Moreover, a total amount of US\$762,597 has been spent on various grant items (such as radio sets, tractors etc.) for the period in the project's operational zone.

This reporting period, the project faced a few challenges, including suspension of the importation of Pioneer hybrid maize seeds which may harm the adoption of hybrid seeds by the farmers and impact negatively on their yields. It may also affect the reputation of the project vis-à-vis its beneficiaries and partners. Moreover, implementation of the fertilizer subsidy program by the Government remains uncertain despite the Ministry of Agriculture's assurances to subsidize this input. This may result in the reduction of the beneficiaries' production and a decrease of the OBs' support to their OGs. Finally, this year, rains started late in across the country, delaying by several weeks the actual start date of the major season in the south and the only planting season in the north. This significantly impacted

¹ Exchange rate: USD1= GHS 4.0566667

the maize crop promoted in the South and will affect the smallholder's yields and possibly their gross margins. Similarly, late rains in the north has a high probability that this will have the same consequences. The project is working as much as possible, on mitigating the actual and eventual consequences of these challenges.

1 Introduction

This report presents the main achievements and key activities implemented by ADVANCE during the third quarter (Q3) of FY15. It is organized by Sub-Purpose of the project and includes the activities of the program support components and the monitoring and evaluation and learning unit, contributing to achieving the project's Intermediate Results of:

- 1. Increased agricultural productivity in targeted commodities;
- 2. Increased market access and trade of targeted commodities;
- 3. Strengthened capacity for advocacy and activity implementation.

The activities implemented this quarter consisted mainly of the preparation for the season in the north through training and sensitization activities, and in establishing demo sites and provision of support to farmers and OBs in the major season in the south.

In the second section of this report, we present the project management and collaboration with the Ministry of Food and Agriculture (MoFA) as well as other projects and programs, both within the feed the future projects and other donor funded projects. The third section presents a summary of the results during the reporting period. Section four presents the details of the activities that led to the results. If is presented under the three broad sub-purposes and intermediate results of the project.

The program services activities, which encompasses gender, grants, environment, use of ICT tools as well as activities the help disseminate the project contribution through the public relations and communication unit of the project. The sixth section deals with monitoring, evaluation and learning while the seventh lists a few challenges that the project faced during implementation in the last quarter.

2 Collaboration with Other Programs and MoFA

The project actively collaborates with other programs and projects operations either in the same geographic locations or are involved the same commodity value chains.

2.1 Collaboration with other projects and programs

Collaborative Circle of Chiefs of Party (CCC)

The CCC, a grouping of the Chiefs of Party (CoP) of the Feed the Future (FtF) funded projects had their quarterly meeting on May 29, 2015. During that meeting, the CoPs shared updates and results of some of their key initiatives such as the Africa Lead Champions for Change program. The findings from a quick feasibility study of potential project interventions in Northern Volta were also presented. A presentation by Human Network International on a mobile based sensitization and information sharing platform was made while the Grants team of the FtF projects walked the participants through recent key changes on USAID grants related regulations. Finally, ways to improve the collaboration among projects within and outside USAID were also discussed.

Agricultural Policy Support Project (APSP)

This quarter, seven agricultural policy education and sensitization forums were organized in the Upper West Region through a collaboration between the ADVANCE Policy and Advocacy team and the USAID Agriculture Policy Support Project (APSP). The main aim of these forums was to educate and create awareness among key actors in the agricultural value chain and policy makers about Ghana's agriculture policy, the Food and Agriculture Sector Development Policy (FASDEP II) document and the Medium Term Agriculture Sector Investment Plan (METASIP).

Agriculture Technology Transfer Project (ATT)

Collaboration with the Agriculture Technology Transfer project (ATT) continued during the reporting period, focusing on efforts to test techniques and equipment for implementing Climate Smart Agriculture (CSA). Furthermore the two projects collaborated to introduce implements for land preparation, fertilizer application and planting, which are suitable for medium sized commercial farmers planting up to 100 acres. A training by the implements manufacturer was organized by ADVANCE for staff from both projects and trials will be done during the upcoming planting period.

Production protocols were jointly developed with ATT and tested in the field to validate their teaching value as far as the right illustration for illiterate and semiliterate farmers, thoroughness of technical information, size of fonts, etc. The material has proven to improve the technical trainings as they help illustrate easily some facts that are usually more difficult to explain e.g. improved root development due to phosphoric fertilization.

Financing Ghanaian Agriculture (FinGAP)

Following the merger of Fidelity Bank and Pro Credit, ADVANCE collaborated with the FinGAP project, to train the staff of these PFIs' on value chain financing to enable them provide quality support to the value chain actors, including ADVANCE's beneficiaries.

N2 AFRICA

ADVANCE is collaborating with the N2 Africa project to organize soya demonstrations and trials in four selected communities namely Jilton, Jawia, Liplime, and Bollu in the Northern, Upper West and East Regions. The trials are aimed at scientifically testing inoculant application with modification of the soil pH through liming, on Jenguma Soya variety. Results are expected to contribute to determine techniques that increase productivity in a feasible way.

Rice Sector Forum

ADVANCE is represented in a committee with SARI, SADA, GCAP, ACDEP, RSSP, NSAICU and JiCA Rice project to prepare the organization of a forum on the rice sector in the Northern region. This forum is expected to bring together all stakeholders on rice production in the country, including policy makers, to create awareness on the National Rice Development Strategy.

RING

The project team is exploring the possibility of collaborating with the RING (Resiliency in Northern Ghana) project and ACDEP in setting up Village Savings and Loans Associations (VSLAs) in the Damongo and Saboba Districts of the Northern Region. This is to avoid the duplication of efforts in the projects' operational areas.

Sung Foundation

The project collaborated with Sung Foundation, a local NGO, to train seven women's groups working with the Gundaa Produce Company on Village Savings and Loans (VSL) and set up their VSL Associations (VSLA).

University for Development Studies

A total of 35 students from the Wa, Tamale and Navorongo Campuses of the University for Development Studies have been placed with selected OBs, after receiving hands-on training in the use of various record keeping templates designed to assist those OBs to capture relevant information about their businesses. The hands-on training covered areas such as: tracking out grower (OGs) numbers, tracking in-kind services offered, sales and return on input investment. The 35 interns will support up to 97 OBs to keep accurate records, keep track of costs, and monitor growth of equity in order to make better informed decisions. The Business Services team will monitor their activities.

World Food Program (WFP)

The World Food Program, through the Purchase for Progress (P4P) program plans to buy 500 Mt of maize from ADVANCE Nucleus Farmers (NF) in the north of Ghana. A meeting was held on June 15, 2015, with the P4P team to share the ADVANCE OG scheme-based intervention model and how this purchase from those NFs will benefit the latter's OGs. It was also an opportunity to explore the eventuality of a collaboration between ADVANCE and WFP regarding the design and implementation of a potential nutrition and agriculture project. The P4P's goal includes the improvement of targeted smallholder farmers' sales of quality staples, particularly to industrial processors of nutritious complementary foods.

2.2 Collaboration with MoFA

ADVANCE continues to engage the Ministry of Food and Agriculture (MoFA) at the regional and district levels in productivity trainings in the three regions of the north. During the reporting period, MoFA technical officers were engaged to conduct Good Agronomic Practices (GAPs) trainings at demo sites. Standard crop production protocols developed by ADVANCE II and ATT have also been shared with MoFA district offices.

3 Summary of Results

This section presents the achievement of the key indicators during the current reporting period, as a result of the activities described in Section 4 of this document. The quarter's results are summarized in the Indicator table in Annex 1.

3.1 Project Direct Beneficiaries

During this quarter, ADVANCE supported 28,753 rural and 24,177 vulnerable households and 31,397 individuals, of whom 39.69% are female, as shown in the graph below. Over 51% of these beneficiaries joined the project during this fiscal year. Year to date, the project has reached 35,736 individuals, of whom 56.57% were registered in FY15 and 41.48% are female. This brings the project to a 62.79%

achievement rate of the FY15 target. As GAPs trainings are rolled out during Q4, the ADVANCE team is confident that it will reach 100% of this annual target.

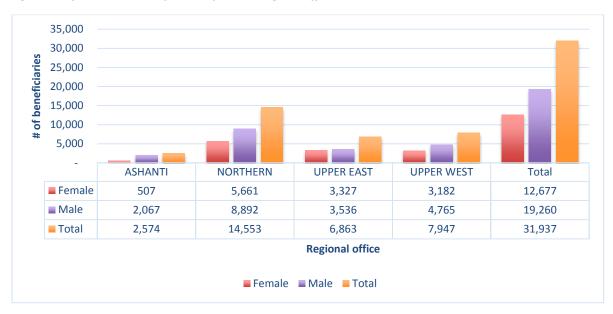


Figure 1: # of smallholder beneficiaries by sex and regional office

In addition, 406 private enterprises, producer organizations and trade and business associations have received the project's support: 49 from the Ashanti regional office, 157 from the Northern Region office, 103 from Upper East and 100 from Upper West.

A total of 23,973 of these individuals (out of whom 52.6% are female) benefitted from 306 training sessions in GAPs, farming as a business, Sell More for More, business and entrepreneurship, numeracy, OB management, business and financial management and leadership. More trainings are expected in the next quarter as the season has started in the north and farmers will attend training field days.

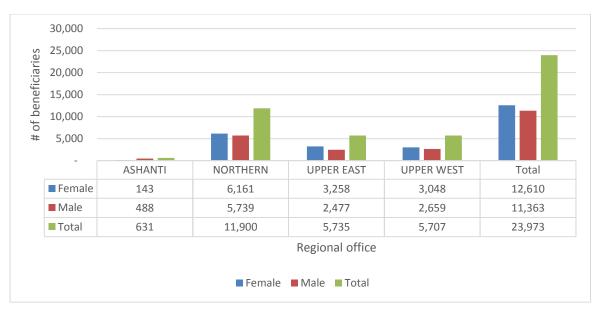


Figure 2: Training beneficiaries by sex and regional office

3.2 Application of Improved Technologies and Practices

The total number of farmers and other beneficiaries, 20,036 as represented in the table below, who applied improved technologies and practices during the quarter is comprised of 15,087 farmers using the Esoko market and weather information text messaging and 4,949 of the Ignitia weather messaging. A total of 78 OBs applied as well improved management practices through business planning, crop budgeting and registration.

	Esoko		Ignitia		Total
Regional office	Female	Male	Female	Male	
ASHANTI	451	1,867	106	386	2,810
NORTHERN	1,254	6,298	333	1,842	9,727
UPPER EAST	483	1,113	273	583	2,452
UPPER WEST	731	2,890	276	1,150	5,047
Total	2,919	12,168	988	3,961	20,036

Table 1: # of individuals who applied technologies

3.3 Number of Firms Operating More Profitably

Forty threefirms that received substantial support from the project were surveyed during this quarter to assess the number that are operating profitably in FY14. Those were aggregators and processors that had been linked to ADVANCE OBs and who had purchased produce from farmers and/or assisted by the project to access finance. The survey also included equipment and input dealers that were trained by the project, and/or made sales to ADVANCE farmers.

Only 35 firms responded to the survey. Eight firms didn't want to disclose their financial information to the project. Among those who responded, 28 firms (80%) reported higher profits in 2014 compared to 2013.

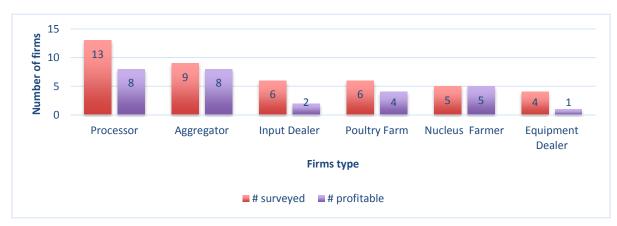
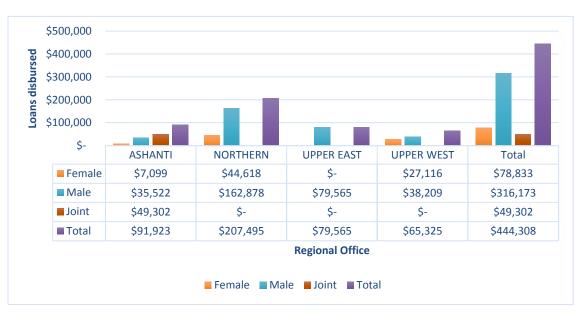


Figure 3: Number of firms surveyed and profitable by type

3.4 Value of Agricultural and Rural Loans and New Private Sector Investments

A total of 31 loans valued at \$444,308² (GHS 1,802,410) in cash loans were disbursed during this quarter due to successful facilitation undertaken by the project. This brings the total loans disbursed year to date to \$966,838, or 120.85% of the FY15 target. Additionally, the project still has GHS 125,000 of approved but non-disbursed loans in the pipeline and GHS 487,000 pending disbursement.

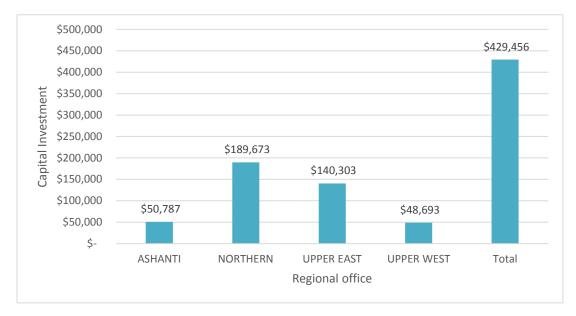




In total, \$429,456 of capital investments have been realized by the project beneficiaries during this quarter, bringing the YTD indicator achievement to \$574,632.99 or 71.83% of the FY15 target. ADVANCE is confident that it will achieve 100% of its capital investment target when the tractors purchased by the OB beneficiaries under the grants program are delivered and the payment 30% leverage paid. In addition, during the quarter, GHS 943,066 (\$232,473) worth of inputs for production have been invested by the project beneficiaries.

² Exchange rate used throughout the report for this quarter: USD1= GHS 4.0566667

Figure 5: Capital investment by regional office



4 Progress with Technical Delivery

4.1 Sub-purpose 1: Increased agricultural productivity in targeted commodities

4.1.1 Actor-supported Demo Sites

Demo plots

Actor-supported demonstration sites are a major vehicle that ADVANCE uses to train and assure farmers of the effectiveness of improved technologies. While the target for the 2015 season is 230, a current total of 259 demo sites are being set up. These include 116 for maize, 34 for rice and 79 for soybean. Thirty of these plots will be specific to Climate Smart Agriculture (CSA) techniques. A total of 50 sites will be dedicated to demonstrating the two Pioneer maize hybrid seed varieties 30Y87 and 30F32. Tables 2 and 3 show the distribution of these demo sites by ADVANCE focus region, and distribution specifically of the Pioneer hybrid demos by region.

	Northern	Upper East	Upper West	Total
Maize	47	36	33	116
Rice	19	10	5	34
Soybean	44	20	15	79
CSA	10	10	10	30
Total	120	76	63	259

Table 2: Distribution of demo sites by region

Region	30Y87	30F32	Total
Northern	12	13	25
Upper East	5	5	10
Upper West	8	7	15
Total	25	25	50

Demo plots also offer an opportunity to create and reinforce linkages between farmers and input suppliers, who donate 100% of the materials for the sites and use these outlets to promote their products. For this purpose, during this quarter, input partnerships were finalized with 20 agribusiness firms (input dealers, aggregators, processors), two Public Institutions (N2 Africa and CSIR-CRI) and over 120 OBs (NFs and established FBOs). Donated inputs include seeds, fertilizers, agrochemicals, and other resources needed for the successful implementation of the demonstrations. YARA, for example, is providing fertilizer for 100 maize and 30 rice demos, estimated at GHS 17,000. Dupont-Pioneer provided 100 kg of hybrid seeds, estimated at GHS 5,200. Through these demos land and land preparation are provided by the farmers.

Table 4: List of demo site sponsors

	Private Company	Type(s) of Inputs	
1	18th April	Weedicides	
2	Abaare Enterprise	Maize seed, fertilizer, crop protection chemicals	
3	Aframso Rice Aggregating Group	Rice seed	
4	Agholisi Farms	Obatanpa seed	
5	ANS Ent.	Rice seed	
6	Antika Co. Ltd	Maize seed, fertilizers	
7	Asaki Farms	Mamaba seed	
8	CSRI-CRI*	Seed	
9	Daniel Amoako	Fertilizers	
10	DuPont Pioneer/GAMSAP	Maize seed	
11	Effah Lawrence	Maize seed	
12	Ernest Kwao Agyei	Fertilizers	
13	Heritage Seeds	Seed for Maize & Soybean	
14	IITA-N2 Africa	Soybean Inoculant	
15	Rainbow Agrochemicals	Herbicides	
16	Ribufa Ent	Rice seed	
17	Simple Prince	Herbicides ,	
18	SKY 3 Agrochemicals	Seed maize, Herbicides	
19	Stepwise Ent	Herbicides, fertilizers	
20	Timothy Agrochemicals	Glyphosate	
21	Wienco Ghana	Maize & Rice seeds and Herbicides	
22	YARA Ghana	Fertilizers for maize & rice	

These partners, especially the larger firms, are also expected to collaborate with the project in training farmers on GAPs and monitoring of the performance of the demonstrations. MoUs have been signed with YARA and N2 Africa for these purposes.

GAPs training

Five GAPs and post-harvest handling (PHH) trainings have been designed for smallholder farmers in the catchment area of each demo plot. Two of the five trainings take place prior to planting, with the remaining three implemented between the planting and harvest periods.

The table below summarizes the focus of each of the pre-season and crop season trainings.

Table 5: Expected results of	^r planned Agriculture	Trainings
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#	Field Training	Туре	Expected Outcome	Time
1	Overview of the production process	Theory/ Discussion	Farmers sensitized on the production process and practices that yield desirable results, how to plan and achieve them. Covers target market identification & crop budget preparation.	Mar-Apr (before rains)
2	Land preparation & Planting	Theory/ Discussion	Farmers prompted on importance of timely quality land preparation & also on getting quality seeds, germination tests, Nursery management in rice and timely planting/transplanting	June (before rains)
3	Planting & Fertilizer Application	Field Practice	Knowledge and skills in right spacing, right types, quantities, timing and placement of fertilizers enhanced through demonstrations and hands on practice	July
4	Crop Management/ Maintenance	Field Practice	Skills in re-filling, proper weed management, water management, scouting for pests & diseases etc. enhanced through demonstrations & hands on practice	August
5	Harvest & PHH	Field Practice	Maturity dates, maturity indices, methods of harvesting, transportation & temporary storage, shelling/threshing, cleaning and treatment, bagging & ware housing,	Oct-Nov

During the period under review, a total 7,891 farmers (3,870 of whom were women) benefited from GAPs trainings, most of which as part of the first two field training days. However, 356 of these beneficiaries, from Kintampo North (196 female) received all five GAPs training during the major season. Additionally, 399 from the Upper East Region, of whom 204 were women, were sensitized on rice nursery preparation.

4.1.2 Standard Crop Production Protocols

The joint activity with ATT to develop and finalize standard crop production protocols for each of the crops continued this quarter. Training materials on the production protocols have been printed for i) lead farmer production manuals (handbooks), ii) A2-sized farmer posters (one per crop) and iii) Trainer/extension flip charts for field training of farmers by trainers including ADVANCE Agricultural Productivity Officers (APOs), collaborating MoFA AEAs, and OB field agents.

These protocols also serve as a guide to provide technical content for the dissemination of GAPs through 22 radio stations in the north as part of the project's ICT/outreach program.

The regional offices have engaged and are collaborating with some selected radio stations in the regions to cover some of the project's demonstration activities and rebroadcast them for a wider audience. During the period under review, Farm Radio International was engaged to facilitate a workshop for 19 radio broadcasters to build their capacity in creating good farm radio programs using drama. The following table shows the number of radio partners per region:

Table 6: Number of radio station partners by region

Region	Number of radio stations
Northern Region + Kintampo	11
Upper East	5
Upper West	6
GAMSAP	3
Total	25

The project continued facilitating private sector involvement in agricultural shows by linking Mechanical Lloyd, Heritage Seeds, John Deere, Antika Enterprise and Wumpini Agrochemicals to radio stations to discuss issues on mechanization, benefits of using improved seed varieties and safe use of agrochemicals.

4.1.3 Field Management Program

ADVANCE encouraged facilitated and motivated OBs to engage the services of field managers or agents who support and lead the OBs to provide professional and technical services to their OGs. This quarter, an additional two OBs engaged the services of field managers/agents bringing the overall achievement in this area to 51 OBs, exceeding the target of 50 for FY15.

John Dimah, an OB in UWR secured on his own admission of his field manager to the Kumasi Institute of Tropical Agriculture (KITA) for a certificated professional training

Moreover, 96 Field Managers/Agents received GAPs training, using the materials developed with ATT. Four more OBs (two each in the Upper East and Upper West regions) opened field offices, which will also facilitate outreach and provision of services to OGs.

Fifty three OBs in north Ghana have been given laptop computers, printers and power surges under the project's grants scheme to enable them computerise their operations. A business software called 'Sales Tracker' was created by ADVANCE and has been installed on these laptop computers to enable them keep track of all their financial transactions. The OBs were trained on how to use this software. In addition, 35 student interns from the University of Development Studies have also been engaged for 6 weeks and trained on this software to enable them provide further support to the OBs, until they become conversant with its use.

4.1.4 Farmer Mentor Program

ADVANCE continues the promotion and facilitation of the farmer mentorship program, through which successful Nucleus Farmers (NFs) are invited to mentor emerging NFs by coaching and advising them during visits facilitated by the project. During the quarter under review, three new NFs in Upper West

Region were taken through mentoring visits and experience sharing with OB Augustine Sandow Ambotima.

4.1.5 Input/Equipment Access Improved

During this quarter, ADVANCE facilitated effective linkages to improve smallholder farmers' access to inputs and equipment. The improved access will lead to increased capacity to improve productivity. Additionally, between May 4 and 23, six training workshops for tractor owners and operators (two in each of the regions of northern Ghana) were conducted.

Three road shows called "John Deere/AFGRI Day" were carried out by John Deere in the three regions to showcase their products.



Photo 2: A John Deere Tractor instructor taking participants through a session at Tumu

Through these activities, awareness and

capacity of over 120 owners and 120 operators were improved. The owners were included in the program with the aim to enhance their appreciation and adherence to maintenance schedules. The capacity of all 16 APOs as well as the three Regional Coordinators (RCs) was also built to enhance their capacity to backstop tractor services in the field beyond the training.

"In fact the training has been very useful. We did not know that most of the problems we have been experiencing on our tractors are caused by poor maintenance and operational skills. We will take the lessons with all seriousness to save our tractors from frequent break downs" Mr. Awal Abdul-Rahman, Nucleus farmer, Northern Region.

In addition, 36 community input promotions were carried out across the three regions during the period. These promos exposed the farmers to types of inputs (seeds, fertilizers, herbicides, insecticides and personal protective equipment – PPEs) available on the market, how they are used and where and at what prices they could get them. Farmers took advantage to buy some of these inputs during the promos. A total value of USD 21,287.62 (GHS 86,357) was captured from these purchases. Dealers also built linkages to those communities leaving their phone contacts and in some cases identifying potential agents in these communities to work with.

Moreover, during the quarter:

- A total value of USD 40,370.58 (GHS 163,770) of input and equipment loans was accessed by OBs;
- A total inputs supply credit of USD 91,484 (GHS 371,121) was facilitated for smallholder farmers;
- Capital and production support investments of value not less than USD 661,929 (GHS 2,685,227) was made by OBs.

Seven applications for small equipment grants were as well submitted and are under view for consideration.

4.1.6 Farm business planning

In the period under review, four new actors had business plans developed. Twelve actors had business diagnostic tool administered on them as a first step in helping them develop business plans.

OBs are continuously being encouraged to register and legalise their operations with the Registrar General's Department. Nineteen OBs had their businesses registered during this reporting period.

Thirty four OBs have had crop budgets developed. They have also been taken through the cost-benefit scenarios with regards to in-kind lending of input and tractor services to smallholder farmers.

4.1.7 Outgrower business management

A total of 193 OBs were trained on Outgrower Business The OBs were trained on: Management (OBM) during this quarter. This training is 1. How to establish an outgrower business part of the OBM curriculum developed by the project. 2. Hiring staff for outgrower operations Selecting and engaging lead farmers 3. The OBM modules are deliberately run along the cropping 4. Selecting OGs Communication with OGs calendar and in this case just before the planting season, so 5. Providing technical assistance for OGs 6. that OBs can have a thorough understanding of how they Providing credit to OGs 7. can plan and operate their businesses efficiently, profitably 8. Ensuring OGs have access to inputs 9. Determining the price for OGs and sustainably. The module takes two days and produce participants will be given certificate of competency after 10. Procuring from OGs

A total of 21 female OBs and OB support were also trained on Women's Entrepreneurship and Leadership which is also an OBM module dedicated to females.

post training monitoring and evaluation.

4.1.8 Financial services

The project team in Upper West has identified two new Partner Financial Institutions (PFIs): Lawra Rural Bank and Multi Credit Savings and Loans, who will support the actors with inputs financing for the 2015 season.

The project partnered with the Sung Foundation, an NGO in Kintampo to train and set up Village Savings and Loans Associations in 12 FBO groups in Kintampo and the Northern Region. These smallholder farmers have no access to financial institutions and VSLAs represent an option to build up funds to later invest in production.ADVANCE is also exploring the possibility of collaborating with ACDEP and RING in setting up VSLAs in the Northern Region.

Millicom Ghana Limited, operators of Tigo Cash, was engaged to register 73 smallholder farmers (of whom 34 are female) in Upper East to use mobile money to transact business and also to encourage local savings on their mobile wallets. Four other NFs, from Upper East and Upper West regions were

trained and registered as MTN mobile money agents to facilitate mobile money transactions for rural smallholder farmers within their networks.

4.1.9 Input dealer business development program

A total of 62 input dealers were trained on technical and business skills. This was done in collaboration with ATT who trained the actors on the technicalities of handling agro inputs and first aid, while ADVANCE provided support on understanding the agro business concept and how to operate profitably.

The business curriculum covers the following topics:

- Understanding agro business
- The role of agro dealers in the value chain
- Marketing
- Stock Management
- Record Keeping
- Costing and Pricing
- Financial Planning

'If I had received this information earlier, I never would have stocked up on weedicides in September when farmers were getting ready to harvest. Now my small working capital is locked up till June, when farmers will need weedicide again. Thank you madam, for opening my eyes'. Yamba Yelimangli, input dealer in Yendi

This training program took two days after which participants are being followed up for further business support based on their developed action plans.

4.1.10 Smallholder investment

Following the announcement by the Ghana Meteorological Service that the rainfall period for 2015 would be shorter, and from the long drought spell experienced in some parts of the project locations in 2014, eligible smallholder farmers were extensively sensitized on mitigating production risk by purchasing a crop insurance policy from the Ghana Agriculture Insurance Pool (GAIP). As a result, 108 drought index policies were purchased, valued at USD 2,688 (GHC 10,905).

4.1.11 Land for women

This quarter, four fora were organized to sensitize chiefs and opinion leaders as well as nucleus farmers and lead farmers to make more fertile lands available for use by women. These resulted in the release of 115 acres of land to 106 women in the north of Ghana.

4.1.12 Climate smart conservation agriculture

Climate Smart Equipment

During the period under review, two rippers and two no-till planters were deployed to the fields for the use of the farmers and APOs trained by John Deere last quarter. These are being used to train farmers and to promote the adoption of climate smart technologies to mitigate the negative impact of climate change on farming.

Community Based Cover Crop Demos

The community based cover crop demos are



Photo 3: Setting the ripper with operators and farmer at Aramkoliga, UER

managed by community committees who are the key beneficiaries of the learning process. These are for the evaluation of various cover crops species in terms of their different potential uses (animal fodder, human feed, amount of organic matter added). Those demos are also meant to build awareness in the communities on climate smart agriculture (CSA) in general and against bush fire in particular. During the quarter, six community managed cover crop demos (two per region) were prepared for planting.

Minimum Tillage (ripping vs. ploughing) demo plots

These are to demonstrate the advantages of minimum disturbance to the soil (by use of rippers and precision planters) as opposed to conventional ploughing. Thirty minimum tillage demo plots (10 per region) were prepared. Land preparation was tested as early as April, when soil was at its lowest moisture content. All soil types tested could be ripped down to at least 15cm, some were ripped as deep as 25cm. These results are encouraging, considering these plots are being ripped for the first time. The plots ploughed in June in Upper East, where some precipitation had been falling on the lands, could be easily ripped to 30 cm. The biggest accomplishment was teaching operators to rip and showing the OBs owners of the tractors that this is a better alternative to ploughing. Results are expected to show during the crop cycle.

Learning Centres

Learning Centres are one-stop centres for general exposure and sensitization of farmers on the Climate Smart principles and practices the project worked on jointly with ATT. The centres will also serve as a venue for the multiplication of seeds of various cover crops. Visiting farmers will also be exposed to equipment, various types of cover crops and may also obtain seeds suitable for their fields and socio-economic environment. During the quarter, four sites identified as having the potential to be developed into climate smart learning centres were demarcated and land preparation carried out.

These include Zoco Farms (Northern Region), Asaki Farms (Upper East), MacAdams, Loggu and Abu Moro, Navawirie (Upper West).

Training

A training on the assembly and calibration of Ripper/Planter/Fertilizer Applicator in Tamale for ADVANCE and ATT staff as well as two tractor operators was jointly facilitated by both projects with the collaboration of Masara. The trainer was an experienced farmer and farm equipment manufacturer from the Backsaver Company, South Africa.

Weather forecast

As mentioned in Section 3, 3,575 (882 female) farmers from Northern Ghana benefitted from daily weather forecasts on their mobile phones from Ignitia Ghana Limited. This enables them to plan their field operations more efficiently, avoid wasting agricultural inputs and environmental contamination, and reduce their risk due to erratic and/or late rain falls. In addition, as a result of the project, 12,769 farmers from the north received text messages from Esoko preventing early plantings and promoting GAPs which go hand-in-hand with CSA.

"When I receive a message, my children read and explain to me. I had a message which said there was going to be a heavy rain, I therefore decided not to apply weedicides to the weeds on my farm that day because the rains would wash them off. Truly, it rained heavily that day, and I am so glad I didn't ignore the message".Juiana Boakyewaa from Duayaw Nkwanta in the Brong Ahafo region, who cannot read nor write

4.2 Sub-purpose 2: Increased market access and trade of targeted commodities

4.2.1 Market Linkage Development

New Buyers Identified

Five new buyers were identified and profiled during the current reporting period. They will be further engaged on trade missions and contracting with farmers in the north and south maize production zones as the season progresses.

Table 7: New Buyers Profiled

Name	Region	Туре
Alpha Rice Mill	Western	Processor Rice Miller
Gbanzab Co. Ltd	Northern	Aggregator
Linda Asamoa	Ashanti	Aggregator
Nhyira Bofo Rice Mill	Western	Processor Rice Miller
Seed Share Logistics	Greater-Accra	Aggregator

Trade mission

Seven trade missions were facilitated this quarter involving six buyers and twelve OBs. Four of the trade missions where intra-regional with both the buyer and OBs based in the north. They resulted in the signing of 12 contracts between the buyers and the OBs.

Table 8: Trade missions details

Name of Buyer	Firm Type	Originating Region	Destination Region	Number of OBs Engaged	Commodity
G. Bosomtwe Ventures	Aggregator/ Processor Soybean	Ashanti	Upper West	2	Maize, Soybean
Haruna Dakwei	Aggregator	Upper West	Upper West	2	Maize
Nyebu Bi Yoona Women's Processing Center	Rice Miller	Northern	Northern	2	Paddy Rice
Someb Enterprise	Aggregator	Northern	Northern	2	Maize, Paddy Rice
Tiyomba Women's Rice Processing Center	Rice Miller	Northern	Northern	2	Paddy Rice
Yedent Agro Group	Foods processor	Upper East	Brong Ahafo	1	Soybean
Yedent Agro Group	Foods processor	Upper West	Brong Ahafo	1	Soybean

Contracts

A total of 42 contracts for sale of maize, rice and soya were facilitated between buyers and OBs during the quarter. Thirteen outgrower contracts were executed between Premium Foods and maize nucleus farmers in the Upper East and Northern Regions. Premium Foods is providing fertilizer support to these farmers for the 2015 crop season, repayment will be made by the farmers in-kind (maize) at harvest time. Eleven similar contracts will be concluded in the Upper West region in July 2015. Twenty-eight Purchase and Sale Agreements between buyers and OBs left pricing (and in some cases quantities) open until a later date.

Table 9: Contract details

Type of Contract	# of Contracts	Quantity (Mt)	Contract Value (GHS)
Closed	1	12	10,800
Outgrower	13	984	763,646
Purchase & Sale Agreement	28	3,176	***
Total	42	4,173	774,446

*** Value is yet to be determined

Key Market Development

ADVANCE price tracking across 40 market locations in Northern and Southern Ghana indicates a general upward trend in prices for all three commodities during the quarter.

		Average Price per 100 kg bag			
	Number of Locations	Week 4 - Mar 2015	Week 4 - Jun 2015	Change	
Maize	37	91.3	125.4	37%	
Northern	6	88.0	139.2	58%	
Upper East	10	91.5	130.0	42%	
Upper West	10	93.0	119.0	28%	
South*	11	**	119.5	-	
Paddy Rice	24	89.2	117.7	32%	
Northern	6	78.0	106.7	37%	
Upper East	10	79.3	118.5	49%	
Upper West	8	110.0	125.0	14%	
Soybean	22	151.5	186.9	23%	
Northern	5	128.0	152.0	19%	
Upper East	7	133.3	193.1	45%	
Upper West	10	176.0	200.0	14%	

Table 10: Price Trends in 40 Market Locations in Northern and Southern Ghana

** This covers the operational area of ADVANCE South i.e. Techiman, Ejura, Konongo and Sunyani. Collection of price information began in April 2015

The price increase for all three commodities is in line with historical trends as farmers supply to the market and stock levels reduce. A few farmers in the north are holding stocks in anticipation of a further increase in price.

There was a slight recovery in soybean demand from soybean processors. The lifting of the ban on the importation of day old chicks in March 2015 by MoFA led to improved demand from the poultry sector for soybean cake. However soybean processors still held stocks of raw soybean and soybean cake from the preceding quarter.

Some industrial buyers of maize shifted their demand from local sources to imports on account of lower prices of the later. Whilst a 100 kg bag of locally produced maize sold between USD 28.35 (GHS 115) and USD 29.58 (GHS 120), imported maize sold between USD 24.65 and USD 26.62 within the quarter. The countries of origin of imported maize on the market included Togo, Russia and USA.

There was active cross border trade of maize and soybean with Burkina Faso and Togo. In the Upper East region, maize flowed into the Bolgatanga market from Burkina Faso on market days. The opposite occurred in the Zebila market with maize flowing out into Burkina Faso. Traders from Burkina Faso where the prime movers of this trade. In the Upper West region, most of the soybean sold by farmers in the Sissala East and Sissala West districts were made to Burkinabe buyers. Togolese traders came across the border into Ghana to buy soybean from the Garu-Tempane and Bunkpurugu-Yunyoo districts in the Upper East Region, and Chereponi district in the Northern Region.

However, in the Upper West Region, most maize sales by farmers were made to aggregators from the South who moved into communities to buy produce.

Paddy rice sales were made by farmers to Northern-based aggregators and rice millers. Southern millers were not active in buying from the north because of the low moisture content of Northern paddy at this period of the year.

As mentioned in Section 3, a total of 12,769 farmers are receiving daily market information from Esoko Ghana Limited.

4.2.2 Lead firm competitiveness

Eight buyer firms were provided various forms of support in addition to supply linkages to farmers as shown in the table below.

Name of Firm	Region	Firm Type	Support Provided during period
Naawin Enterprise	Ashanti	Rice miller	Began the process to procure an STTA to improve factory floor layout and storage management
Yedent Agro Group	Brong-Ahafo	Foods processor	Began process to procure STTA to design a brand strategy and action plan
G. Bosomtwe Ventures	Ashanti	Soybean processor	Facilitated capital expenditure and working capital financing of GHS 200,000 from Sinapi Aba to procure a soybean oil extractor and also provide production inputs to maize OGs in the Upper West region
Akate Farms and Trading Company	Ashanti	Poultry farm	Assisted in expanding maize OG scheme in Upper West region
Premium Foods Ltd	Ashanti	Foods processor	Assisted in expanding maize OG scheme in the Northern, Upper West and Upper East regions
Royal Danemac Ltd	Ashanti	Soybean processor	Facilitated a learning visit to United Edibles (a soybean processor) to build knowledge in operation of a new soybean processing mill
Inter-Grow	Greater Accra	Soybean processor	Facilitating working capital finance
Oseboba	Greater Accra	Maize processor	Facilitating equipment and working capital finance

 Table 11: Buyer Firms Supported Beyond Supply Linkages with Farmers

In addition, nine firms were assessed to identify areas of support. The principal needs that have emerged are finance, development of outgrower schemes and improvement of business processes.

4.2.3 Trade association support

Ghana Grains Council

The Ghana Grains Council (GGC) ended its first year grant in April 2015, and was given a two month no cost extension to operate through June 2015. GGC implemented various activities under the following objectives in the Grant Agreement with ADVANCE:

- Enhanced grains market development by up scaling grain actors' participation in the GGC Warehouse Receipts System (WRS) to trade in graded grains;
- Optimized GGC member benefits through the development of diversified service delivery packages;
- Influenced policy through advocacy of major issues that limit the efficiency of the grains sector and WRS.

Market Access Initiatives and Warehouse Receipts Program

GGC certified four warehouses with a total storage capacity of 26,000 Mt This brings the total number of certified warehouse to nine with a combined storage capacity of 50,600 Mt at the end of June 2015. Moreover, the following warehouse receipts were issued:

- A total of 15,177 Mt of white and yellow maize by Premium Foods and Wienco Ghana Ltd valued at USD 4.52 million. Ghana origin and imported maize constituted 23% and 77% respectively. GGC is receipting imported maize in readiness for its trading on the Ghana Commodity Exchange (GCX);
- A total of 200 Mt of soybean by Savanna Farmers Marketing Company (SAVBAN Warehouse) valued at USD 91,208.

GGC signed an MoU with the GCX project in June 2015 outlining various areas of collaboration between the two parties covering membership, board representation, WRS regulation, market intelligence services, and advocacy. GGC and the World Food Program (WFP) also signed an MOU to facilitate the procurement of white maize by WFP from smallholder farmers via the WRS and GGC approved warehouses in communities.

The WRS consultant engaged in the previous quarter submitted a GGC WRS Risk Management Strategy. This was reviewed by the Technical Committee of the GGC Board and feedback given to the consultant for the document and other outputs from that consultancy to be finalized.

The development of handbooks covering national standards on maize, rice and soybean were completed during the quarter. The handbooks have been submitted to the Ghana Standards Authority (GSA) for review before publication.

Members Benefits and Diversified Service Delivery

More than 728 maize actors from 36 farmer groups and 10 poultry farms/feed mills in the Brong Ahafo, Eastern and Ashanti Regions were sensitized on WRS. Thirteen new members were registered including 12 Bronze and one Diamond member. This brings total membership to 76 paid members at the end of June 2015. A new member value proposition kit was published as a promotional tool to attract new members.

Influencing Policy through Advocacy

GGC was awarded a six month project (July – December 2015) by the BUSAC fund to address grain pricing policy. GGC has also formally written to the GSA requesting the establishment of a National Standard for Fertilizer for cereal crops in Ghana.

In addition, GGC participated in the fourth Trade Related Assistance and Quality Enabling Programme (TRAQUE) Steering Committee meeting held in Accra in June 2015 and made a presentation on the "Development of Warehouse Receipt System". The TRAQUE program is funded by the European Union (EU) and is supporting the Ministry of Trade and Industry in Ghana (MoTI) in trade facilitation and capacity building. It has a component on improving the National Quality Infrastructure (NQI) under which 15 selected warehouses including that of GGC members will benefit from a grant to acquire warehouse equipment and lab apparatus for sampling, grading and aflatoxin analysis.

GGC became a member of the Ghana Innovation Platform for Aflatoxin Management organized by FARA and also participated in a one day stakeholders' workshop on the subject. The platform will focus on reducing aflatoxin in maize and groundnuts.

Ghana Rice Inter-professional Body (GRIB)

ADVANCE began working with GRIB to design and implement a training program for its rice actors (commercial farmers, aggregators and rice millers) on the national rice standards. GRIB will work in collaboration with GSA, Foods and Drugs Authority (FDA) and GGC to develop and deliver the program. The objective is to guide actors in the local rice industry on accepted quality standards, proper grading, packaging and labelling.

Assessment of Trade Associations

The Northern region branch of the Ghana Agricultural Associations Business & Information Centre (GAABIC) was assessed during the quarter using a modified Organizational Capacity Assessment Tool (OCAT). The key areas of support that emerged were the development and roll out of an advocacy plan and the setting up of a database to hold its knowledge resources.

4.2.4 North Ghana rice milling

An update regarding the work on the two rice mills targeted in the Upper East region for expansion and upgrade is presented in the table below.

Firms	Existing Processing Capacity (Mt/h)	Upgrade Needs	Status
Sambey	0.13	New and bigger capacity	The procurement process for the
Enterprise		mill with components	acquisition of the mill was initiated
Procom	0.6	Acquisition of color sorter	Business plan was developed
Company			

Table 12: Update on milling expansion and upgrade

In the Northern Region, the following four rice millers where shortlisted for further assessment (collection and review of historical processing levels) to justify an upgrade:

- Tiyumba Women's Rice Milling Centre;
- Nyebu Bi Yoona Women's Processing Centre;
- Wunti Food Company;

Bendirsung Agro Production and Processing Company.

4.2.5 Regional/cross border trade and transport

The ADVANCE field offices in the three northern regions continued the engagement with the district branches of Ghana Private Road and Transport Union (GPRTU) cargo by linking them to commodity buyers and farmers in need of haulage services. ADVANCE also shared the contacts of GPRTU cargo executives with Borderless Alliance for the latter to include the transporters on advocacy of mutual interest.

4.2.6 Community based market systems strengthened

As part of the Community based market systems strengthening, 108 FBOs capacities have been strengthened in all three regions during the Sell More For More (SMFM) trainings. The Capacity Development Officers (CDOs) have been able to link eight from Northern Region and ten from Upper West Region of these FBOs with input dealers to purchase fertilizers, agrochemicals and seeds (Wienco Agriculture, Wumpuni Agrochemicals Company and 18th April Company).

4.3 Sub-purpose 3: Strengthened capacity for advocacy and activity implementation

4.3.1 Advocacy group development

As part of efforts to equip advocacy groups with relevant knowledge and understanding of agricultural policy process and issues, a number of agricultural policy education and sensitization forums were organized. These forums started in the second quarter in the Northern and Upper East regions. This quarter, seven forums were organized in the Upper West Region through a collaboration between the ADVANCE Policy and Advocacy team and the USAID Agriculture Policy Support Project (APSP). The forums took place in the Lawra, Sawla-Tuna-Kalba, Jirapa, Nadowli-Kaleo, Sissala East, Wa West and Wa East districts.

The main aim of the forums was to educate and create awareness among key actors in agricultural value chain and policy makers about the Ghana's Agriculture policy, the Food and Agriculture Sector Development Policy (FASDEP II) document and its implementation plan- the Medium Term Agriculture Sector Investment Plan (METASIP). It also sought to create awareness about the need to improve the environment for agricultural development. The forums were attended by 442 (325 Males and 117 Females) individuals including the District Chief Executives, District Assemblies' staff, assembly members, FBOs executives, agricultural services associations, Aggregators, District Department of Agricultural staff, District Value Chain Committees Executives, the media and other stakeholders.

At the end of the forums, each district prioritised at least three (3) key issues to tackle in order to improve the enabling environment for agricultural development in the district. Institutions and persons were tasked to ensure each related planned activity would be implemented successfully. The ADVANCE Policy and Advocacy team will follow up on their implementation.

4.3.2 Advocacy capacity for national organisations strengthened

Last quarter, ADVANCE helped GGC in a fund raising strive particularly for policy and advocacy related activities. It resulted in USD 27,115 grant secured from BUSAC for research and advocacy on grain quality standards and pricing this quarter.

The project facilitated also a policy dialogue on the use of quality standard in grains trade in Northern region, Tamale. The dialogue which was organized in Tamale deliberated on how to ensure more value chain actors adopt graded grains trade. It also assessed the role of government in enhancing internal trade of graded grains. A total of 16 key participants drawn from the Regional Directorate of Agriculture, Ghana Standards Authority, Food and Drugs Board, nucleus farmers, FBOs, aggregators and farmers participated in the dialogue.

4.3.3 District assemblies plans for agricultural development

Twelve district assemblies were presented with signed Memorandum of Understanding (MOU) between them and ADVANCE in lieu of supporting them to develop District Agricultural Investment Plans and also establishing formal relationship between the district assembly and the ADVANCE Project. The Regional Coordinators presented the MoUs on behalf of the ADVANCE project and the District Chief Executives received on behalf of their respective districts.

Two consultants have been selected to support district assemblies in Upper West and Upper East develop District agricultural investment plans. The consultants will be formally contracted in July and are expected to start work latest first week of August. Each consultant will develop one district plan and can then proceed with more depending on the quality of the work.

4.3.4 Capacity development for program implementation

The Farming as a Business (FaaB) training continued this quarter and benefitted 6,121 individuals (3,353 of whom are female). All regions have now completed this activity. In total, 11,954 smallholder farmers, including some FBO members, have been trained.

Region	# Districts	# Communities	Male	Female	Total
Northern	15	57	2,147	2,783	4,930
Upper West	8	73	1,835	2,327	4,162
Upper East	6	41	1,016	1,846	2,862
TOTAL	29	171	4,998	6,956	11,954

Table 13: Distribution of FaaB beneficiaries by region



Photo 4: FaaB trainees in Kpandai



Photo 5: Numeracy trainer assisting a learner to write numerals in Gindambour

Table 14: Numeracy training beneficiaries by region

Some of the impacts of the FaaB training mentioned by the participants and/or already seen in the ground included:

- The smallholders now keep records of their activities (cost of ploughing, seed, fertilizers, etc.);
- Most of them also looked for certified seed sellers to purchase their seeds and also know the date of planting and have planted in rows;
- Some also said they would first of all know how much they have invested before determining the price to sell their produce because they want to make a profit;
- •Some smallholders planned to go into contract agreement with their NFs and other actors before production starts.

The numeracy training is still on-going due to a late start of the activity by the implementing organization. However, the trainers are progressing steadily. So far, a total of 4,464 learners are being trained out of the targeted 10,000 as indicated in the table below.

Region	# Districts	# Communities	Male	Female	Total
Northern	12	33	157	2,165	2,322
Upper West	7	22	181	1,044	1,225
Upper East	5	9	179	738	917
Total	24	64	647	3,667	4,464

4.3.5 Capacity development for FBEs

As part of the activities for this quarter, the capacity building team embarked on an impact assessment of the 108 FBOs who benefited from SMFM training as reported in the last quarter, although, it is acknowledged that a full production cycle is required to be able to measure it. This assessment was helpful to make an action plan to mentor the FBOs and upgrade them into business minded organizations. This mentoring will be done during the crop cycle and post-harvest season. Some of the impacts registered include:

- A few FBOs members (e.g. Funsi) try to keep records of their products on individual basis as a result of the training;
- A total of 31 FBOs have started the process of establishing demo sites to serve as learning points for their members;
- Aduabia Women's Group in Nyangnia in the Kasena Nankena West has set up an office after the training to begin the process of becoming an FBE. The same group has also increased their membership dues from GHS 1.50 to GHS 2.00;

- Nine FBOs in Northern Region have established group farms as a means of raising revenue for the groups and also serve as a starting point for group activities;
- Women in some FBO groups are now assertive and accepting leadership roles;
- Funsi Women Farmers also planned their farming activities before the start of the season;
- One FBO in Bullu is trying to link their group with other actors for assistance especially for input supply;
- Naafaa Handi women's Group have also benefited from AEA services as they invited an AEA to take them through good farming practices to increase their yields;
- Jawia Farmers Association is trying to go into partnership with one actor in Accra and is demanding a contract document to be prepared before the partnership;
- One participant of SMFM in Kulfuo confessed that they have never attended a training such as SMFM: it is more practical and the follow-ups will obviously put them on their toes to perform.

4.4 ADVANCE Operations in the maize belt

The third quarter reporting period falls in the beginning of the major cropping season in the south of Ghana. Farmers sow most of their maize and other crops during this period. The 2015 major cropping season has had an erratic rainfall pattern that delayed the sowing of maize till end May to June in many areas and caused crop failures in other places where maize was sown with the early rains of March and April. Significantly, farms cropped to Pioneer hybrids and most demos and farms that were established that early, showed outstanding resilience and has increased requests/demand for seed for the minor season crop.

4.4.1 Increased agricultural productivity in targeted commodities

Demonstrations on hybrids and GAP training

A total of 86 demos plots, comprising side-by-side plots of the farmers usual seed and Pioneer hybrid, were set up by 29 OB-leaders and 52 OGs across the three regions. For that purpose, 96 bags of NPK 20-10-5 fertilizer were provided by Dizengoff Ghana Ltd. However, due to the erratic rainfall, three of the early planted demos were completely destroyed and three had to be replanted. They have served as locations hands-on training sessions on topics including appropriate seeding rates, planting density and its implications and identification of potential yield reduction factors that need corrective measures for the achievement of targeted yields at the early stages after planting.



Survival of maize types to the six-week mid-season drought of the major season, 2015

Photo 6: Farmer's usual seed farm

Photo 7: Pioneer 30Y87 hybrid farm

Test results for 88 soil samples taken from identified sites for 2015 demos was received during the reporting quarter. Results indicate that all locations were good for maize cultivation. It was however recommended that all soils be given the needed nutrients to guarantee maximum performance of the demo at the sites. Soils in the Afram Plains (Konongo zone) had the best average results on organic matter content and acidity levels for growing maize. Results have since been shared with Pioneer agronomists for their inputs if any.

Moreover, the second of three planned technical assistance support for the year, by agronomists from Pioneer Seed Company, occurred from June 8th to 12th, 2015. This training, in preparation for demos of the cropping season of 2015 in the three regions of northern Ghana, was led by Olumide Ibikunle, the Pioneer agronomist based in Nigeria and the DuPont-Pioneer contact person on GAMSAP. The 59 participants in the two workshops included ADVANCE APOs and SAPOs, representatives from MOFA, some OB leaders, representatives of 4H-Ghana and the assistant agronomist of Pioneer, based in Tamale. Discussions recalled and reviewed the agronomy of maize production and revised protocols based on new learning and available inputs for the year. Practical sessions on how to set up the comparative demos of hybrids and farmers own seed for the cropping season of the north in 2015 were also conducted.

In collaboration with the agronomists of Pioneer, fertilizer application rates for available formulations on the market was calculated and incorporated into the one-sheet production guide that is made available to all participating farmers in hybrid demonstrations/farms. Application rates for N-P-K 23-10-10 fertilizer, which was offered by Dizengoff for use at demos was so calculated and used to update the one-sheet production guide, prior to distribution. Participants at all the pre-planting trainings were also trained on how to calculate such application rates using available formulations. A recent addition has been made to improving learning and sharing between OB-leaders and farmers working in the project. This involve the production of five-minute amateur video clips of the performance of hybrids at locations visited and play back to colleagues at other places visited subsequently. Video clips from three zones were so produced during the reporting period on the activities of four OBs.

Planning for a second batch of demonstrations for 2015 with Pioneer hybrids, including that for the three northern regions and the minor season in the south, started during the reporting period. Fifty sites have been selected in the northern zone, (NR-25, UER-10, UWR- 15) and 151 demos (Ejura zone

- 39, Konongo zone- 37, Sunyani zone - 38, Techiman zone - 39) will be established in the four zones of the south for the minor season.

Big Field-Day at Kobedi

A special Farmers Field Day was held this quarter to share and learn from the out-standing demonstration plots and leadership activities of two OB-leaders: Kusi Baffour and Johnson Kyere. The Field Day shared among other innovations, the use of poultry manure (which is in abundance to many poultry farmers), to cut down/eliminate the cost fertilizer costs alongside its moisture retention property that enables high yields of good quality grain even under stress conditions. Kusi Baffour had harvested two crops of maize, was nurturing a third and planning to do four crops in one calendar year using the 30Y87 Pioneer hybrid seeds. The visit to Nsoatre, to see Johnson Kyere, showcased the resilience of the 30Y87 Pioneer hybrid against farmers' usual seed, to the prevailing mid-season drought at the time. More than 30 poultry farmers, including the President of the Ghana National Association of Poultry Farmers, 200 smallholder farmers, staff from the Ministry of Food and Agriculture, financial institutions and food/feed processing facility owners drawn from the Brong-Ahafo and Ashanti regions attended this field day.

Record sale-out of commercially available hybrid seed

The 24 metric tons of commercial Pioneer 30Y87 seed brought in March for sale to farmers by Dizengoff was reported sold out by close of May. The quick sales/purchase of stocks by especially smallholder farmers is attributable to the outstanding performance of the hybrids observed at demo plots in the course of the season. Farmers have reported the observed drought tolerance and other qualities such as high percentage germination, plant vigor, low stalk lodging, uniformity of growing plants that allow easy application of technologies to the hybrid, compared to farmers' usual seed as desirable features in favor of Pioneer hybrids. Many lead farmers and investors in maize value chains including large poultry farms have made enquiries and requests for purchase of seed to program officials amounting to more than 4,000 one-acre packs. Many of these intend passing the seed to their smallholder out-growers or farmers.

Women empowerment in agriculture

Eighteen percent (14 out of 82) of the farmers identified to implement Pioneer hybrid comparative demos for the major season of the south are women. In addition, one out of the six female OB-leaders in the regions of the south is a beneficiary of the ADVANCE grant for tractors. This OB-leader, an aggregator, will use the tractor to provide plowing and goods transportation services to smallholder farmers working in her supply chain.

Access to weather information

A total of 2,318 farmers are receiving information on weather from Esoko. In addition, 492 farmers received weather information from Ignitia.

4.4.1.1 Improved input supply chain

Supporting community-level dealerships in quality seed

Seven OB-leaders whose demos had attracted enquiries on where/how to get access to seed by other smallholder farmers sold out 150 bags of one-acre packed seeds during the reporting period. This seed worth more than GHS 44,450 or approx. A total amount of \$11,450 has been used to cultivate more than one 150 acres by the smallholders. GAMSAP offered a 'consignment sales arrangement through community-based dealers in support of the establishment of sales outlets of hybrid as close as possible to smallholder farmers with Dizengoff. However, the first consignment of 24Mt of Pioneer hybrid 30Y87 seed was sold out in six weeks. This insufficient stock of seed disrupted the roll-out of plans on consignment sales including the planned capacity building of selected community-based agents. The full arrangement will be rolled out in future when the seed import/availability situation is stable.

Out-grower businesses providing additional services to smallholder farmers

In total, \$ 91,923 of loans has been disbursed to the beneficiaries by the partner financial institutions thanks to the facilitation work by the project.

The loans which were granted largely on the credit worthiness of the leading OB, have since been used to purchase Pioneer 30Y87 hybrid seed, fertilizers, weedicide and to pay for any labor costs for the establishment of trials against farmers' usual seed types. So far all such farms are doing very well and likely to reach their yield targets. Both farmers and bank officials, who have visited farms, have expressed satisfaction on the performance, especially of the hybrid.



A total amount of \$50,787 worth of capital investment has been realized during the quarter. In addition, nine OBs reported investments worth more than GHS

Photo 8: Manager of SASSL on a Field Visit to some funded farms

412,385 from their own resources in production fertilizers and plowing for their OGs and other 69 outgrower maize farms during the quarter.

OB-leader Daniel Asomaning acquired a Global Positioning System (GPS) handset, worth GHS 800 for the measurement of the acreage of his own farms and that of his out-growers. He acquired the equipment after seeing a demonstration of it at one of the training organized by GAMSAP at his demo. The use of the tool to calculate exact amount of fertilizer and seed needs for farms and particularly its potential to end the incessant dispute over plowed areas and related charge between tractor service providers and farmers in his area were his

Successful outcomes from BSO-assisted Business Plans

Two OB leaders received two Massey Fergusson tractors with trailers and plough implements worth GHS 204,100 (\$52,334) on loan from Sinapi Aba Savings and Loan Ltd. during the reporting period. This is the outcome of a series of meetings and training sessions facilitated by the project, including support to write



Photo 9: Branch Manager of SASSL presenting tractor to an OB-leader

business plans with the OBs. Using these business plans, OBs were subsequently assisted to apply for loans from SASLL. About USD 7,395 (GHS 30,000) of own equity had to be saved by the two OBs at the banks towards getting the loan. The equipment so acquired is being used to assist smallholder farmers within the supply chains of the concerned OBs. In addition to business plans, trainings on business finances including the compilation and use of crop budgets and margin analysis and other farm records were conducted for 10 out-grower business leaders and 25 of their out-growers across the three regions during the reporting period.

4.4.2 Increased access to market and trade opportunities

During the reporting period, the OB at JV-Farms, was linked to a buyer at Ashiaman market for the sale of 100 Mt of maize, worth more than USD 3,697. Three OBs have similarly been introduced to potential buyers and facilitation efforts are in progress towards getting formalize agreements exchanged for the establishment of a permanent supply link between them.

A total of 39 OB leaders and 3,000 out-growers were submitted to Esoko for inclusion onto their marketing information platform in May 2015. Subsequent monitoring indicate that 2,318 farmers are receiving information on market information on maize.

In addition, two OBs were supported to develop their business and financial plan along with their crop budget, one additional OB was registered thanks to the project's facilitation. Seven OBs received laptops and printers and were trained on Sales Tracker software, developed by the project to help them manage their business.

During the quarter, discussions were also initiated on areas of possible collaboration with radio stations and Grameen Foundation that is interested in communicating relevant farm improvement to smallholders via radio. A working relationship with one of the FM-radio station, ASTA radio, was started at Techiman to improve access to information on agribusinesses. Two broadcasts on safe/proper use of agro chemicals were carried out as part of this working relationship. Further discussions on content and format of delivery has been scheduled for July 2015. This will add to improving smallholder access to relevant market information.

5 Program support

5.1 Gender Program

5.1.1 Women's access to land

Gender and land sensitization meetings were organized in Lawra and Tuna, Nyariga and Kazufa attracting a total number of 164 people of which 62 were females. Participants in these events included traditional leaders, landlords, NFs and their representatives as well as female OGs. During these programmes, NFs who have positive experiences of working with women were presented as change agents thus sharing their experience with the view of convincing participants to be more gender responsive.

Abdul Rahaman Mohammed, a nucleus Farmer in Kongo in the Garu-Tempane district facilitated local chiefs and opinion leaders to release land for 100 women to cultivate rice in the 2015 cropping season. Amidu Kala, an OB in Fatchu, released 5 acres of productive lands to five women. Margerate Tabla, a woman farmer at Bussie had 10 acres of her deceased husband's lands released to her by latter husband's family after also showing she was capable of managing a 10 acre farm

5.1.2 Establish women as NFs

As a result of previous quarters gender and land sensitisation programme held in Northern region, seven OBs have increased female participation in their out grower businesses to 718 from the previous out growers of 395 after participating in gender sensitization and awareness forum. These women have improved their access to tractor services and inputs offered by the nucleus farmers as a result of being part of the out grower scheme.

5.1.3 OBM and women's leadership and entrepreneurship

For this reporting period, in addition to the regular OB management trainings organised for both male and female OBs, the project conducted entrepreneurship and leadership training for only women. The training was delivered based on the manual that was developed in the last quarter. In all, a total of 21 participants comprising of female leaders of OB's, aggregators and selected female FBO leaders benefited from the training in the programme area. Participants were equipped with basic entrepreneurial and leadership skills required to successful lead and manage an OG business.

Similar to previous quarter, Sell more for more (SMFM) and Farming as a Business (FaaB) trainings conducted during the quarter were highly patronised by women as compared to men. Following the FaaB training, some FBOs groups who were male dominated have embarked on membership mobilisation bringing in more women to join them. In some other cases, FBOs have stated saving as a group as a means of improving on their finances.

"We didn't see the need to save as a group, but after the FaaB training we have started contributing GHc 1 each every two weeks. It is our hope that these contributions will help us to take care of our children", Amoi Kwesi Grace, Tumbo, Saboba

The project continued with the leadership training that begun in the previous quarter. During the reporting period, 230 female leaders and potential leaders in 10 communities were equipped with

leadership skills. The training which lasted 2-days in each of the 10 communities of Upper West and East regions, built the confidence and assertiveness of participants and equipped them with skills in the act of leadership, time management, participatory decision making, team building, communication and public speaking. Trainers who had received facilitation training in the previous quarter facilitated these trainings. Each of them were proficient in speaking the local languages spoken by beneficiaries.

The much awaited numeracy classes started during the quarter. The classes are female dominated with a very few men participating.

In Gindabour one of the numeracy training participants indicated that her motivation for participating in the numeracy class was to improve her numeracy skills in other to function more effectively in her daily life and business. She mentioned improving her ability to read the weighing scale to measure produce; keeping records of her investment and other

A total of 325 Males and 117 Females benefited from education on agricultural policies in Ghana. In addition to this, all four gender and land sensitisation meetings that were organised during the reporting period integrated advocacy sensitisation thus increased actor's awareness of the need to speak out issues of concerns to farmers. Participants of these forums included traditional leaders, women's leaders, and leaders of OG groups, Chief Executives of various districts, District assemblies' staff, assembly members, FBOs executives, input dealers, tractor service providers, MoFa staff, District Value Chain Committee (DVCC) executives, the media and other stakeholders.

5.1.4 Women VSLAs and access to financial services

The program has continued to make strides in its drive to facilitate women and men's investment in their livelihoods through Village Savings and Loans Associations (VSLAs). During the reporting period the programme held networking meetings with PLAN Ghana and YARO both being organisations that have implemented projects on VSLA's in the Upper West Region. Data on locations where VSLAs existed was shared with ADVANCE. The business services and capacity building team are working together to map out locations where ADVANCE could intervene with VSLA in the region.

In the Northern region where VSLA work had already started in the previous quarter, the program continued to promoted savings among small-holder farmers majority of whom were women. This resulted in the formation and strengthening of the capacity of 12 VSLA groups who were OGs of Gundaa Produce Company and 5 FBOs in Kintampo North. In partnership with Sung Foundation and a consultant, VSLA related sensitization sessions were delivered to a total of 300 members (295 females and 5 males). The groups were taken through group dynamics, drafting and adoption of constitution, savings, borrowing, repayment and share out at the end of each cycle. Each group received a VSLA box, membership cards and relevant documents to facilitate their operations. The FBO groups in Kintampo North have mobilized a total of USD 538.87 within a period of one month.

Building on the previous quarter's work, Sinapi Aba Trust has approved an input credit loan facility of USD 30,813.47 (GHS 125,000) for 306 smallholder women in Diare and Nabogu working with Busaka Agribusiness Centre in Savelugu/Nanton district in the Northern region. The facility will cover supply of seeds, ploughing, fertilizer and agrochemicals to cultivate 130 acres of Soya, Maize and Rice. The women will also invest 50% of the credit facility in aggregation business to improve the livelihoods of 130 households with more than 650 children and also diversify the risk associated with the loan

repayment. In addition, nucleus farmer Abdul Rahman Mohammed has provided in kind credit of 0.73 Mt of certified Jasmine 85 rice seed valued at USD 719.8 (GHS 2,920) to 73 female smallholder farmers.

5.1.5 Women's access to information and communication technologies

To aid the process of increasing women's access to specific information, the program during a planning meeting with 21 media (radio) persons organised a gender and media sensitisation training. This training led to the development of plans that were considerate of issues as well as information requirements of women and children along the value chain. Topics that were included in their plans include land access for women, celebrating women by hosting women on special shows on international days and rural women's day, protecting women and children from dangerous chemicals etc.

Moreover, as mentioned in section 3, 3,907 women received daily information on weather and/or marketing information through their mobile devices.

5.2 Environment Support

Environmental activities for this quarter focused on ensuring compliance of project activities with Title 22 of the Code of Federal Regulation, Part 216 and improving agrochemical management among smallholder farmers, agrochemical dealers, and also on demo plots.

5.2.1 General environmental compliance

Environmental reviews were conducted for 13 tractor grant applications and a dry season garden demonstration site proposed by the Tamale Presbyterian Senior High School 4-H Club.

Environmental review of tractor grant applications

Except for the applicants' own farms, the plot sizes to be ploughed for OGs are small (approx. 1 hectare each). Runoff effects are not expected to be high. Most of the farms to be ploughed were not located close to major rivers where siltation could be an issue for concern. The following are a summary of mitigation actions that were recommended for the various tractor grant applications:

- Ensure tractor operators receive appropriate training and are licensed before operating the tractor;
- Where a farm is located on a slope, ploughing should be done across the slope;
- Farms that are located near streams (distance of 20m or less) should maintain a vegetation strip of at least 5m to minimize runoffs into the stream.

Environmental review of Tamale Presby 4-H Club dry season garden demonstration site

The proposed site for the Presby 4-H Club dry season garden is located within the premises of the school compound. To safeguard the environment and the health of students, the following mitigation actions were made.

Storing manures for at least 2 weeks to reduce pathogen load;

- Use of appropriate personal protective equipment such as knee boots, hand gloves, nose masks, and overall dresses while handling animal waste;
- Maintain grass strips around the garden fence and in between beds;
- Only approved Active Ingredients from the ADVANCE approved PERSUAP will be used;
- Pesticide application will be done early in the morning leaving a buffer of at least 5m to the fence of the garden;
- Pesticide application will be supervised by ADVANCE Environmental Specialist;
- No student shall take part in pesticide applications.

5.2.2 Improving Agrochemical Management

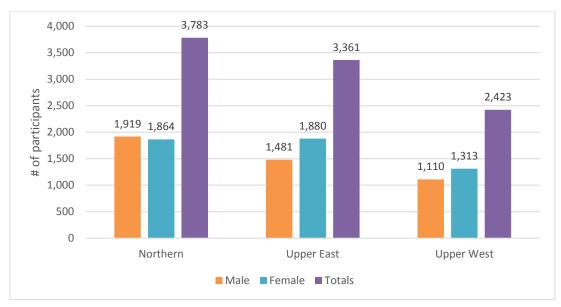
Agrochemical management in this quarter focused on 4 areas – working with agrochemical dealers to develop safety and environmental management systems, training on agrochemical handling and application for smallholder farmers, development of outreach contents on safe use of agrochemicals, and screening of pesticides for use on demonstration plots.

Safety and environmental management systems

As part of the process of improving safety for agrochemical dealers, safety assessments have been completed for 4 agrochemical dealers in the Upper East Region. They are JOHIL Enterprise in Sandema, Sulley and Jagular Enterprises in Navrongo, and Abare Enterprise in Zebilla. The assessments identified potential physical and chemical hazards in agrochemical shops and storage facilities, and activities that require the use of Personal Protective Equipment.

Training on agrochemical handling and application

A total of 9,567 smallholder farmers were trained in safe agrochemical handling and application as part of the pre-planting GAPs trainings as shown in the graph below.





Development of outreach content on safe pesticide handling

Contents for three radio jingles were written to educate farmers on safe use of pesticides, for proper disposal of pesticide containers, and protection for women and children during chemical applications. The three jingles will be developed into the various local languages and played on radio stations. It is expected that they will greatly influence farmers' attitudes to pesticide applications to reduce environmental contamination and human poisoning.

Screening of pesticides for use on demo sites

Three active ingredients or combination of active ingredients, made of six products were received from actors to support demos this year. They are broad spectrum and selective weedicides. Only one product had active ingredients that were not compliant with the project PERSUAP. This was informed to the sponsor.

5.3 Grants Program

During this quarter, the grants program continued to work to complement the technical assistance in the field. A total amount of US\$762,597 has been spent on various grant items in the project's operational zone.

Innovation and Investment Incentive Grants

Tractor and Laptop Grants: The procurement process of the tractors and implements for the 13 OBs has been finalized during the quarter. The 60 laptops and printers procured during the previous quarter have been distributed to the identified nucleus farmer beneficiaries. In addition, 1,000 radio sets have been procured for distribution to over 200 Listenership Clubs, which comprise mostly of women across the three regions of the north. Agreements have been signed with various FM stations across the regions to disseminate information through radio for the benefit of the club members. It is expected that messages on good agronomic practices, weather and marketing information will easily reach out to beneficiaries through radio, resulting in increased agricultural productivity by farmers, especially women.

Small Equipment Grants: The Small Equipment Grant (SEG) scheme in the third quarter witnessed decreased activity due to changes in its concept. Nevertheless the program was able to procure four ploughs and 14 moisture meters for nucleus farmers. The plough beneficiaries are Northern Region actors who have successfully purchased tractors from John Deere with assistance from Sinapi Aba Savings and Loans Trust. A request for applications has gone out to potential beneficiaries for in-kind grants for tarpaulins, weighing scales, power tillers, manual planters, shellers and other small equipment, and it is expected that the next quarter will see a significant rise of activity in this area.

Local Partnership Grants

Ghana Agricultural Insurance Pool (GAIP): The Ghana insurance Pool (GAIP) continued to run its program with grant support to increase the purchase of weather-indexed insurance by its marketing officers. GAIP will roll out good outreach messages on well-developed agricultural policies to mitigate

risks and motivate new and existing farmers to sign on to crop insurance policies. An amount of \$15,000 was disbursed for this activity in the third quarter.

Ghana Grains Council (GGC): A grant of \$350,000 has been approved for the GGC for their activities for the season to contribute in the scaling up of aggregator/out grower models that enable and incentivize smallholder upgrading by strengthening vertical linkages between buyers (aggregator) and suppliers (out growers), developing the capacity of aggregators to provide financial, post-harvest and capacity building services, and ensuring the incentives for upgrading all along the chain. Upgrading will include the adoption of grades and standards, expanded certification of a large number of warehouses, further development of warehouse receipt systems and other forms of value chain finance.

5.4 Public Relations and Communication

The Public Relations & Communications (PR & C) continued to ensure visibility of the ADVANCE Project and USAID, and highlighted the project's activities, progress impact and successes.

Contribution to USAID & ACDI/VOCA Communications: During the reporting period, 19 informational bullets were submitted to USAID. The bullets highlighted various field activities such as a major processor in Ghana supporting OGs to improve yields, project support to Outgrower Businesses to operate efficiently, farmers sharing experiences on competitive maize production, reaching more farmers with timely plowing services, encouraging savings among smallholder farmers, improving efficiency of mechanization services in Northern Ghana, facilitating farmers' access to input, strengthening the maize, rice and soybean value chains, disseminating agricultural information through radio, facilitating access to equipment purchase among others.

One story "New Technology turns Mobile Phone into Mobile Wallet in Ghana" is published on the ACDI/VOCA website at <u>http://acdivoca.org/our-programs/success-story/advance-ii-promotes-mobile-money-convenient-safe-financial-option-farmers.</u>

Four "Telling our Story" have been developed during this quarter to be included in the Quarterly Report (see Annex 2). A project photo depicting women carrying rice seedlings for transplanting has been used on the cover page of the ACDI/VOCA 2014 Report.

Quarterly Newsletter: The June edition of the Project's "Quarterly Newsletter" illustrating USAID/ADVANCE's continued support and impact has been published and distributed to more than 1,000 recipients including partners, clients and actors involved in the project, in both electronic and printed form. N2Africa shared the Newsletter in their May and June 2015 edition of the N2Africa Podcaster 31 at:

(http://www.n2Africa.org/sites/n2Africa.org/files/images/images/advancejune2015newsletter.pdf)

Photos, videos and media coverage: The project is achieving high quality and quantity of photos from staff and a Peace Corp volunteer. Four out of 30 photos of the project submitted to the ACDI/VOCA's 8th Annual Photo Contest held in March won the grand prize winner, 1st runner up and honorable mention places. Link to the winning photos: http://acdivoca.org/resources/newsroom/news/photo-

<u>contest-2015</u>. In addition, a story on a field day held by the project at Kobeda and Nsoatre in the Brong Ahafo Region was published in the Monday, June 8, 2015 edition of the Business & Financial Times.

Finally, a video production on women from Yaro in the Upper West Region accessing credit has been developed. This brings to three the number of videos produced in FY15.

6 Monitoring, evaluation and learning

Knowledge management and learning (KML): After the setup of regional KM&L systems in later part the second quarter of FY15, one KM&L topic per region has been selected by the field team. At the end of the 3rd quarter, Northern and Upper West had concluded on the selected topics with the assistance of two enumerators: "Reasons contributing to very low or near nonexistence of female smallholder and nucleus farmers" for the Northern Region, "How does the absence of weighing scales affect aggregator profits and farmer losses during produce sales" for the Upper West Region. Final report of both topics is being

The Upper West Region assessment showed that in average, maize female farmers lose 17% of sales amount by not using scale, estimated at GHS 204 per Mt sold while males lose respectively 12% of sales amount valued GHS 144. For soy, female farmers' loss stands at 16% or GHS 326/Mt while males' are at 10.3% or GHS 206/Mt. Surprisingly, rice farmers gain in not using scale: 5% for females and 1.75% for males.

reviewed for a presentation by both teams during the August planning meeting in July.

In addition, as part of the learning exercise, an analysis of the area data collected during the FY14 gross margin data collection was conducted. The purpose was to assess the feasibility of using a correcting factor. The findings clearly show that:

- Farmers' estimates of area are inaccurate for the project's beneficiaries as seen in the table below;
- It is impossible to get a precise enough correction factor;
- ADVANCE will have to continue using GPS for the gross margin survey;
- Educating farmers on use of rope and compass to measure area could be an alternative the project may want to promote so that the beneficiaries have a more accurate estimation of their area. Area is a key information to determine the optimal inputs quantity, calculate yields and increase gross margin;
- If the project goes for the above mentioned alternative, it needs to have a gender sensitive approach to "educate" more the women.

Сгор	Female	Male	Grand Total
Maize	36.93%	5.11%	19.59%
Rice	80.24%	26.56%	49.31%
Soy	12.70%	9.57%	11.04%
Grand Total	42.20%	14.68%	27.04%

Table 15: % of difference between GPS and farmers' estimates of farm area

Data Quality Assessment: The project went through its first Data Quality Assessment (DQA) by USAID/METSS between 28 May and 6 June, 2015. Selected indicators included Gross Margin, training data, loans and private sector investment. Several OBs were visited to assess the record keeping

processes, OB/Smallholder farmer's relation and other relevant activities. The DQA team expressed their satisfaction with the ADVANCE II program and the achievements. The debrief session is planned to happen on July 10.

Data Verification: Within the current reporting period, two data verification exercises were conducted at the four regional offices of the project. The exercise ensured that all offices are using approved data collection instruments, collecting enough and accurate data while adhering to the ADVANCE Data Quality Strategy.

FY15 gross margin and application of technology survey: During this quarter was started the first phase of the survey in the South. A total of 800 farmers have been randomly sampled and provided data on their inputs costs. Their farms have been demarcated and areas have been measured. For that purpose, 15 enumerators were recruited and trained. They have been closely supervised by the SAPOs and the M&E team members.

Baseline: The final report of the ADVANCE II northern Ghana baseline survey by BIRD has been released and shared with USAID. The southern Ghana draft baseline report has been received and commented by the team. The final report for will be available and submitted in Q4. Based on the findings from both studies, the project will submit a request for approval to USAID for the finalization and revision of some our indicators targets.

Capacity building: The Sales Tracker is a user friendly management tool for the OBs to better track and use their operational data. FY15 is a pilot phase for the tracker. To ensure the system is put into effective and efficient use, 53 selected OBs have benefited from a one day training on the system. Thirty-five agribusiness students from the University for Development Studies received training on the NF Sales Tracker. These students are equipped with the basic skills to support OBs to manage their operation using the new system for a period of four weeks. During this quarter, the M&E team also recruited and trained thirty-seven (37) interns to support the team in collecting and entering the profile forms. Moreover, five staff of the ADVANCE M&E Team attended a training organized for all FTF Projects by METSS on M&E.

Profiling: Apart from the usual project activities including data collection, entry and analysis, the M&E team was involved in the profiling of ADVANCE's new beneficiaries. For that purpose, data on 15,232 smallholders (50.43% females), 31 NF and 6 aggregators were collected and entered in the Data Capture Interface software and backed up on Sharepoint. This brings the total number of individuals profiled in the system to 80,382 smallholders, 288 nucleus farmers, 56 aggregators and two processors.

Region	Female	Male	Total
Ashanti	1,402	3,839	5,241
Northern	12,422	18,021	30,443
Upper East	10,605	11,044	21,649
Upper West	11,551	11,498	23,049
Total	35,980	44,402	80,382

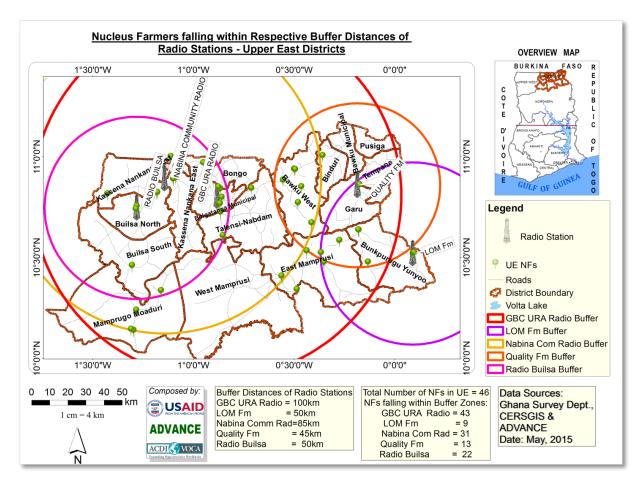
Table 16: # of smallholders profiled to date Image: state

Geographic Information System (GIS): During the quarter under review, maps overlaying crop demonstration points over soil-crop suitability were produced for each region. The team was advised to take a critical look at the plots that fell in "moderately suitable", "marginally suitable" or "unsuitable" soils and consider enhanced agronomic interventions.

Radio listenership maps were also created for the outreach team to help them locate the areas that do not have radio listenership for farmers, and locate those farmers that fell outside the listenership radii of the radio stations. Farmer population vs demo maps were also prepared and sent to regional coordinators to help them in choosing where to set up demos plots for the next cropping season.

Within the same period, base maps were prepared for self – location of the enumerators for the gross margin survey in the southern Ghana. In addition, they were trained on the usage of the Global Positioning Systems (GPS) for the area measurement and farm location.





7 Challenges

Suspension of provision of hybrid seeds by Pioneer

The project promotes Pioneer hybrid seeds to significantly increase the farmers' yields. This strategy is primarily implemented through collaboration with DuPont Pioneer, which co-finances with USAID

the portion of the project based in the South. The training and sensitization activities that were part of this activity resulted in an increased demand for the hybrid seeds. In the South, more than 5,000 farmers are interested in and demanding these seeds. However, Pioneer and its partner firm, Dizengoff, have not been able/authorized to continue importing the seeds in Ghana, due to an issue related to the enforcement of local seed laws.

Consequently, the country has run out of stock of Pioneer seeds and the project is unable to meet the farmers' demand. This may harm the adoption of hybrid seeds by the farmers and negatively impact their yields. It may also affect the reputation of the project vis-à-vis its beneficiaries and partners.

To address this issue, several meetings were held and are still being held between Pioneer, Dizengoff, USAID and MoFA staff. ADVANCE hopes this issue will be solved by the end of this year and that the seeds will be available to the farmers by early next year to be used during subsequent seasons. In the meantime, the project managed to secure other seeds for the demo plots and is developing partnerships with other seed dealers to fill the gap.

Late decision on fertilizers subsidy

The National Fertilizer subsidy program is a policy intervention introduced by the government in 2009, to enhance food production and food security in Ghana. Under the subsidy each farmer is entitled to three bags of fertilizer per acre and a maximum of 15 bags (to cover five acres) as recommended by MoFA, and is to be distributed through a voucher system.

In 2014, due to budget constraints, the government could not fully pay the major fertilizer importers (Yara and Chemico) and owed them a significant amount causing the supply to stop, thus the absence of this subsidy in 2014. Nevertheless, this did not affect the sales of fertilizer sold by the importers, neither was there a significant drop in production in any crop that could be attributed to the lack of subsidy.

In March 2015, the Minister of Agriculture announced 21% subsidy on fertilizer. The market or wholesale price for NPK is GHS 123 and Urea is USD 22.19 (GHS 90) per bag. With the subsidy, the price would be reduced to USD 23.95 (GHS 97.17) for NPK and GHS 71.10 for Urea. However, Yara, the largest importer (50% of the market) pulled out of the fertilizer subsidy program, waiting for the government to pay the arrears before a new contract was initiated. In an interview with the Ghana News Agency on July 10 on a visit to the premises of Chemico in Tema, the Minister of Agriculture mentioned that the fertilizer subsidy was still on course and farmers would soon receive them. The subsidy has not yet been granted.

Checks with fertilizer distributors of Yara and Chemico like Iddisal in Tamale, Simple Prince in Bolga and Antika in Wa, indicate they are selling the same or in some cases more volumes of fertilizer. They could however not confirm if they were being used on farms in Ghana or smuggled across border to neighboring countries.

With the absence of the subsidy last year and the controversy this year, farmers are gradually realizing that the subsidy program cannot be relied on and so those who find fertilizer application profitable are buying regardless. If the subsidy does not materialize, the project may see a reduction of the beneficiaries' production and a decrease of the OBs' support to their OGs.

As a temporary measure, ADVANCE used the pertaining market price of fertilizer in determining the real cost of production for Maize and Rice during the crop budget designs for and by the farmers. This way, they are prepared to the zero subsidy scenario and will act accordingly.

Erratic rainfall

This year the rainfall was more erratic than in previous years. Rain came late in the South, delaying by several weeks the actual start date of the major season. This significantly impacted the maize crop promoted in the South and will certainly affect the smallholder's gross margins. Similarly, the rainy season started late in the north, with likely the same consequences. To mitigate the resulting uncertainty, the project promotes the purchase of the GAIP agricultural insurance premium. In addition, subscriptions of beneficiaries to the Ignitia and Esoko weather information SMS platforms were procured.

Indicator Source	Indicator Type	Indicator/Disaggregation	FY2015 Target	Q1	Q2	Q3	Q4	% FY Achievement	Comments
			Target		Achiev	ved			
CI		Number of direct project beneficiaries Male	50,000		-				More GAPs trainings are planned and more loans
Ci		Female	20,000						beneficiaries are expected in Q4 as the season has started
FTF	OP2	Number of private enterprises (for profit), producers organizations, water users associations, women's groups, trade and business associations, and community-based organizations (CBOs) receiving USG assistance	400	95	419	406		113.5%	
FTF		Number of individuals who have received USG supported short-term agricultural sector productivity or food security trainings	30,000	7,121	6,000	23,973		84.17%pla	More GAPs trainings are planned in Q4 as the season has started
		Male		3,574	3,498	11,363			
		Female		3,547	2,502	12,610			

Annex 1: Indicator table

Indicator Source	Indicator Type	Indicator/Disaggregation	FY2015 Target	Q1	Q2	Q3	Q4	% FY Achievement	Comments	
		Value of agricultural and rural loans	\$800,000	\$454,081	\$68,449	\$444,308		120.85%		
FTF	OP4	Male			\$14,973	\$316,173				
		Female			0	\$78,833				
		Joint			\$53,476	\$49,302				
FTF	OP5	Value of new private sector investment in agricultural sector or value chain (US\$)	\$800,000.	\$144,662	\$514.70	\$429,456		71.83%	Target will be achieved in Q4 when the tractors are delivered and payment by the concerned OBs is effective	
FTF		Number of MSME including farmers receiving USG assistance to access Ioans	20,000	5	5	31		0.16%	Loans disbursed during the period were cash loans for lead actors involved in aggregation. In kind loans will be pursued for smallholders in the next quarter when the season starts	
FTF	OC1	Gross margins per hectare for selected crops US Dollar under marketing arrangements fostered by the activity (USD/ha)							Those are FY14 data. FY15 data will be reported in FY16 after the FY15 planted crops are harvested	
		Maize - Male Maize - Female	333 348		956 675					

Indicator Source	Indicator Type	Indicator/Disaggregation	FY2015 Target	Q1	Q2	Q3	Q4	% FY Achievement	Comments
		Rice - Male	454		684				
		Rice - Female	437		523				
		Soy - Male	411		691				
		Soy - Female	277		657				
		Number of hectares under improved technologies or management practices as a result of USG assistance Technology Type	20,000		45,066				FY14 data. FY15 data will be reported along with the gross margin ones
FTF	OC2	Crop Genetics			42,236				
		Pest Management			41.020				
		Soil Related Water Management			41,628 17,544				
		Climate Change and Mitigation							
FTF OC3	003	Number of farmers and others who have applied new technologies or management practices as a result of USG assistance	25,000		29,914	20,036		80 14%	More individuals will apply
	003	Male			18,243	16,129		80.14% improved techr practices as sea	practices as season has started
		Female			11,671	3,907			

Indicator Source	Indicator Type	Indicator/Disaggregation	FY2015 Target	Q1	Q2	Q3	Q4	% FY Achievement	Comments
FTF	004	Number of private enterprises (for profit), producers organizations, water users associations, women's groups, trade and business associations, and community-based organizations (CBOs) that applied new technologies or management practices as a result of USG assistance	150	32	190	76			
FTF		Value of incremental sales (collected at farm-level) attributed to FTF implementation Maize Rice Soy	\$2,240,000 \$2,940,000 \$1,600,000						Actual sales data will be collected and reported in October
FTF	OC6	Number of firms (excluding farms) or Civil Society Organizations (CSOs) engaged in agricultural and food security-related manufacturing and services now operating more profitably (at or above cost) because of USG assistance	30			28		93.33%	FY14 data. FY15 will be submitted in FY16 due to the unavailability of firms' financial data before April 2016

Indicator Source	Indicator Type	Indicator/Disaggregation	FY2015 Target	Q1	Q2	Q3	Q4	% FY Achievement	Comments
CI		Number of organizations/ enterprises identified as high potential for future awards	4						Four (4) organizations have been selected and their performance tracked
CI	OP8	Number of organizations/ enterprises receiving capacity building support against key milestones	9						Capacity building program is yet to start with the selected 9 organizations
F	OP9	Number of awards made directly to local organizations by USAID	4			2		50%	
FTF	OP10	Number of Rural Households benefiting directly from USG interventions	25,000			28,753		137.06%	Market linkage and Training services yet to start
FTF		Number of vulnerable households benefitting directly from USG interventions	20,000			24,177		140.36%	Market linkage and Training service yet to start
FTF	OP12	Number of members of producer organizations and community based organizations receiving USG assistance	4,000		2,323	4,043		112.5/%	Market linkage and Training service yet to start
FTF	OP13	Number of MSMEs including farmers, receiving Business Development Services as result of USG assistance	20,000	983	6,195	5,269		61.76%	Several BDS will be conducted in coming quarters, especially after the season starts

Annex 2: Success stories



SUCCESS STORY



Photo credit: ADVANCE Wa Office

Margaret in one of the plowed fields she supervised to be used as a demonstration plot

"Because of the yield I made in 2014 with the support of USAID/ADVANCE, my late husband's family has allotted me five acres to add to the five acres I already have and they are willing to add more land if only I am willing to accept it," testifies Margaret Tabla, a smallholder farmer in Bussie, in Ghana's Upper West Region.

Telling Our Story

U.S. Agency for International Development Washington, DC 20523-1000 http://stories.usaid.gov Margaret Tabla, a 45-year-old widow and mother of six, is an outgrower farmer working with Outgrower Business [OB] Manager Augustine Sandow Ambotima. Margaret cultivates five acres of maize and three acres of soybeans. She started working with the first phase of ADVANCE project in 2012 and has since continued with the project's second phase.

Prior to joining ADVANCE, she recorded very low yields—an average of 0.1 MT/acre of soybean and 0.3 MT/acre of maize. The low yields were due to the poor agricultural practices she employed such as using farmers' saved seed, planting haphazardly, inappropriately applying fertilizer and other agro chemicals, among others. Margaret did not know about good agricultural practices.

With program support and training on good agricultural practices (row planting, use of certified seed, appropriate fertilizer, and the application of other chemicals); post-harvest handling; record keeping; numeracy; farming as a business; Sell More for More, and a women's leadership program, among others, Margaret has been empowered and now sees farming as a business. Her successes thanks to USAID/ADVANCE interventions including the following:

- In 2014, she increased her acreage from three to five acres of maize, which led to a corresponding increase in yield of 0.3 MT/acre to 1.04 MT/acre, earning her an income of GHC 5,200 (\$1,330USD).
- Because of her adoption of good agricultural and other practices, Ghana's Ministry of Food and Agriculture deemed her the best female farmer in maize and soybean at the district level. As her award, she received a bicycle, wellington boots, a certificate of merit, and a machete. Margaret no longer has to walk long distances from her community to others to educate farmers on the need to adopt good agricultural and other practices in their farming activities; she covers the distances with her well-deserved bicycle.
- Margaret also serves as a resource on radio programs that educate farmers on good agricultural and other practices.

Margaret's achievements have been recognized by OB Manager Ambotima, who is mentoring her to become an Associate Nucleus Farmer and ultimately, a Nucleus Farmer. Augustine has entrusted Margaret with many responsibilities: She now supervises the formation and education of farmer groups, provides extension services to Ambotima's other outgrowers, supervises the activities of the OB's tractor operators as well as monitors and supervises the operations of the Village Savings and Loan scheme that includes 82 groups in 11 communities. The Village Savings and Loan concept allows smallholder farmers to save together and then take small loans from the savings, thereby providing simple savings and loan facilities to make up for the limited access to formal financial services in such communities. "Margaret has worked so well and hard that now I assign her to represent me at meetings and perform a lot of my duties as a nucleus farmer for me," says Ambotima. Margaret's good work has also been recognized in the Bussie community. The opinion leaders, including the community chief, have nominated her to run in the upcoming National District-Level Election as an Assemblywoman to represent them at the Daffiama-Issa-Bussie District Assembly, where she previously served as a unit committee member. They have confidence that she can champion their cause. She is also currently the spokesperson for the Queen Mother of Bussie.

"I one all these achievements and successes to USAID/ADVANCE. If not for ADVANCE I will not have reached this far. Thank you very much ADVANCE, says Margaret.



SUCCESS STORY

Strengthening Women Farmer Groups to Improve Productivity



Photo credit: Adam Aronow, Peace Corps Volunteer with the ADVANCE Project

One of the 17 groups of the Diare Women's Group

"Previously, we feared to go closer to the bank so we never made any attempt to get a bank account. We kept our money under our beds," Mariama Sumani, Diare Women's Group member.

"Thanks to the numeracy training we received from USAID/ ADVANCE, our hands have become flexible, we can now write with ease," says Ayisha Memunatu, another group member.

Telling Our Story

U.S. Agency for International Development Washington, DC 20523-1000 http://stories.usaid.gov Having come from a situation in which they worked hard on their farms but got low yields, the women of the Diare Women's Group (526 members in 17 groups) will be forever grateful to USAID/ADVANCE. The women have been empowered to farm better, manage their families well, and meet their community responsibilities. As such, the women have won the admiration of their husbands and, for women in this part of the world, this means a lot to them.

For 10 years, the women had been cultivating an average of one acre of maize, soybean, and rice using traditional planting methods that involve, in the case of maize and soybean, poking small holes with sticks and putting the seeds in by hand, while rice planting was done by broadcasting. These traditional practices resulted in low yields: an average of 0.3 MT/acre for rice and maize and 0.2 MT/acre for soybean.

In 2014, USAID/ADVANCE discovered the women and profiled them. The project then trained them to bring their capacity to a level at which they can improve their farming activities and increase their income. The training included good agricultural practices, numeracy, the Sell More for More initiative developed by ACDI/VOCA, Farming as a Business, and women's leadership skills. Through these trainings, the women have learned how to plant in rows, use improved seed, apply fertilizer and other agro chemicals appropriately, adopt post-harvest practices to ensure the quality of their grains, negotiate prices for their produce, and keep proper records of their farming activities.

As part of its efforts to encourage savings among farmers to serve as investments for subsequent production seasons, USAID/ADVANCE linked the women to a financial institution working with the project—Sinapi Aba Savings and Loan (SASL)—at which all of the women have opened savings accounts. Together, they have saved a total of GHC 25,780 (\$6,594.26USD) in the last seven months. SASL trained the women on how to manage credit and repayment schedules. The group members also contribute a minimum of GHC 1.50 (\$0.38USD) as weekly dues, which they keep with the group's treasurer to help them meet their social obligations.

With project support, the women of the group have accessed credit (an agricultural loan) valued at GHC 125,000 (\$31,971.29USD) to pay for plowing services and inputs such as fertilizer and seed for the upcoming 2015 production season as well as the aggregation of maize, rice, and soybean for sale for extra income. The women are excited to access the credit because they always had a perception that one needs to be literate in order to approach a bank for credit



SUCCESS STORY

Female Processor Adopts Quality Standards Thanks to USAID



Photo credit: Adam Aronow, Peace Corps Volunteer with the ADVANCE Project

"For what USAID/ ADVANCE has done for my business to grow, it is only God who will reward them. I thank them so much," says Meri Abdul Rahman Iddrisu.

Telling Our Story

U.S. Agency for International Development Washington, DC 20523-1000 http://stories.usaid.gov "With USAID support, I now attach much [more] importance to product quality. This makes my product more attractive," says Meri Abdul Rahman.

Meri Abdul Rahman Iddrisu from Tamale in Ghana's northern Region is a nucleus farmer and rice processor. She has been processing rice for the past ten years. While growing up, her mother sold rice and she later took over the trade. She had no idea what it meant to maintain quality produce until she started working with the USAID ADVANCE Project in 2014.

As a nucleus farmer, Meri works with over 400 smallholder farmers to whom she provides fertilizer. To ensure an increase in yield and quality grains, ADVANCE trained Meri and her smallholder farmers on good agricultural and post-harvest handling practices. The project also outfitted her with three tarpaulins. Tarpaulins are a small equipment grant that serve as a threshing floor to keep produce clean from stones and other foreign particles. The project also trained Meri on record keeping and business plan development to operate efficiently. With support from the project's business service staff, a business plan has been developed for her.

As part of project's efforts to improve farming operations and increase income, USAID ADVANCE trained Meri's smallholder farmers on how to sell more products to increase their income.

In October 2014, Meri had the opportunity to participate in an agricultural forum held in Tamale where she exhibited her produce to over 800 participants. At the event she got the idea to repackage her product into 5 kg, 25 kg, and 50 kg bags so it would attract potential buyers.

With project support, Meri is receiving market price information from Esoko that otherwise would not have been available to her and her farmers. This helps them determine the appropriate price for their produce. In addition, she receives daily weather information from Ignitia Weather Ltd., which she shares with her farmers. Thanks to the weather updates, Meri and her farmers are not worried about the delays in rains this year. *"We are not worried that the rains will not come this year because Ignitia has not sent us any message to that effect. We are still expecting the rains,"* reports Meri.

Due to her attention to and adoption of quality standards, USAID ADVANCE has linked her to the World Food Programme's Purchase for Progress (P4P) Program to supply 50 MT of milled rice and 20 MT of white maize that will earn her an income of GHC155,000.

USAID ADVANCE is also working with Meri to upgrade her rice mill that currently operates at a capacity of 0.5 MT /hour. The upgrade will increase her production capacity to 1 MT/hour. A 0.1 MT capacity destoner will be attached to the mill to remove foreign particles from the grains.



CASE STUDY

Reaching More Smallholder Farmers Through Nucleus Farmer Mentorship



Photo credit: Lauren Bell, Peace Corps Volunteer with the ADVANCE Project

A Nucleus farmer and mentees during one of the training sessions

"I feel proud to mentor four people to become Associate Nucleus Farmers. I see myself as a settler farmer. In the future when I am not here, I can be happy that it is through me that these people have become **Nucleus** Farmers. I look forward to mentoring more people depending on my capacity," says Augustine Sandow.

Telling Our Story

U.S. Agency for International Development Washington, DC 20523-1000 http://stories.usaid.gov USAID/ADVANCE is reaching 100,000 smallholder farmers through nucleus (commercial) farmers who have the capacity to invest in the maize, rice, and soybean value chains. Over the past five years, the Nucleus Farmer model has successfully reached more than 40,000 smallholder farmers with plowing services, improved seed, fertilizer, and small equipment grants such as donkey carts, ploughs, planters, dibblers, tillers, reapers, shellers, tarpaulins, and threshers.

As part of its efforts to reach more smallholder farmers, USAID/ADVANCE has introduced the Nucleus Farmers Mentorship concept through which experienced Nucleus Farmers mentor lead and community farmers who, in turn, become Associate Nucleus Farmers and, ultimately, Nucleus Farmers.

To date, 287 Nucleus Farmers are reaching out to 78,613 outgrowers (smallholder farmers) in 79 districts in six regions. Nine Nucleus Farmers have led mentoring sessions for 22 Associate Nucleus Farmers. One such Associate Nucleus Farmer is Issah Abubakari from Nanton in the Northern Region who is being mentored to become a Nucleus Farmer by Muhib Hussein, owner of Kharma Farms.

Issah has been working with Mr. Hussein for the past six years during which time Mr. Hussein provided Issah the opportunity to monitor the farming activities of his outgrowers, coordinate the setup of demonstration plots to teach outgrowers about good agronomic practices, follow up on repayment from the outgrowers for services rendered to them by Mr. Hussein, and to register new outgrowers.

Performing these tasks for six years has prepared Issah for the role of Associate Nucleus Farmer. He started working with 151 outgrowers in 2014 when USAID/ADVANCE discovered and profiled him. Within one year, he has increased his outrgrower base to 412 (305 males, 107 females) cultivating 774 acres of soybean. To enable him to operate efficiently, the project has trained him on good agricultural practices, post-harvest handling, as well as proper application of fertilizer and other agro-chemicals. Issah receives daily weather updates that he shares with his outgrowers to guide their farming activities.

In October 2014 and March 2015, on the project's invitation, Issah attended two agricultural forums in Tamale in the Northern Region, where he met over 800 value chain actors with whom he networked and established market linkages. Additionally, the project is helping Issah put together the appropriate documentation to enable him to access credit from a financial institution partnering with the project, Sinapi Aba Savings and Loans, to purchase a tractor to provide timely plowing services to his outgrowers.

Augustine Ambotimah Sandow of Nadowli Kaleo in the Upper West Region is one of the nucleus farmers engaged in the mentorship program. He is metotroring four of his outgrowers, including a woman who have shown significant progress in their farming operations.