



# FEED THE FUTURE

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



## AGRICULTURAL DEVELOPMENT AND VALUE CHAIN ENHANCEMENT PROJECT (ADVANCE)

FY18 Q1 REPORT: OCTOBER– DECEMBER 2017



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# ADVANCE FY18 Q1 REPORT

OCTOBER – DECEMBER 2017

COOPERATIVE AGREEMENT No. AID-641-A-14-00001

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## ACRONYM LIST

ACDEP	Association of Church-Based Development Projects
ADVANCE	Agricultural Development and Value Chain Enhancement
AEA	Agriculture Extension Agent
APO	Agricultural Production Officer
ATT	Agricultural Technology Transfer
BDS	Business Development Services
CSA	Climate Smart Agriculture
CREMA	Community Resource Management Areas
DAIP	District Agricultural Investment Plan
EPA	Environmental Protection Agency
FaaB	Farming as a Business
FBE	Farmer-Based Enterprise
FBO	Farmer-Based Organization
FI	Financial Institution
FTF	Feed the Future
FY	Fiscal Year
GAIP	Ghana Agricultural Insurance Pool
GAP	Good Agronomic Practice
GIS	Geographic Information System
GPRTU	Ghana Private Road Transport Union
GPS	Global Positioning System
GRIB	Ghana Rice Inter-Professional Body
GSA	Ghana Standards Authority
I-3	Innovation and Investment Incentive Grants
ICT	Information and Communication Technology
IDRW	International Day of Rural Women
IITA	International Institute of Tropical Agriculture
IP	Implementing Partner
KML	Knowledge Management and Learning
MMDAs	Metropolitan Municipal and District Assemblies
MoFA	Ministry of Food and Agriculture
MoU	Memorandum of Understanding
(M)SME	(Medium) Small and Micro Enterprise
NADMO	National Disaster Management Organization
NF	Nucleus Farmer
NGO	Nongovernmental Organization
NORTHCODE	Northern Region Western Corridor Development
NR	Northern Region
NRGP	Northern Rural Growth Programme
NSAICU	Northern Sector Agriculture Investment Coordination Unit
OB	Outgrower Business
OBM	Outgrower Business Management
OG	Outgrower
PERSUAP	Pesticide Evaluation Report and Safe Use Action Plan
PFI	Partner Financial Institution
PHH	Post-Harvest Handling

PPE	Personal Protection Equipment
PPRSD	Plant Protection and Regulatory Services Directorate
PRC	Public Relations and Communication
PROTOA	Progressive Transport Owners Association
RMG	Regional Marketing Group Concept Limited
SARI	Savanna Agricultural Research Institute
SEG	Small Equipment Grant
SOW	Scope of Work
SRID	The Statistics Research and Information Directorate
SSP	Spray Services Providers
STTA	Short-Term Technical Assistance
TNS	TechnoServe
UDS	University of Development Studies
UER	Upper East Region
USAID	United States Agency for International Development
UWR	Upper West Region
VSLA	Village Savings and Loans Association
WIAD	Women in Agriculture Department
ZOI	Zone of Influence



# EXECUTIVE SUMMARY

This report presents the main achievements and activities implemented by the USAID Agricultural Development and Value Chain Enhancement (ADVANCE) project during quarter one of fiscal year (FY) 18.

During the quarter, the project reached out directly to 32,713 smallholder farmers and individuals, out of whom 15,889 or 48.57% were women compared with LOP target of 45%. A total of 805 smallholders started benefitting from the project this quarter while 31,908 or 97.53% were continuing beneficiaries. These achievements bring the total number of beneficiaries reached to 127,050 smallholders or 112.43% of the life of project target of 113,000. Through these individuals, the project benefited 31,010 households.

During the quarter, the project trained 19,010 individuals, out of whom 10,072 or 52.97% were women. The training focused on Good Agronomic Practices (GAPs), Post-Harvest Handling (PHH), Produce Quality Standards, Farming as a Business (Faab), Outgrower Business Management (OBM), and credit risk management, among others. Women were specifically targeted for capacity building activities to improve their leadership skills, entrepreneurship, numeracy, and knowledge of their rights. With these achievements, the project has trained 116,694 individuals or 145.87% of its life of project target of 80,000.



*Trainees observing maize plants during a FAW training*

In addition, 11,192 Medium, Small and Micro Enterprises (MSMEs), 5,593 (49.97%) of which are women owned or led, received business development services during the quarter. These included training, business planning, facilitating access to loans, among others. Also, 867 private enterprises and producer organizations were supported in various ways by the project.

During the quarter, the project facilitated \$51,226.19<sup>1</sup> of loans to seven Outgrower businesses (OBs). These include loans disbursed to beneficiaries by Financial Institutions such as Sinapi Aba Savings and Loans and Opportunity Savings and Loans. The loans were mainly obtained to finance the purchase of equipment. Outgrower Businesses (OBs) also took loans to fund aggregation of produce and purchased inputs for themselves and their outgrowers. This achievement brings the total loan accessed by beneficiaries to \$3,924,550 or 91.27% of the \$4,300,000 life of project's target.

<sup>1</sup> The Cedi/Dollar prevailing exchange rate was GHS 4.4834 to USD 1

The project beneficiaries made capital investments of \$84,093.04 during the reporting period. These investments were for the purchase of tractors and other equipment. The project thus achieved 87.81% or \$3,512,444 of the \$4,000,000 life of project target.

One strategy the project has adopted to facilitate investment by smallholders is through the concept of Village Savings and Loans Associations (VSLAs). During the reporting period, the project directly monitored 316 out of the 853 VSLA groups formed to date. The groups monitored had saved a total of GHS 286,858 or \$63,982.25 after the June/July share out and given out loans totalling GHS 61,943.5 or \$13,816.19 to its members.

In October 2017, the Seventh annual pre-harvest agribusiness event was held at the Modern City Hotel in Tamale, under the theme “*Keep Going, No U-Turn*”. The event attracted 911 registered participants, mostly farmers, buyers, processors, transporters, input dealers, farm machinery dealers and financial institutions. The event provided a platform for farmers to establish new business relationships or strengthen existing ones, and discuss contracts for the 2017 harvest of maize, rice and soybean. A survey conducted during the event indicated that 39% of the participants rated the event excellent while 56% rated it as good. Also, 80% of the attendees and 97% of the exhibitors were willing to pay to attend subsequent events, having made good business deals from previous events organized by the project. The participants were particularly excited about new supplier-market deals and exposure to new technologies.

The project facilitated eight trade missions for seven buyers and 72 OBs during the quarter. As a result, thirty contracts were made for 1,172 MT of maize and soybean worth \$1,200,553 between 13 buyers and 18 OBs and farmer groups during the period.

During the International Day for Rural Women (IDRW), the project recognized contributions made by five distinguished women in enhancing rural life, and awarded them with citations.

Finally, the second phase of the 2017 season gross margin annual survey was completed in December 2017. Data on inputs costs, technology application practices, production and yields, smallholder farmers’ household storage systems, and initial sales were collected from 1,996 smallholders. The data is currently being cleaned and analyzed, and the gross margin figures will be available before the end of the second quarter.



# A. INTRODUCTION

This report presents the main accomplishments of the USAID ADVANCE project implemented by ACDI/VOCA and its sub-awardees, ACDEP, PAB, and TechnoServe, during the first quarter of FY18 (October to December 2017). ADVANCE's goal is to increase the competitiveness of the maize, rice and soya value chains in Ghana. The report summarizes the project's achievements against this goal and its indicators, and presents the main results and activities undertaken during the quarter. The report is organized by the project's intermediate results as follows:

- Increased agricultural productivity in targeted commodities
- Increased market access and trade of targeted commodities
- Strengthened capacity for advocacy and activity implementation

The report starts with the collaboration ADVANCE had with other organizations, projects, and the Ministry of Food and Agriculture (MoFA), followed by a summary of key results. It also covers the project's cross-cutting activities including gender, environment, grants, and monitoring, evaluation and learning activities.

## B. COLLABORATION

### 1.0. Collaboration with the Ministry of Food and Agriculture

USAID ADVANCE project continues to work closely with the Ministry of Food and Agriculture (MoFA) at national and regional levels, and the ministry's Agricultural Extension Agents (AEAs), in the district. During the reporting period, ADVANCE continued to collaborate with MoFA to train farmers in Post-Harvest Handling (PHH) in several districts. Also, the project's staff participated actively in the National Farmers' Day, celebration held on December 1, 2017, organized by MoFA.

The MoFA AEAs also assisted the project to establish 85 demonstration sites and train smallholder farmers (SHF) on Good Agriculture Practices (GAPS) such as row planting, effective methods of fertilizer application, use of certified seed, the importance of conducting germination test, PHH and Fall Armyworm (FAW) Control in ADVANCE's South regions. In addition, several AEAs participated actively in anti-bush fire campaigns and rapid intervention to control the sudden invasion of the fall armyworm pest during the 2017 crop season.

### 2.0. Collaboration with Other Partners

#### **AFGRI-Ghana/John Deere**

The USAID ADVANCE collaborated with AFGRI-Ghana/John Deere during the 2017 production season to establish 13 model farms. The model farms are large demonstration plots set up to promote at commercial level, mechanized land preparation, planting, and agrochemical application along with other best agronomic practices, and the use of high yielding seeds. John Deere and AFGRI Ghana provided the equipment and technical support while the Outgrower Businesses (OBs) hosting the model farms provided land, production inputs and a tractor operator. John Deere and AFGRI jointly organized farmer field days with the project to showcase to farmers the economic benefits of agricultural mechanization.

#### **CABI**

A collaboration between CABI and the USAID ADVANCE project was formalized through an MOU during the period. Also, the project worked with CABI to collate and analyse pheromone traps and scouting data from Ashanti, Eastern, Volta, Greater Accra, Central and Western Regions for dissemination to the National Task Force on FAW and other stakeholders.

The project also worked with CABI – Plantwise to train 30 agents of OBs from Upper West, Upper East and Northern Regions including 26 field technical production staff as Plant Doctors to support smallholders at the community level on pests and diseases identification and control. The trained Plant Doctors will work with the Department of Agriculture Plant Doctors for technical backstopping and to organize Plant Clinics at the community level.

#### **Fall Armyworm Awareness Committee of the FAW National Task Force**

The collaboration between USAID ADVANCE and the FAW Awareness/Sensitization Committee of the FAW National Task Force continued throughout the first quarter of FY18. Results of data collated from pheromone traps mounted in 59 districts during the 2017 production season was shared and discussed with the FAW National Task Force. The project and the task force will jointly hold a media training program to train the media on reporting on FAW issues in 2018.

### **Ghana Agricultural Insurance Pool (GAIP)**

USAID ADVANCE has supported the Ghana Agricultural Insurance Pool (GAIP) to fine-tune the current crop insurance products and to develop new ones to ensure that the crop insurance initiative becomes sustainable. GAIP is providing farmers with insurance products to cover risks including drought, flood and bush fires.

### **Ghana National Fire Service (GNFS)**

During the quarter under review ADVANCE and GNFS collaborated to organize anti-bush fire campaigns titled “No Burn Campaign” in project operational areas in Northern Ghana. The campaign and sensitization program was well attended by chiefs, elders, community leaders, nomadic herdsmen, district assemblies’ representatives, school children, smallholder farmers, media and other members of the community. The GNFS in addition formed and trained anti-bush fire volunteer squads in communities to combat bush fires.

### **International Institute of Tropical Agriculture (IITA/N2Africa)**

The N2Africa project together with the USAID ADVANCE visited soyabean demonstration sites they supported to establish in the 2017 production season. During the visits, the team gathered data on performance of soybean under inoculant treatment.

### **MTN**

During the first quarter of FY18, the project worked closely with MTN to set up mobile money merchant platforms for eight OBs to facilitate payments and receipt of cash from outgrowers and customers. In the coming production season, the project will continue to scale up this collaboration.

### **Nestlé Ghana Limited**

USAID ADVANCE continued the collaboration with Nestle Central and West Africa (CWA) to build the capacity of three OBs (Kha-ma Farms in Karaga, Kukobila Nasia Farms in Nasia and Gundaa Produce Company in Tamale) from the Northern Region and their Outgrowers (OGs) to supply premium grade maize. A training of trainers’ session was organized for six community trainers and agents of the three OBs on on-farm and post-harvest practices to reduce contamination of mycotoxins and heavy metals in maize. The trained agents are expected to train 1,500 selected smallholder farmers who will be supplying maize to the three selected OBs. The registration of Gundaa Produce Company as a supplier of Nestle was completed. The three OBs were supported to respond to Nestle’s request for proposal for the supply of maize for 2018.

### **Northern Sector Agricultural Investment Coordinating Unit (NSAICU)**

To accelerate growth in Northern Ghana, the Northern Sector Agricultural Investment Coordinating Unit, has chosen Agricultural Production as one of the seven key areas they will be channeling resources in the coming years. The Unit, in view of this, is developing a strategy to enhance growth in the agricultural sector. The Unit therefore invited the project to share lessons learnt in implementing the project over the years.

### **Radio Stations**

The project continued to collaborate with 31 radio stations to broadcast agricultural related information, including good agronomic practices. Thirteen stations were engaged in the anti-bush fire campaign from September to December, 2017. The aim of the radio campaign was to educate listeners, particularly farmers, about the harmful effects of bush burning on the environment and on farming activities.

### **University of Development Studies (UDS)**

During the reporting period, the project collaborated with the University of Development Studies (UDS) to assess and evaluate the seventh pre-harvest event which saw the participation of 911 farmers, exhibitors, processors, input dealers. (See section 6.1 Pre-harvest event). Results of the evaluation has been shared with ADVANCE.

### **World Food Program (WFP)**

There has been initial meetings and discussions with the WFP Ghana office and a procurement manager from the Dakar office on the possibility of purchasing grains from producers working with the project for the sub regional countries which are experiencing famine. As part of the process, information on yields, volumes and producers including OBs and FBOs have been shared with WFP for assessment and consideration.

### **Yara Ghana Ltd.**

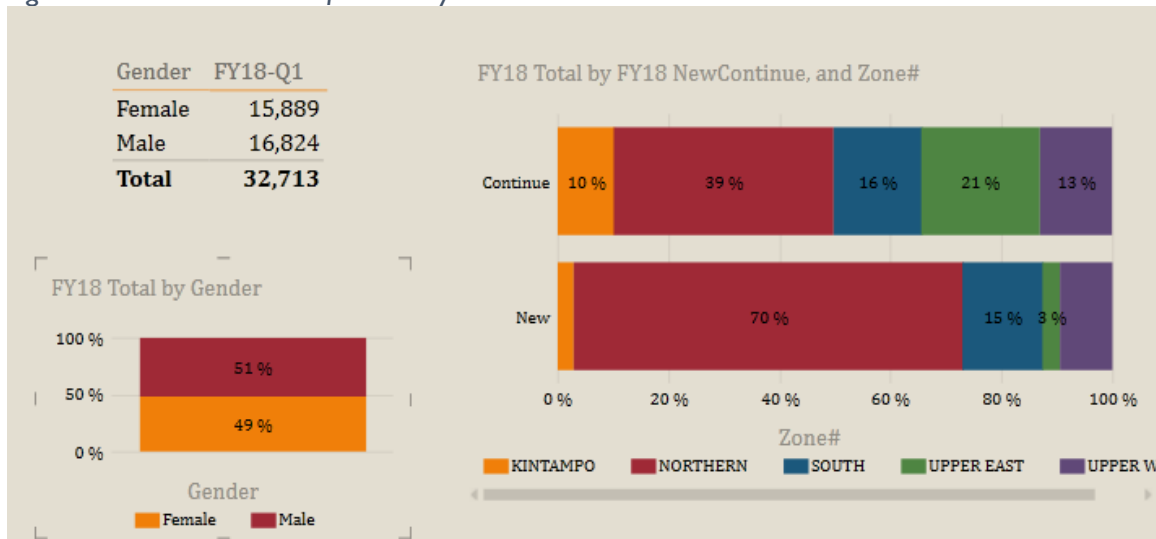
For a third consecutive year, Yara provided several types of fertilizers to showcase on ADVANCE's maize, rice and soybean demo sites in the five regions of operation. Yara also participated in the community inputs promotion events organized by the project. Additionally, they collaborated to set up 13 model farms to show the benefits of mechanization, appropriate plant nutrition and other good agronomic practices at commercial level, and this has yielded very good results.

# C. KEY RESULTS

## I. Direct Beneficiaries

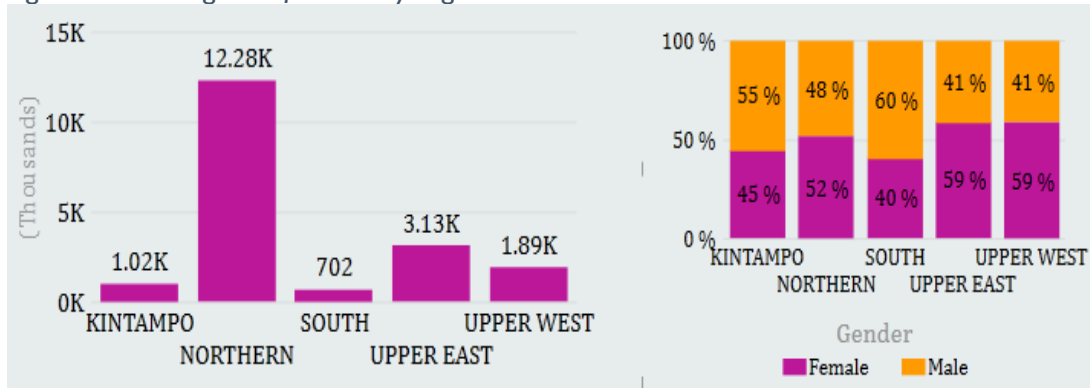
During the quarter, the project reached out directly to 32,713 smallholder farmers and individuals, out of whom 15,889 or 48.57% were women, compared with LOP target of 45%. A total of 805 smallholders started benefitting from the project this quarter while 31,908 or 97.53% were continuing beneficiaries. These results brought the total number of beneficiaries reached so far to 127,050 smallholders or 112.43% of the life of project target of 113,000. The number of households who benefitted was 31,010, out of those, 710 or 2.2% were new.

Figure 1: Smallholder beneficiaries by sex and duration



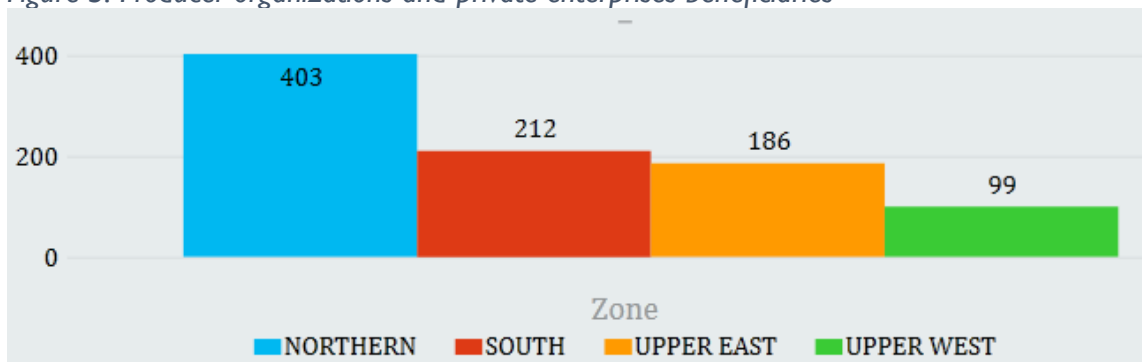
Among those beneficiaries, 19,014 individuals, out of whom 10,072 or 52.97% were women, received trainings on Good Agronomic Practices (GAPs), Post-Harvest Handling, Produce Quality Standards, Farming as a Business (Faab), Outgrower Business Management, and Credit Risk Management. In line with our gender strategy, women were specifically targeted to benefit from capacity building activities to improve their numeracy, entrepreneurship and leadership skills, and knowledge of their rights. With these achievements, the project has reached 145.87% or 116,694 individuals (49% women) of its life of project training beneficiaries target of 100,000. Figure 2 below depicts training beneficiaries by region and sex.

Figure 2: Training beneficiaries by region and sex



In addition, 11,192 Medium, Small and Micro Enterprises (MSMEs), 5,593 or 49.97% of which were women owned or led, received business development services during the quarter. These included trainings, business planning supports, facilitating access to loans among others. Also, 867 private enterprises and producer organizations received support from the project (Figure 3). The distribution of the producer organization and private enterprises that benefitted from the project is depicted in figure 3 below.

Figure 3: Producer organizations and private enterprises beneficiaries

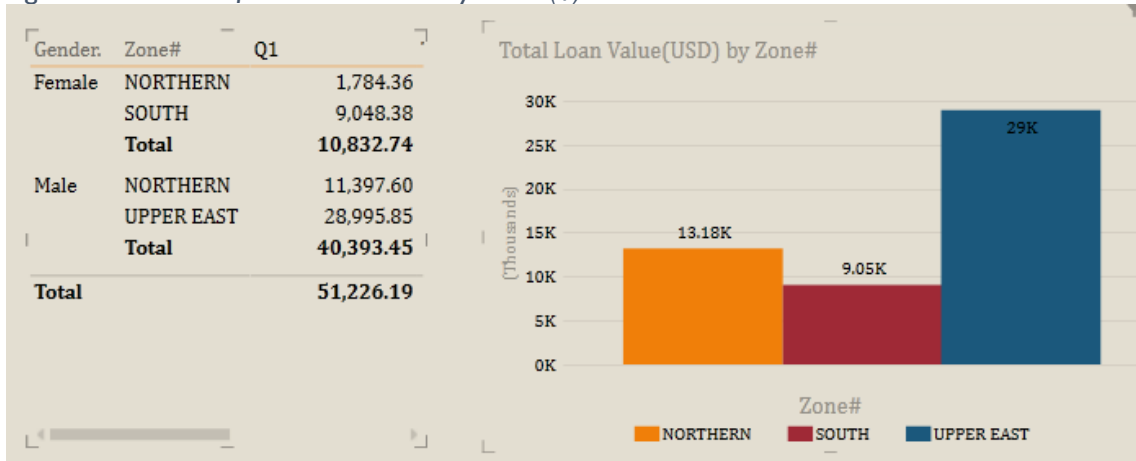


## 2. Loans and Investment

During the reporting period, the project facilitated \$51,226 worth of loans to seven OBs (Figure 4). These were made up of loans disbursed to beneficiaries by Financial Institutions such as Sinapi Aba Savings and Loans, Opportunity Savings and Loans. The loans were contracted to purchase equipment by beneficiaries. Some OBs also took loans to fund their aggregation activities and to purchase inputs for themselves and their outgrowers. This achievement brought the total loan accessed by beneficiaries thus far to \$3,924,550 or 91.27% of its \$4,300,000 life of project target.

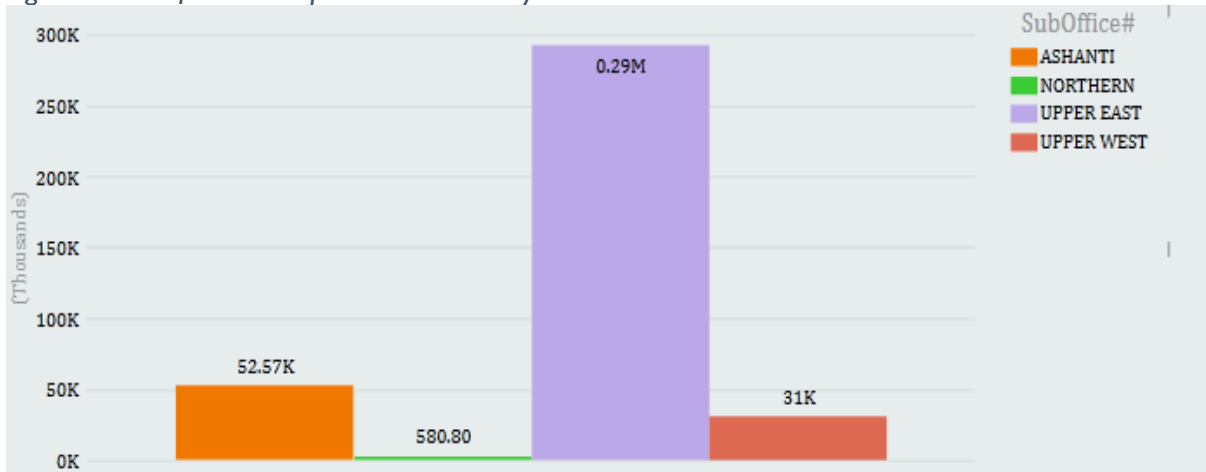


Figure 4: Amount of loans disbursed by zone (\$)



The project beneficiaries made capital investments of \$84,093.04 during the reporting period. These investments consisted of purchase of tractors and other equipment. The project thus achieved 87.81% or \$3,512,444 of its \$4,000,000 life of project target.

Figure 5: Beneficiaries' capital investment by zone



# D. PROGRESS WITH TECHNICAL DELIVERY

This section is organized broadly under the three-main project sub-purposes where the major activities and outputs are presented.

## 1.0. Sub-purpose I: Increased agricultural productivity in targeted commodities

During the quarter, the project focused on:

- Managing demonstration sites and GAPs and PHH trainings
- Continuing to increase access to inputs
- Continuing the use of ICT to disseminate GAPs and improve adoption of technologies
- Conducting farm clinic activities
- Reinforcing the provision of business development services
- Continuing the climate smart agriculture initiatives
- Combating FAW

### 1.1. MANAGING DEMONSTRATION SITES, GAPS AND PHH TRAININGS

#### Actor supported demo sites

During the reporting period, the project continued managing 500 actor-supported demonstrations plots (392 maize, 36 rice, 71 soybean including 13 model farms) which were set up during the last quarter of FY17. There were joint monitoring visits with input sponsors (including YARA and N2 Africa) to demo sites across the project operational areas.

Table I below shows initial findings from the demo plots yield analysis.

*Table I: Demo plots yield analysis - preliminary findings*

Demo Objective		# of harvested demos	Yield(MT/ha)				
			BAR	NR	UER	UWR	Average
<b>1.0 Maize</b>							
1.2	Superiority of Pioneer Hybrids (30Y87)	43	4.19	6.70	5.52	6.65	6.35
1.3	Superiority of Pan 12 Hybrid	5	6.01			5.00	5.81
1.4	Superiority of Pan 53 Hybrid	10	4.47	5.46			4.91

Demo Objective		# of harvested demos	Yield(MT/ha)				
			BAR	NR	UER	UWR	Average
1.5	Standard improved practices for OPVs with 100Kg Yara Bella sulphur <sup>2</sup>	70	4.63	5.20	3.77	3.67	4.32
1.6	Standard improved practices for OPVs with 200Kg Yara Milla Actyva <sup>3</sup>	78	4.86	5.18	3.83	4.80	4.73
<b>2.0 Rice</b>							
2.1	Nursery and Transplanting	24	5.51	5.65	5.05	2.77	5.27
2.2	Direct seeding	9	5.32	5.25		3.46	5.08
<b>3.0 Soya</b>							
3.1	P-fertilizer & Inoculant effect	42		3.44	1.98	2.76	2.64
3.2	P-Fertilizer with Drilling and Yara Legume	17		3.36	1.96	2.85	2.77

### GAPs and PHH trainings

During the quarter, 10,271 individuals (out of which 5,205 are women) were trained on GAPs and 12,891 (including 6,928 women) on PHH. The trainings took place at demo sites and were jointly facilitated with MoFA Agricultural Extension Agents (AEAs). Topics comprised an overview of the crop cycle to point out best practices at each stage of plant growth and their contribution to yields. Testimonies from several beneficiaries confirm significant increases in yields achieved by those who adopted technologies introduced to them by the project.



An Agricultural Production Officer explaining cob size in relation to yield during a field day at

*" I always go to the market to buy maize grains and use them as seeds but this field day has really open my eye and has really shown me the need why I should always buy certified seeds to sow on my farm and I'm grateful"*

*~ Haruna Mumuni, Techipe, East Gonja District*

*"I have observed that USAID love us because I just realized that between last year 2016 and this year 2017, I can feed my family enough and still have reserve. Some of us cannot go back to the old things we used to do and suffer, so we are grateful to USAID ADANCE."*

*~Karim Iddrisu, Samang Yapala, Gushegu District*

<sup>2</sup> Certified seeds, row planting, two to three applications (deep placement) of fertilizers, weeds and pest control, harvesting at optimal moisture content

<sup>3</sup> Certified seeds, row planting, two to three applications (deep placement) of fertilizers, weeds and pest control, harvesting at optimal moisture content

## I.2. INPUT DEALER BUSINESS DEVELOPMENT PROGRAM

The objective of the input dealer business program is to build the capacity of input dealers to grow their businesses profitably within the stipulated legal framework, run their input shops better, develop alternative sales channels while reaching and increasing input access to OGs in the communities. During the reporting quarter, eight OBs operating in the ADVANCE South operational area increased their in-community sales points to over 30 to reach out to smallholder farmers. Eighteen 18 community input agents were set up to link inputs dealers in district capitals and smallholder farmers within the Northern Region. These agents facilitated the distribution of inputs to smallholder farmers in their communities worth GHS 23,000.00 (\$5,130).

In ensuring improvement in input/equipment access and use at the community level, 15 OBs (all males) participated in a 2-day tractor maintenance workshop organized by Technoserve and John Deere Ghana at Walewale. The objective of the workshop was to identify issues related to tractor servicing and maintenance as well as enable tractor operators and owners interact with the manufacturer. Participants shared their experiences on the usefulness of John Deere tractors over the years and the formation of tractor service association. The OBs who attended the training learned the use of rippers, planters with fertilizer applicators and boom sprayers.

Also, during the quarter through the End buyer outgrower financing scheme inputs (seed, fertilizers and sacks), and extension service for a total of 543 acres (217.2 Ha) were facilitated through 22 OBs to some of their outgrowers.

## I.3. ICT OUTREACH AND PRODUCTION TECHNOLOGY DISSEMINATION

### **Radio Stations:**

During the reporting period, the project continued to collaborate with 31 radio stations to broadcast information on GAPs and other farming information to farmers. Thirteen stations were engaged in the Anti-Bushfire Radio Campaign across the ADVANCE operational zones. The aim of the radio campaign was to educate listeners, particularly farmers, about the harmful effects of bush burning on the environment and on farming activities. Messages were broadcast through Radio Jingles and Live Presenter Mentions (LPMs) in English and 11 local Ghanaian languages (Dagbani, Gonja, Likpakpa, Guruni, Kussal, Kaasim, Buli, Wali, Dagaree, Sessali and Twi).

### **Disseminate information through voice messaging (VM) and short messaging service (SMS)**

To maximize the impact of information to actors in the value chain, particularly beneficiary farmers, the project shifted from only Short Messaging Service (SMS)-based information delivery to a combination of SMS and Voice Messaging (VM) based information delivery with emphasis on the Voice Messaging in local dialects. After the training of trainers, 8,850 (4,577 females) farmers were trained on how to receive the messages. All farmers selected to benefit from these services in FY18 currently receive weather, agronomic and price information. Table 2 below shows farmers receiving SMS and VM from the project.

"I can now sell my produce to the market women and aggregators who come around without fear or favor as I now know the market price out there"

Alhassan Mohammed, Tinkurugu, Gushegu District.

Table 2: Number of Farmers receiving ag-tips and market information: Oct-Dec 2017

Month	Agronomic Tips	Market Prices	Male	Female
October		11988	5711	6277
November	11463	13583	6377	7206
December	11538	15536	8304	7232

#### I.4. FARM CLINIC ACTIVITIES

The Centre for Agriculture and Biosciences International (CABI) in collaboration with the USAID ADVANCE project used ICT tools to train the project's APOs and 30 Field Agents from Northern, Upper East and West Regions as Plant Doctors to support smallholder farmers at the community level on pests and diseases identification and control. The trained Plant Doctors will work with existing Department of Agriculture Plant Doctors for technical backstopping and in the organization of Plant Clinics at the community level.

#### I.5. BUSINESS DEVELOPMENT SERVICES

The Field Management Program aims at improving the management capabilities of OBs to reach out effectively to their outgrowers with varying services forms part of strategies to help sustain Outgrower Businesses. Considering this, two review meetings were organized in Tamale and Yendi for field Agents and their respective OBs to deliberate on issues with regard to the ICT based Extension Services offered by the Field Agents. A total of 9,992 OGs (5,056 females) were trained on how to manage input/cash credit received from OB, buyers or financial institutions.

Additionally, two high performing Outgrower businesses had their strategic business plans developed with them. These strategic plans highlight the strengths of these OBs and the opportunities they can exploit to make their businesses more profitable.

Six OBs have registered their businesses with the Registrar General's Department as legal entities with support from the National Board of Small Scale Industries (NBSSI) during this reporting period. To date 102 OBs have registered their business. The legal registration of their business affords the OBs the ability to do business with formal markets and access credit more easily.

Outgrower businesses are usually trained on the seven modules Outgrower Business Management curriculum developed by the business services team with an eighth module dedicated to female OBs and FBO leaders. The modules are:

- Understanding value chain concepts, end market trends and how to operate and compete effectively
- Business planning and financial management
- Outgrower management
- Marketing, contracts and contract negotiating
- Demonstration farm management and out grower extension services
- Tractor operation and management
- Post-harvest handling and storage
- Women entrepreneurship and leadership

During the quarter under review, which is mainly the period of harvesting and post-harvest handling, 61 OBs were trained on two of the modules: Marketing, Contracts and Negotiation and PHH. Also 14,414 OGs (7,577 females 6,837 males) were trained on post-harvest handling and storage.

Furthermore, 15 (11 females,) executives of the Tuna Co-operative Farmers and Marketing Union received training on tractor operations and management with support from Agri Ghana Limited. Training topics included

- Cost/Benefit Analysis,
- Depreciation Analysis,
- Equipment Optimal utilization and Replacement Time,
- Revenue and Cost Management and
- Records Keeping.

#### *Access to financial services*

The project strives to improve on access to financial services to OBs and their OGs while making them financially inclusive. Two OBs were assisted to set up on the Agency banking platform of the First Allied Savings and Loans and Fidelity Bank Smart Account. These banking platforms will enable the OBs and their OGs who have been set up as clients undertake financial transactions in their communities safely without having to travel long distances.

#### *Village Savings and Loans Association (VSLA)*

Four consultants (SUNG Foundation, Access to Life, RAINS and SAVE Ghana) were engaged to train 300 new groups. Twenty-seven new groups were formed with 782 outgrowers (506 of them are women) trained in the quarter. This brings the total of VSLAs established to 853 with 19,856 (female 76%)smallholder farmers. For this reason, SUNG Foundation has been awarded a fixed award grant to retrain and strengthen 314 of these groups in the Northern Region to ensure they keep their records properly, adhere to their constitution and meet regularly as required.

During the reporting period, the project directly monitored the performance of 316 out of the 853 VSLA groups. The groups monitored had saved a total of GHS 286,858 or \$63,982.25 after the June/July share out and given out loans totalling GHS 61,943.5 or \$13,816.19 to its members. Two of these groups have also opened accounts with GN Bank where they can safely lodge their savings and earn interest.

#### *Digital Finance*

As part of effort to incorporate digital financing in OBM activities to improve efficiency and reduce the risk associated with handling cash for various transactions, the project continued to collaborate with Financial Institutions and Telecommunication Companies regarding digital financing.

During the period under review, eight new OBs were set up as MTN Mobile Money merchants with their 286 outgrowers as subscribers. Eleven OBs who were set up as merchants had made transactions totaling GHS 100,812 or \$22,485.61 over 973 OGs. One OB was registered with the First Allied Bank Point of Sales Device Merchant and 80 of his Outgrowers were also registered as subscribers to enable them to access loans after saving on the platform for a period.

#### *Crop Insurance*

During the 2017 production season, 18 beneficiaries purchased crop insurance to mitigate against perils such as drought, fire, pest, flooding They comprise two processors (Agricare Ltd and Premium Foods Ltd.), 13 OBs, two FBOs and one VSLA. These policies covered 4,825.59 hectares of farm land at a premium of GHS 211,412.38 (\$47,154.48) and a sum insured of GHS 7,426,747.66 (\$1,656,499). Some



OBs have been exposed to one or more of these risks, i.e. drought pests (fall army worm) and bushfires in some parts of the Northern and Upper West Regions. Some beneficiaries of the Agricare out grower scheme had their farms burnt before harvesting and others had their heaps of harvested cobs burnt to ashes. All farmers have therefore been advised to haul their produce out of the farms to secured storage facilities while those who have had their farms burnt have been advised to engage GAIP for their payouts.



*Burnt harvested maize in OB John Dimah's farm (Agricare beneficiary) in Upper West*

#### 1.6. CLIMATE SMART AGRICULTURE

The objective of the ADVANCE climate smart agriculture program is to increase awareness and adoption of climate smart practices among farmers and ultimately enhance productivity and income, make cropping systems more resilient and contribute to mitigating impact of climate change.

##### *Campaign against bushfires*

The 2017 anti-bushfire campaigns included the formation of Community Fire Volunteer Squads as a sustainability strategy to ensure continuous education, prevention and control of bushfires in operational communities, Live Presenter Mention of anti-bushfire messages in local dialect on partner radio stations and demonstrations on how to put out bushfires and create fire belts around farms. During the period under review, the project reached out to beneficiaries with anti-bushfire messages through Radio campaigns on 13 partner stations (Radio Jingles, LPMs and panel discussions in the local dialects), printing banners and posters, education from APOs on Field Days, community durbars in some operation communities and through the formation and training of Community Fire Volunteer Squads.

Ten Community Durbars were organized and in attendance were Chiefs and Elders of the various communities, beneficiary farmers, ADVANCE staff, and representatives from MOFA, DOA, Environmental protection Agency (EPA), District Assemblies, Information Services Department, National Disaster Management Organization (NADMO), USAID RING and GNFS. All the representatives of the various organizations educated participants on anti-bushfire messages. Beneficiary farmers in some communities performed drama about the effects of bush burning. The GNFS educated participants on how to prevent fires, create fire belts and demonstrated on how to put out fires using fire beaters and wet sacks. The chiefs and elders, including the chiefs of Nomadic Herdsmen, pledged their support towards fighting bushfires in their various communities and beyond.

“This is the first time a private sector/NGO like USAID ADVANCE has partnered with us to organize fire prevention campaign in the District. This has served as an encouragement for our Fire Volunteer Squads in the communities to know that it is not only Fire Service but other organization think about them with regard to preventing bushfires. We are very grateful to USAID ADVANCE for this collaboration”.

~ The District Fire Commander, Atebubu, Brong Ahafo Region

“USAID ADVANCE as an organization has its limitation to what it can do for Ugando community. As ADVANCE has initiated the anti-bushfire campaign with a durbar, I will edge the chiefs, elders and the district assembly to continue this and form a Fire Volunteer Squad in this community and call on us the GNFS to give these Volunteers training on how to prevent, control and fight fires”.

~ The Deputy Municipal Fire Commander, Yendi, Northern Region



**Anti-Bushfire Community Durbar at Tampola, Upper East Region**



**Reps from Forestry Commission, MoFA, District Assembly and USAID ADVANCE delivery messages at Anti-Bushfire Community Durbar in Nsoatre, Brong Ahafo Region.**

### 1.7. FALL ARMY WORM CONTROL

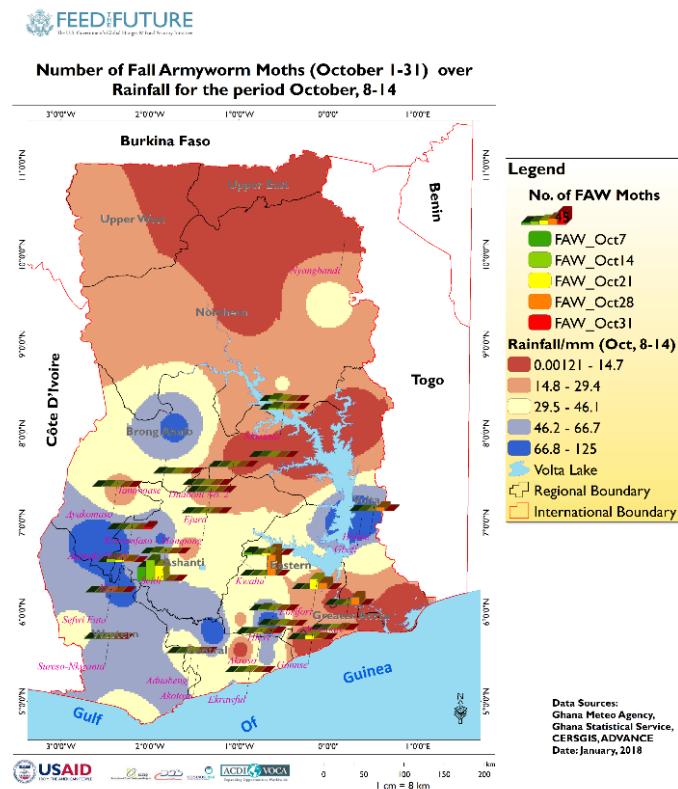
Since mid-2016, the Fall Armyworm (FAW)-*Spodoptera frugiperda* invaded at least 28 countries in sub-Saharan Africa (Day et al., 2017). In Ghana, the pest has been detected in every region. The FAW feeds on maize plants at all stages of its lifecycle, and has the potential to severely reduce crop productivity and thus hinder Feed the Future’s (FtF) initiative to increase rural household incomes and food security in Ghana. In 2017 season in Ghana, the FAW affected about 18,000 hectares of maize, with an estimated

\$164 million lost in agricultural revenue<sup>4</sup>. Considering this, Ghana’s Parliament has declared an ‘agricultural state of emergency’ to speedily address the FAW problem in Ghana.

*Collaborating with Stakeholders*

During the period, ADVANCE organized stakeholder meetings to share and analyze field data generated through pheromone traps and field scouting. It came up during the meetings that, early planting did little in controlling the FAW. In addition to this, non-availability, and shortage of effective insecticide at the community level was a major challenge to farmers in FAW control. Smallholder farmers were trained in FAW management during green field days across the project regions.

The project used remote sensing and Geographic Information Systems (GIS) data to improve decision making on various issues, especially the FAW. During the period under review, the project developed and analyzed maps including e beneficiary location maps locations of crop demonstration, and various Fall Army Worm (FAW) maps. The FAW maps were analyzed weekly based on telephone calls reporting on prevalence rates. Also, weekly rainfall figures were interpolated and the calls as well as data from pheromone traps were overlaid to establish possible trends in FAW prevalence. It was observed that, after heavy rainfall, the number of larvae observed on their farms reduced; hence the need to overlay the calls on prevalence within communities, over the rainfall data to establish a trend or otherwise. However, from the data, there was no significant correlation between rainfall and prevalence rates; except for one week, where the amount of rainfall was high with moderate to mild call prevalence overlapping. This phenomenon will be investigated thoroughly in the coming season using simple rain gauges to collect more accurate rainfall data to improve the analysis. Over 150 maps were generated project wide during the quarter.



<sup>4</sup> <https://www.myjoyonline.com/news/2017/july-11th/fall-armyworm-invades-20000-hectares-of-land-ministry-says-it-is-under-control.php>

## 2.0. Sub-purpose 2: Increased Market Access and Trade of Targeted Commodities

This reporting period, the project continued with the following strategies under sub-purpose 2:

- Developing market linkages between OBs and large buyers
- Reinforcing lead firms' competitiveness
- Supporting trade associations
- Strengthening community based marketing

### 2.1. MARKET LINKAGE DEVELOPMENT

#### Two-way trade missions

During the reporting quarter, to strengthen market linkages, ADVANCE organized eight trade missions for seven buyers to visit 72 OBs in the north, and facilitated OBs' visit to buyers and processors to understand the latter's requirements (Table 3).

Table 3: Trade Missions Facilitated

Buyer Name	Location of Buyer	No. of Trade Missions	No. of Participating OBs	Regional Coverage of OBs	Commodity
<b>Agricare Ltd</b>	Kumasi	2	26	Upper West, Northern	Maize
<b>Nestle</b>	Accra	1	15	Northern	Maize
<b>Nii Nikoi Amasa</b>	Accra	1	3	Northern	Maize
<b>Rosemary Atindema</b>	Kumasi	1	8	Upper East	Paddy
<b>AVNASH</b>	Tamale	1	8	Upper East	Paddy
<b>Shenkaafa Buni</b>	Tamale	1	8	Upper East	Paddy
<b>Kojo Matu</b>	Kintampo	1	4	Brong Ahafo	Maize
<b>Grand Total</b>		<b>8</b>	<b>72</b>		

### Contract Facilitation

Thirty (30) contracts covering 1,172 MT of maize, paddy and soy were facilitated between 13 buyers and 18 OBs and farmer groups during the period.

Table 4: Contracts Facilitated

Type of Contract	Number of Contracts	Contract Volume (MT)	Contract Value (GHS)
<b>Closed Contracts</b>	3	93	78,400
<b>Closed Sale without Formal Contract</b>	4	151	183,740
<b>Outgrower Contract</b>	3	119	119,300
<b>Purchase and Supply Agreements</b>	20	809	819,113
<b>Grand Total</b>	<b>30</b>	<b>1,172</b>	<b>51,200,553</b>

Beyond the ADVANCE facilitated contracts, OBs and buyers in existing relationships executed contracts on their own using the skills and experience gained from previous market linkage facilitation and training provided by the project.

### Collaboration with Nestle Central and West Africa (CWA)

The collaboration with Nestle CWA to build the capacity of three OBs (Kha-ma Farms in Karaga, Kukobila Nasia Farms in and Gundaa Produce Company in Tamale) from the Northern Region and their OGs to supply premium grade maize continued.

A training of trainers' session, facilitated by Yusuf Dramani, Agricultural Project Manager of Nestle CWA, was organized for six community trainers and agents of the three OBs on on-farm and post-harvest practices to reduce mycotoxins and heavy metals contamination in maize. The trained agents are expected to train 1,500 selected smallholder farmers who will supply maize to Nestle through the three OBs. Five warehouse managers of the three OBs were also trained on grain storage and warehouse management

The Head of Nestle CWA and his team visited Kha-ma Farms in Karaga to assess progress on the collaboration with ADVANCE to support farmers produce and supply high quality maize to Nestle. See publication on: <https://ghanaweb.com/ghanahomepage/business/Nestl-supports-cereal-farmers-in-Northern-Ghana-601668>.



A Nestle Team inspecting harvested maize of Abukari Fuseini in Nebiligbeni with Kha-ma Farms

The registration of Gundaa Produce Company as a supplier of Nestle was completed. The three OBs were supported to respond to Nestle's request for proposal for the supply of maize for 2018.



### *Transport linkages*

ADVANCE collaborated with the cargo branches of Ghana Private Road Transport Union (GPRTU) and the Progressive Transport Owners Association (PROTOA) to update cargo haulage fares from various market centers to buyer destinations. The updated fares and contacts of transporters were shared with OBs and buyers.

The closure of the Buipe and Yapei bridges in the Northern region for repairs from 20 November to 22 December led to back-haulage trucks from Burkina Faso, Togo and Benin using the Eastern Corridor road (through Yendi and Bimbilla) to Accra. This reduced the availability of haulage trucks from the Upper East and Northern Regions to Kumasi and other southern markets. Alternative routes through the Eastern Corridor (Yendi, Bimbilla) or Upper West Region (Tumu, Bole) are longer resulting in higher haulage charges<sup>6</sup>.

### *Outgrower Business Management Training on Marketing, Contracts and Negotiation*

The Project trained 61 OBs (all men) on marketing, contracts and negotiation. Participants were also sensitized on quality and grading standards for maize, paddy rice and soybeans as mandated by Ghana Standards Board. The training has proved to be beneficial to the OBs as they are able to negotiate better with their buyers.

*“I supplied maize I cleaned for Nestle (which failed their quality requirement), to a poultry farmer in Kumasi. The manager was so happy with the maize quality and added me an extra GHS 1,000 after payment to commit me for more supplies after harvest”*

*~ Alhaji Muhib of Kha-Ma Farms in Karaga, shared his benefits of supplying premium maize to buyers to his colleagues OBs at the training*



*OB contract, marketing and negotiation training in Tamale*

### *Training of farmers in produce quality requirements and standards*

During the quarter under review a total of 10,239 smallholder farmers (5,335 females) were trained on maize and soybean quality standards. Twenty-six community trainers also underwent a training of trainers in readiness to train smallholder farmers on grain quality standards during the next quarter.

### *Seventh Annual Pre-Harvest Agribusiness Event, 2017*

The Seventh Annual Pre-Harvest Agribusiness Event was held at the Modern City Hotel in Tamale on Thursday, October 26, 2017, under the theme “Keep Going, No U Turn”. It was organized by ADVANCE in collaboration with Agrihouse Foundation, an agribusiness event organizer, in the view of sustaining such initiative.

This annual event brought together a total of 911 participants (175 females) including 81 buyers, 12 Aggregators, 91 SHFs, 277 OBs, 3 FBOs, Ministers of State, USAID Officials, Research Institutions, Input Dealers, Financial Institutions, the Media, and other actors along the maize, rice, soybean value chains

<sup>6</sup> For instance, the haulage charged for a bag of 100kg maize from Tamale to Kumasi increased from GHS12 to GHS20 per bag (67% higher).



across the four operational zones. It provided a platform for commodity buyers and farmers to establish business relationships and discuss contracts for the 2018 farming year.



#### Evaluation of the 2017 Pre-Harvest Event

Highlights of an evaluation conducted by the UDS team involving a random sample of 194 participants and 37 exhibitors indicated that:

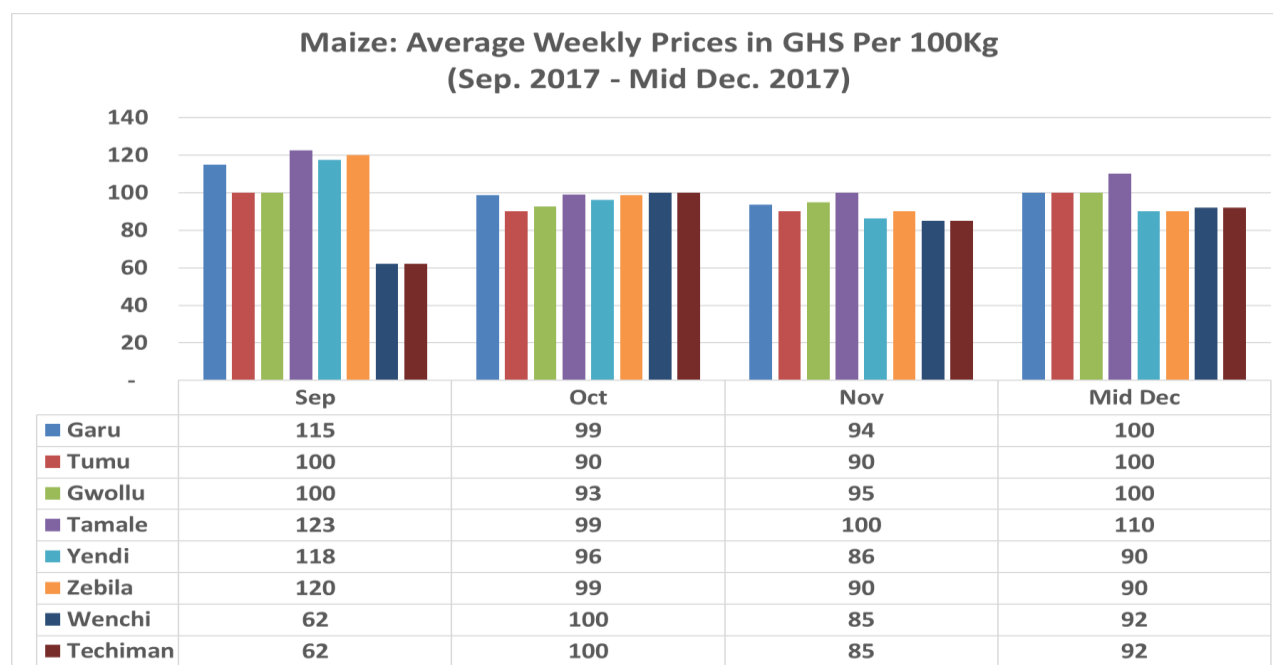
- 46% of participants and 19% of exhibitors were first time attendees
- 70% of previous pre-harvest attendees had made business deals
- 39% of participants rated the event as excellent; 56% rated it as good
- 18% of exhibitors rated the event as excellent; 59% rated it as good
- 99% of participants and 97% of exhibitors want the event to be organized again next year
- 80% of participants and 97% of exhibitors are willing to pay to attend the event next year

#### Key Market Developments

Overall, commodity prices declined between September 2017 and mid December 2017 because of the new harvest. Maize, paddy rice and soybean respectively recorded decreases of 3%, 13% and 8%.

## Maize

Figure 6: Average Weekly Maize Prices from Selected Markets



Source: ADVANCE market monitoring

In the Northern Region, maize prices declined in October and November in most markets and increased slightly in December 2017 due to increased demand as harvested maize was dried to the required moisture content of 12%, which is the normal time buyers begin purchases. Also, the demand by the National Buffer Stock Company (NAFCO) contracted aggregators and interest from the World Food Program contributed to the price rise in December 2017. The Upper West Region also recorded a fall in price due in part to the early harvest this year bringing maize into the market and pushing down prices.

In October, maize prices in the southern markets of Techiman and Wenchi recovered significantly because of the dryer maize offered in those markets, and increased demand. However, prices declined in these southern markets in November, as demand shifted to the Upper West Region for lower priced new harvest.

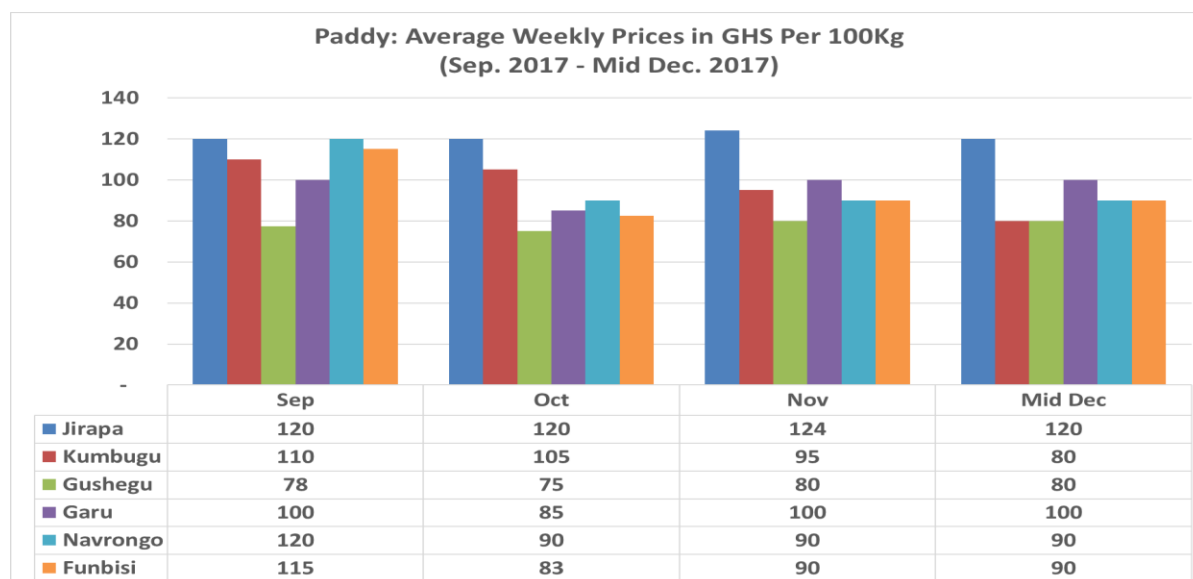
## Paddy Rice

In the Northern Region, paddy prices dropped slightly in October 2017 and further dropped in the Kumbugu area as demand shifted to the freshly harvested paddy in irrigated areas, due to its preferred moisture content compared to harvests from the rain-fed fields.

In the Upper East, paddy prices dropped at the beginning of October, but however remained stable through November to mid-December. The decline in prices in October is associated with increased supply of the new harvest from fields in Navrongo, Fumbisi and Mamprugu-Moaduri rice growing areas

The Upper West Region is a marginal rice production and trading area. Except for Tumu which recorded significant price reduction because of the shift of aggregators to maize traders, paddy prices remained stable in the Lawra market and increased slightly in the Wa and Jirapa markets where rice buyers are active.

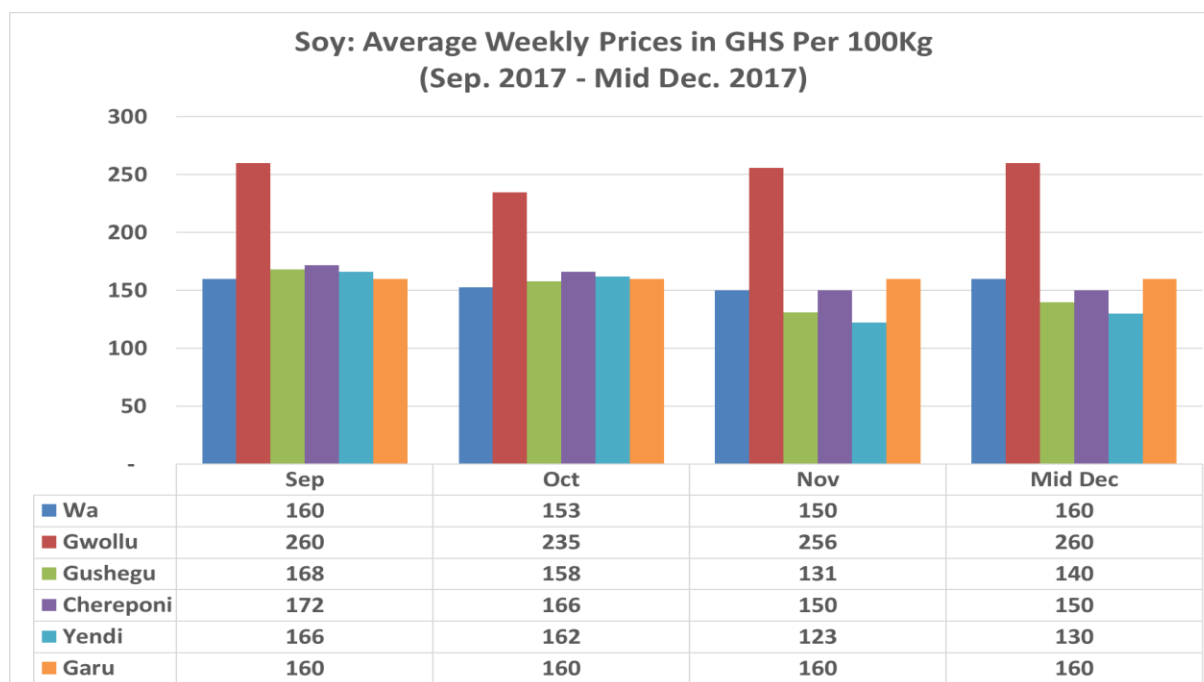
Figure 7: Average Weekly Paddy Prices from Selected Markets



Source: ADVANCE market monitoring

### Soybean

Figure 8: Average Weekly Soybean Prices from Selected Markets



Source: ADVANCE market monitoring

In the Northern Region, apart from Chereponi that had prices stagnating at GHS 150 per 100 kg bag (\$334.5/MT), prices on all other markets recovered between November and mid-December, after the gradual decline from September 2017.

In general, markets in Upper East recorded higher prices because of the low production in the region on account of drought during the cropping season.

Soybean prices were particularly high in the Upper West Region which is a marginal production area. There is strong demand from aggregators within the Upper West Region, Southern Ghana and Burkina Faso to buy and store the commodity, even in its unshelled state. Generally, the soybean harvests in the Upper West Region are still in heaps, waiting to be shelled, as farmers have prioritized the shelling of their maize harvests.

## 2.2. LEAD FIRM COMPETITIVENESS

### *Support for Buyer Outgrower Development*

During the quarter, the project supported the following buyers to monitor their investments in various outgrower schemes. All the key buyers including AgriCare, Premium Foods, Royal Danemac, Vester Oil Mills and E-Gabs are currently recovering the investments

### *BDS Support to buyers*

The following business development services were provided to buyers.

Table 5: BDS to Grain Buyers and Market Lead Firms

Name of Firm	Home Region of Firm	Source of Technical Assistance	Type of Technical Assistance	Status of Engagement
Royal Danemac, Kumasi, Soybean Processor	Ashanti	ADVANCE	<ul style="list-style-type: none"> <li>Procured STTA for the training of key staff on the maintenance and use of its Oil refinery acquired in 2015</li> <li>Grant application and concept note for the installation of an edible oil bottling line</li> </ul>	Complete  Ongoing
Agricare Ltd, Kumasi, Processor Feed Mill	Ashanti	ADVANCE	<ul style="list-style-type: none"> <li>Monitor operations of outgrower engagement of ADVANCE farmers and follow up on recoveries</li> </ul>	Ongoing
Soybean Processors	Various	STTA Consultant	<ul style="list-style-type: none"> <li>Product quality audit of local soycake using imported soycake as a benchmark</li> </ul>	Complete
G. Bosomtwe Ventures	Ashanti	STTA Consultant	<ul style="list-style-type: none"> <li>Development of Soy based 5% poultry concentrate</li> </ul>	Ongoing
ANS Mills	Ashanti	ADVANCE	<ul style="list-style-type: none"> <li>Assistance with finding an appropriate channel to transfer funds to service debt with Root Capital</li> <li>Assistance to renegotiate terms of credit facility with Root Capital</li> </ul>	Complete  Complete

Name of Firm	Home Region of Firm	Source of Technical Assistance	Type of Technical Assistance	Status of Engagement
Ejura & Aframso Women Rice Milling Group	Ashanti	ADVANCE	<ul style="list-style-type: none"> <li>Grant application for improved rice parboiling vessels and stoves</li> </ul>	Awaiting final approval

### 2.3. TRADE ASSOCIATION SUPPORT

ADVANCE provided support to three trade associations during the quarter.

#### *Borderless Alliance - Ghana Chapter*

ADVANCE provided financial support to the Ghana Chapter of Borderless Alliance to organize the “Ghana Road Governance Caravan on the Tema-Paga Corridor” between 30<sup>th</sup> October 2017 and 5<sup>th</sup> November 2017. The event involved fact finding, sensitization and capacity building of stakeholders in the transit and food trade between Ghana-Burkina Faso. The event was used to obtain feedback from actors on transport challenges along the road corridor. Key solutions offered included an axle weighing station to be installed at the loading point in the Techiman market and Drivers Association leaders to ensure regular training of their members on trade protocols. Contact information provided for future assistance

ADVANCE mobilized some of its cargo transporters and traders to participate in the roadshows in Techiman and Paga border on 1st November and 3rd November respectively.



Stakeholders helping some transit drivers resolve some problems on the road

#### *Ghana Rice Inter-Professional Body (GRIB)*

The Project provided technical and financial support to GRIB to organize the 4<sup>th</sup> Ghana Rice Festival in Accra on 3<sup>rd</sup> and 4<sup>th</sup> November 2017 under the theme “**Ghana Rice For Food, Ghana Rice For Jobs**”. The event was held at the Efua Sutherland Children’s Park on the first day, and Makola market on the second day.





Exhibitor stands at Efu Sutherland Park on 1<sup>st</sup> Day of Rice Festival

This year's festival brought together close to 1,000 consumers, over 20 exhibitors, participants and dignitaries on the first day at the Efu Sutherland Park. First time exhibitors included Premium Bank, Achimota Brewery, MTN (telecom) and Moto King. The second day of the festival at Makola market received favorable response from the general public with an estimated 2,000 persons including traders and consumers trooping to the stands to sample and purchase local rice. Almost all exhibitors sold the consignment of rice they sent to the market. They also established contacts with retailers and wholesalers in the market.

#### *Promotion of Structured Trade with Southern Maize Traders*

The activity to promote structured trade with maize traders involving the use of weights and measures, grading and contracts in selected maize markets in the Brong-Ahafo and Ashanti Regions continued. It involves 11 trade associations in nine maize markets comprising Techiman, Badu, Wenchi, Ejura, Kintampo, Nkoranza, Atebubu, Awuah Odumase and Odumase No 1.

The Southern Maize Traders Network was formed as an umbrella body for the eleven traders' associations and registered at the Registrar General's Department. It has a constitution and eight member elected executive (including 1 female) with a two-year term. Each member association of the network pays dues of GHS 50 (\$11.15) monthly.

A total of 918 (174 females) maize traders from the various associations were trained on maize quality standards and grading, use of weights and measures, and contracts. Two consultants were contracted to support four traders' associations (Techiman, Ejura, Wenchi and Badu) to undertake advocacy to influence their respective municipal and district assemblies to provide basic infrastructural facilities (pavements, security lights, places of convenience, market sheds and fenced wall) and also involve the Traders Associations in the fee-fixing processes.



Elected executives of the network taking the oath of office

## 2.4. NORTH GHANA PROCESSING UPGRADE

Below is an update of progress of work on three selected rice mills and food processing enterprise targeted in the Northern region for expansion and upgrade.

Table 6: Progress of Work on three selected rice mills and food processing centers in Northern Ghana

Firm	Location	Existing processing Capacity per hour (Mt)	Milling Upgrade Needs	Status of Engagement as at December 2017
Tiyumba Women's Rice Processing Centre	Tamale	0.13	Completion of storage rooms, fence wall and drying platform	Completed rehabilitation of storage rooms, fence wall and drying platform
AMSIG Resources	Worebuoggu (near Nyankpala)	0.5	Replacement of specific components of the mill and provision of grader	Milling components procured and delivered. Completed installation of mill and tested. Trained staff on operations and maintenance of mill.  Milling capacity upgraded from 0.5 MT to 1.5 MT per hour
Nyebu Biyoona Rice Processing Centre	Nyerizi, near Tamale	0.13	New rice mill upgrade	New mill procured and installed
Total Foods	Zanzugu, near Tamale, Central District Gonja	Less than 0.1 MT per day manual process	New processing facility upgrade to automated system	In-kind grant of motor tricycle awarded to improve distribution of products in Tamale township and environs. Grant application for automated processing facility is awaiting final approval

## 3.0. Sub-purpose 3: Strengthened Capacity for Advocacy and Activity Implementation

Under sub-purpose three, the project focused on

- (i) Development of advocacy groups
- (ii) Capacity of OBs and FBOs on policy advocacy
- (iii) Capacity development for farmer based enterprises
- (iv) Capacity development for VSLA Groups

### 3.1. ADVOCACY CAPACITY BUILDING

*Identify and address specific enabling environment constraints*

#### **NORTHCODE Advocacy action on women access to land**

The Coalition for the Development of Western Corridor of Northern Region (NORTHCODE) continues to achieve significant results in the implementation of an advocacy action on women's access to productive land with grants and technical support from ADVANCE. During the quarter under review, NORTHCODE, through workshops for district levels value chain actors and inputs providers, was able to influence 16 Traditional Leaders to sign Memorandum of Understanding (MoUs) with representatives of 1,000 women from 16 communities in Mion, West Gonja, West Mamprusi and Sawla/Tuna/Kalba Districts. The signing of the 16 MoUs commits the 16 Traditional Leaders to release a total of 1,600 acres of land for use by 1,000 women in the cultivation of rice, maize and soy beans over a 10-year freehold lease period. The workshops brought together Traditional Leaders, MoFA Directors and representatives, District Coordinating Directors, 'Planting for Food and Jobs' Ambassador, land owners, tractor service providers, some ADVANCE OBs and financial institutions.

The workshops provided an opportunity for the beneficiary women representatives to understand the inputs provided by service providers in the districts and modalities through which such inputs could be accessed for use on the productive lands to be allocated to the women. In the next quarter, NORTHCODE will closely work with the 16 Traditional Leaders and land owners as well as the Departments of Food and Agriculture in the four districts to demarcate the lands allocated into *Land Banks*. This will contribute to breaking traditional barriers that inhibit women's sustained access to productive lands and other inputs thus enhancing their crop production levels.



Some of the women representatives endorsing their portions of the MoUs at the signing ceremony at Walewale.



Some of the participants displaying the signed MoUs in a group picture at Tuna.

#### *CREMAs advocacy actions on gazetting and enforcement of by laws*

Some progress was made regarding the implementation of the four Community Resource Management Areas (CREMAs) advocacy actions on the gazettement and enforcement of by laws to curb bushfires and other negative environmental practices. The two advocacy consultants contracted to support Chakali Sumaalu, Kunlog, Builsa Yenning and Moagduri Wuntamluri Kouwomsaasi (MWK) CREMA Societies carried out advocacy training workshops for a total of 117 (61 females) CREMA members in each of the four CREMA areas. Following this, advocacy research was conducted by the two consultants with the support of selected executives of the four CREMA Societies to gather evidence that can enable them to influence their respective District Assemblies to gazette and enforce the CREMA bye laws.

The advocacy consultants also carried out sensitization sessions in Chakali, Builsa Yenning and Moagduri Wuntamluri Kouwomsaasi CREMAs in collaboration with the Wild Life Division of the Forestry Commission. A total of 554 individuals (232 females) in the communities participated in the sensitization



meetings. Finally, the two CREMA video documentary experts produced draft videos which upon finalization and approval will be used as education tools in the CREMA advocacy actions.

### Key Research Findings

#### **Chakali & Kunlog CREMAs**

The right and usage of natural resources was identified in Chakali and Kunlog CREMAs as having been historically and traditionally given to chiefs, landlords or persons who acquired natural resources based on inheritance. Some respondents pointed to chiefs' as culprits in the alienation of trees to foreigners to harvest. They were thus considered to be aiding the exploitation of natural resources in the CREMAs.

Bush burning, overgrazing, inappropriate application of agro-chemicals, illegal lumbering especially of rosewood, farming close to water bodies and poisoning of water bodies for fishing purposes were identified as prominent negative environmental practices in Chakali and Kunlog CREMAs that affect crop yields.

#### **Moagduri Wuntamluri Kouwomsaasi & Builsa Yenning CREMAs**

The presence of Nomadic Herdsmen in the CREMA was identified as a major concern due to wanton destruction of forest resources and farmlands.

Even though the CREMA governance structure has representation from traditional authorities, it was found that these representatives were not adequately integrated into the CREMA governance structures. Therefore, they do not give the CREMA executives adequate support regarding management of natural resources.

The research also found that the "core" and "non-core" areas of the CREMAs were not clearly well-defined with feasible boundaries thus creating conflicts over usage of natural resources.



The Lead Consultant, Vincent Subbey presenting major research findings at Builsa Yenning CREMA.



A participant making contributions during open discussions at the forum at Builsa Yenning CREMA.

#### *Support to local NGOs to undertake advocacy actions*

The proposals of three local NGOs namely URBANET, Youth Harvest Foundation Ghana (YHFG) and Community Development Alliance (CDA) were approved for grants support to undertake advocacy. The advocacy actions will focus on *access to subsidized fertilizer, support to Agriculture Extension Agents (AEAs) and appropriate handling and disposal of agrochemical containers.*

### 3.2. BUILD CAPACITY OF OBS AND FBOs ON POLICY ADVOCACY

#### *Upper West Regional FBOs Network Planning Meeting*

The project continued to mentor and support the FBOs Networks to become vibrant and sustainable. During the quarter, 19 executives of FBOs Network were supported participants identified and assessed the strengths (such as good leadership, energetic membership, an office), weaknesses (heavy reliance on irregular dues, lack of resources to implement business plans), opportunities and treats (SWOT) of the Network and creating awareness on the use of weights and standards. The executives were also mentored on lobbying through the regional political leaders and the District Assembly to enforce the use of weights and measures.

### 3.3. CAPACITY DEVELOPMENT FOR FBEs

The quarterly assessment of potential Farmer Based Enterprises (FBEs) has started and would be completed early January 2018. Later in the year, there would be an independent assessment to confirm the FBOs that have been fully transformed into FBEs.

#### *Mentorship Program for FBOs*

Mentoring and coaching are strategies that the team adopts in the process of transforming FBOs to FBEs. In the first quarter of FY18, 50 potential FBEs were mentored and coached on basic record keeping, group meetings, dues payment and other sources of funding for the group eg setting up VSLAs, group farms,

### 3.4. STRENGTHEN CAPACITY OF VSLA GROUPS

The VSLA concept has come to stay with farmers. The concept, apart from raising revenue for the individual farmers, also empowers members to be able to pay their dues and purchase production inputs. It is a means of bringing farmers together to discuss issues that affect them because they meet weekly. Twenty-seven 27 FBOs' VSLA activities were monitored and coached on how to make the VSLAs more effective. During the quarter under review 27 VSLA groups mobilized a total of GHS 226,413 (\$50,500) and GHS 4,903 (\$1,093) as shares and social fund contribution respectively. Some of this amount has been given out as loans to be repaid at an interest rate of 10% for three months.

## E. PROGRAM SUPPORT

### I.0. Gender Program

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During the quarter, the project continued mainstreaming gender and promoted women's empowerment in all activities. Specific interventions included:

- Building women's business, leadership, and entrepreneurship skills
- Increasing women's access to land
- Increasing women's access to ICT, financial services, and improved technologies
- Promoting Nutrition-sensitive agriculture
- Celebrating and honoring rural women

#### I.1. BUILDING WOMEN'S BUSINESS, LEADERSHIP AND ENTREPRENEURSHIP SKILLS

During the quarter under review, the project undertook gender, mentorships, female leadership and entrepreneurship trainings for 53 (including 13 males) farmer based organization (FBO) leaders. The main objective was to build the capacities of female FBO leaders on both leadership in outgrower business and managing their farms as businesses. Post training evaluation done on the FBOs in the Kintampo zones revealed that, FBOs with women leaders are better organized than those led by men especially in time management, team building and conflict management which are key to FBO development.

#### I.2. ACCESS TO LAND FOR PRODUCTIVE WOMEN

Women lack of access to productive resources is a priority to equitable development, and the project efforts to holistically tackle the challenge is achieving results. During the reporting period, the project facilitated and witnessed the signing of MoUs between Chiefs and Women Groups representatives in 16 communities in West Mamprusi, West Gonja and Sawla/Tuna/Kalba Districts in the Northern Region for the release of 1,600 acres of productive lands for the use of women by NORTHCODE (more information in Section 3.1.).

#### I.3. WOMEN'S ACCESS TO IMPROVED TECHNOLOGIES

The 2016 ADVANCE annual gross margin results indicated a positive correlation between row planting and increased crop yields for both male and female smallholder farmers. During the quarter under review, 100 pieces of manual dibblers were made available to about 40 FBOs (about 90% female) and outgrowers to further enhance efficiency and reduce drudgery associated with planting in rows. A further 100 manual dibblers is expected to be delivered to mostly women groups in the next quarter.

#### I.4. NUTRITION SENSITIVE AGRICULTURE

The project promotes the production of quality protein maize and incorporation of soybeans to improve nutritional status of beneficiaries. During the quarter under review the project collaborated with MoFA to train 163 beneficiaries (131 females) on soybean utilization. They were trained to use soybeans to prepare various income generating and nutritional dishes such as soya kebab, soya-milk, soya 'kebab', 'tombrown' and other local dishes. This activity will be intensified to reach about 8,000 farming households in the next quarter.



Sample of soybean Khebab prepared during a training

#### I.5. INTERNATIONAL DAY OF RURAL WOMEN

The United Nations' (UN) International Day of Rural Women (IDRW) celebrates and honors the role of rural women on October 15 each year. It recognizes "the critical role and contribution of rural women, including indigenous women, in enhancing agricultural and rural development, improving food security and eradicating rural poverty."

The project sees IDRW as a platform to showcase its contributions to food security, and the empowerment of women. During the quarter under review, the project honored five distinguished women working with the project. The women, Fati Zakaria, Margarete Tablah, Grace Owusu Manu, Agnes Fokuo and Esther Akabzaa, were honored for their contributions towards enhancing agriculture and rural development. They were each presented with a citation and a token prize of a tarpaulin sheet for their support and contribution towards smallholder women farmers.

Fati Zakaria an awardee remarked " seeing many other women receiving awards in the past, I was encouraged to be more selfless and reach out to less privilege men and women in my community and beyond for support to farm by providing them with inputs and credit

## 2.0. ENVIRONMENT

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ADVANCE is mainstreaming environmental and social safeguards and due diligence is conducted periodically. The ADVANCE environmental and social safeguards mainstreaming aims at ensuring general compliance with Title 22 of the Code of Federal Regulation, part 216 and the relevant environmental regulations of Ghana and specifically promoting general environmental compliance

During the quarter under review, use of pesticides was monitored as part of implementation of the safer use action plan outlined in the Pesticide Evaluation Report and Safer Use Action Plan (PERSUAP). The safer use monitoring plan aims to

- (1) promote safer use of agrochemicals by creating awareness
- (2) prevent environmental pollution resulting from improper pesticide applications and disposal, and
- (3) ensure compliance with Title 22 of the Code of Federal Regulations part 216.

The monitoring and trend analysis covered 283 demonstration plots involving 262 farmers in 259 communities in northern Ghana up to November 2017. The monitoring report demonstrates significant progress towards achieving the environmental sustainability objectives of the ADVANCE project as outlined in the PERSUAP. To the extent that farmers are using similar active ingredients as those used on demos, then it is guaranteed no highly toxic products are used by farmers. This achievement is attributed to community input promotions which ensured only PERSUAP compliant products are promoted.

### **3.0. Grants Program**

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#### **3.1. INNOVATION AND INVESTMENT INCENTIVE GRANTS (I-3)**

During the quarter, an amount of \$47,550 worth of agricultural equipment comprising shellers, rippers and dryers was delivered to farmers in the three regions of the north to aid in post-harvest activities.

#### **3.2. LOCAL PARTNERSHIP GRANTS (LPG)**

During the reporting period, the project continued to extend grant funds of GHS 38,040.00 (\$8,484.63) to Coalition for Development of Western Corridor of Northern Region (NORTHCODE), a local NGO in the Northern Region undertaking an advocacy action on the topic, “Enhancing Women’s Output of Maize, Rice and Soya Value Chains through fostering their access to improved seeds and productive land in the Northern Region of Ghana”

Three other local organizations have been awarded Fixed Amounts Sub-Awards (FAAs) to the tune of GHS 338,447.30 (\$75,488.98) to undertake advocacy actions on various issues affecting farmers and their activities in northern Ghana. Additionally, Sung Foundation has been awarded an amount of GHS 270,560 (60,347.06) to train and equip 315 VSLA groups in selected districts and communities of the Northern Region of Ghana. The foundation will train 50 agents to monitor activities of the VSLA groups.

The project continued to support the Ghana Agricultural Insurance Pool (GAIP) with a total amount of GHS 58,000 (\$12,936.61) during the reporting period to promote the uptake of agricultural insurance in its operational area.

### **4.0. Monitoring and Evaluation and Learning**

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#### **4.1. MONITORING AND EVALUATION**

During the reporting period, the project continued its routine data collection on various trainings and support to beneficiaries. Also, the project focused on completing the second phase of the 2017 annual gross margin survey where data was collected on smallholder yield, technology application, household dietary diversity and farmers’ storage systems. The Project undertook monthly data verification at regional levels, and completed an internal data quality assessment during the quarter.

##### *Phase II Gross Margin Data Collection*

The second phase of the FY17 gross margin annual survey was completed in December 2017. Data on costs of inputs, technology application practices, production and yields, smallholder farmers’ household

storage systems, and initial sales were collected from 1,966 smallholders. The data is currently being cleaned and analyzed, and the gross margin figures will be available before the end of the second quarter.

#### *Data Quality Assessment and Data Verification*

ADVANCE performed monthly data verification exercises to authenticate the data submitted by the technical team during the period. Challenges were highlighted and discussed with all staff involved in the data collection, analysis and filing. Also, the team conducted an internal data quality assessment on the M&E systems and procedures. Findings were shared with the staff and action plans put in place to further strengthen the system.

## 4.2. LEARNING ACTIVITIES AND KNOWLEDGE FORUM

### *Senior Managers Technical Review Meeting*

In November 2017, the project's team leaders had a three-day workshop in Bolgatanga to review progress and develop strategies to scale impact and sustainability for FY 18. During the sessions, FY17 achievements and shortfalls as well as FY18 targets were discussed extensively. Findings from 2016 gross margin and 2016 female empowerment studies commissioned in FY17 were discussed and some learning topics for FY18 studies identified.

### *Learning studies*

During the reporting period, the FY17 gross margin report which itemized technologies employed and the resulting margins was completed. In addition, consultants from the Department for Research, Innovation and Consultancy (DRIC) of the University of Cape Coast (UCC) shared draft reports for six studies commissioned by the project. The learning studies are:

- Abilities of Outgrower Businesses to engage buyers
- Asset utilization and maintenance among grant recipients
- Economic impact of agents on OBs
- The effect of numeracy and FaaB on yield and income
- Which is more profitable ripping or ploughing?
- Why women participation in training is high, while technology adoption is low?

The ADVANCE team is reviewing the reports to provide feedback for the finalization of the reports.

## 4.3. PUBLIC RELATIONS AND COMMUNICATIONS

ADVANCE continued to highlight the activities, progress, impact and successes and ensures visibility of the project and USAID.

### *Quarterly Newsletter*

The October-December 2017 edition of the USAID ADVANCE Newsletter, the project's quarterly newsletter which illustrates our continued support and impact, was published and distributed to over 1,000 stakeholders including partners, clients and actors involved in the project, in both electronic and print formats.

### *Media Coverage for Events*

To enhance the visibility of the project's impact and increase public awareness of USAID's support, the project continued to publicize key activities in the media. On October 19, 2017, USAID ADVANCE in collaboration with Agri-House Foundation organized a pre-harvest agribusiness event to build business



relationships for the 2017 maize, rice and soybean harvest. The event had the; Northern Regional Minister, Honorable Salifu Saeed; Deputy Minister of Food and Agriculture Dr. Sagre Bambang; and USAID/Ghana Agriculture Team Leader, Jenna Tachjman and Private Sector Specialist, Pearl Ackah, in attendance.

A media briefing was held at the ADVANCE office, to give the project and the event's sponsors the platform to speak on the importance of the Pre-harvest conference and the essence of the sponsorship and partnership. Participating organizations of the soiree were John Deere, Interplast and Ecobank. The Daily Graphic, Ghanaian Times and Business & Financial Times reported the briefing.

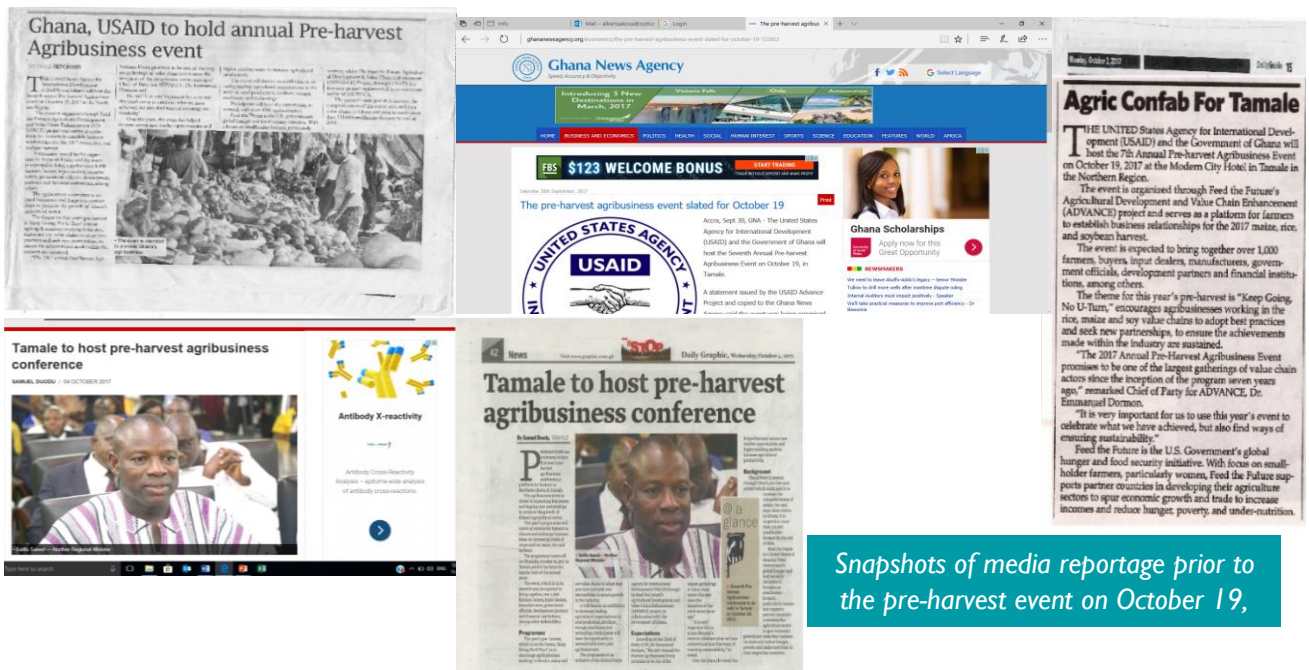


Snapshots of news items of the media soiree held at the USAID ADVANCE office captured in the Ghanaian Times and the Daily Graphic

**Pre-event coverage:**

The project issued a press release to create awareness and highlight the importance of the pre-harvest event. This was published in major newspapers and online, including; the Daily Graphic; Daily Guide; Business and Financial Times; the Ghana News Agency; and modernghana.com, and captured in the links below:

- <http://www.ghananewsagency.org/economics/the-pre-harvest-agribusiness-event-slated-for-october-19-122922>



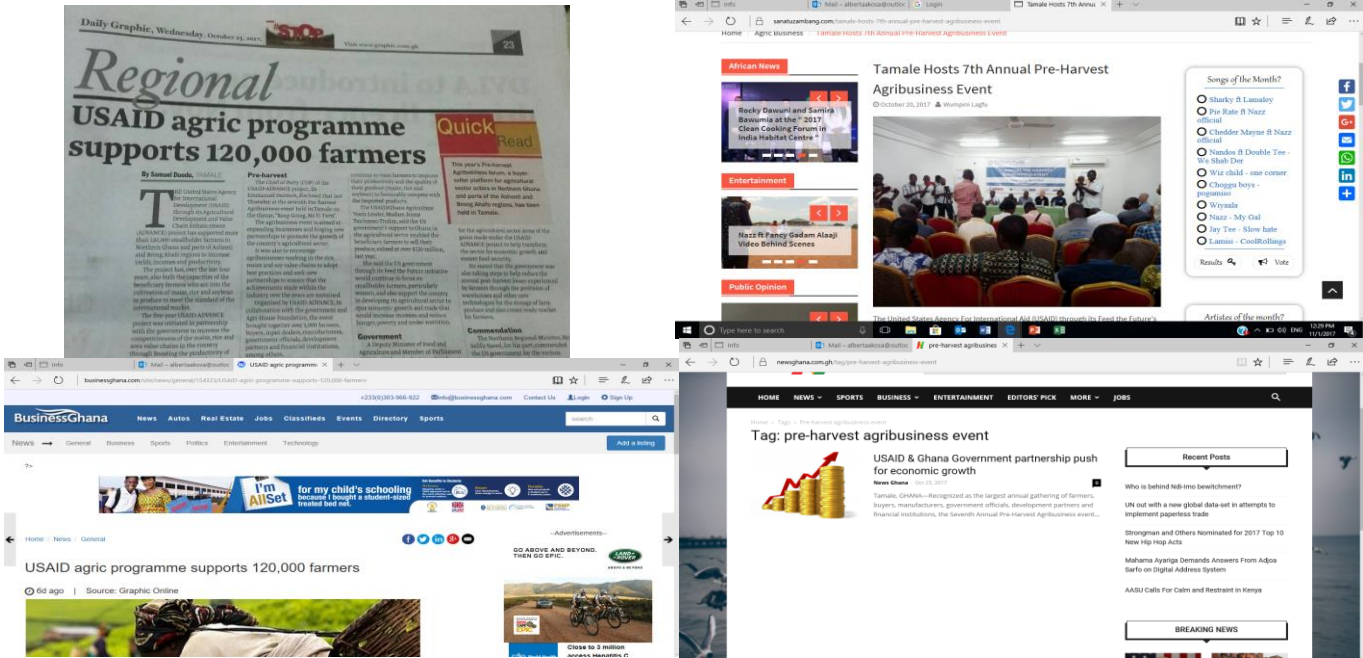
Snapshots of media reportage prior to the pre-harvest event on October 19,



- <http://upghana.blogspot.com/2017/10/agric-confab-for-tamale.html>
- <https://www.modernghana.com/news/806709/tamale-to-host-agric-confab.html>
- <https://www.graphic.com.gh/news/general-news/tamale-to-host-pre-harvest-agribusiness-conference.html>

**Post-event stories**

Over 36 media houses participated in the event.



The following links also contain the post-event stories that were published:

- <http://www.ghananewsagency.org/economics/annual-pre-harvest-agribusiness-event-held-123855>
- <https://www.sanatuzebang.com/tamale-hosts-7th-annual-pre-harvest-agribusiness-event/>
- [http://agriculture.einnews.com/article\\_\\_detail\\_4/10951752-annual-pre-harvest-agribusiness-event-held?vcode=XlIbw](http://agriculture.einnews.com/article__detail_4/10951752-annual-pre-harvest-agribusiness-event-held?vcode=XlIbw)
- <https://gh.usembassy.gov/usaids-ghana-government-foster-private-sector-led-economic-growth-partnerships/>
- <http://www.newstoter.com/annual-pre-harvest-agribusiness-event-held>

*USAID/Ghana Mission Director's Visit*

On October 26, 2017, the USAID/Ghana Mission Director, Ms. Sharon Cromer visited one of the project's soybean demonstration fields and met with over 120 project beneficiaries in Kpanashe, in the Gushegu District, to learn about the ADVANCE project. The smallholder farmers narrated how the project's GAPs training, VSLA, linkages to financial institutions, spray service provision, linkage to Agricare, and the use of smart cards to collect data on their activities, have contributed to increased productivity and economic empowerment. The USAID/Ghana Mission Director, in her remarks, lauded the project for their use of the smartcard and for their cooperation with the project.



*Dozens of women in Kpanashe thronged around the USAID/Ghana Mission Director as they drummed and danced to welcome her into their community*

## Annex I: Indicator Table

Indicator Source	Indicator Type	Indicator/Disaggregation	FY18 Target <sup>7</sup>	FY18 Q1 Actuals	% FY18 Achievement	Comments
CI	OPI	Number of direct project beneficiaries	75,000	32,713	43.62%	The progress made so far shows that the target for the year will be achieved
		Male	41,250	16,824		
		Female	33,750	15,889		
FTF	OP2	Number of private enterprises (for profit), producer's organizations, water users' associations, women's groups, trade and business associations, and community-based organizations (CBOs) receiving USG assistance	450	867	192.67%	More FBOs, OBs, Aggregators and Input dealers were attracted to the innovative trainings in quality standards and advocacy
FTF	OP3	Number of individuals who have received USG supported short-term agricultural sector productivity or food security trainings	75,000	19,014	25.35%	More individuals will be trained as the crop season starts later in the year
		Male	41,250	8,942		
		Female	33,750	10,072		
FTF	OP4	Value of agricultural and rural loans	\$800,000	51,226.19	6.40%	Loans will be applied for and disbursed when the season starts later this year
		Male		40,393.45		
		Female		10,832.74		

<sup>7</sup> FY18 target revision proposed pending confirmation from USAID. This report captures current indicator targets

Indicator Source	Indicator Type	Indicator/Disaggregation	FY18 Target <sup>7</sup>	FY18 Q1 Actuals	% FY18 Achievement	Comments
FTF	OP5	Value of new private sector investment in agricultural sector or value chain (USD)	\$800,000	84,093.04	10.51%	More investment will occur when the season starts, later this year
FTF	OP6	Number of MSME including farmers receiving USG assistance to access loans	37,500	15	0.4%	More OGs will receive credit from their Outgrower Businesses in the form of inputs, ploughing when the season starts, later this year
FTF	OCI	Gross margins per hectare for selected crops US Dollar under marketing arrangements fostered by the activity (USD/ha)				Data will be reported in Q2
		Maize	\$800	N/A		
		Male	\$790	N/A		
		Female	\$840			
		Rice	\$1,350	N/A		
		Male	\$1,400	N/A		
		Female	\$1,250			
		Soy	\$650	N/A		
		Male	\$700	N/A		
Female	\$600	N/A				
FTF	OC2	Number of hectares under improved technologies or management practices as a result of USG assistance	72,000	N/A		Data will be reported in Q2

Indicator Source	Indicator Type	Indicator/Disaggregation	FY18 Target <sup>7</sup>	FY18 Q1 Actuals	% FY18 Achievement	Comments
FTF	OC3	Number of farmers and others who have applied new technologies or management practices as a result of USG assistance	72,000	N/A		Data will be reported in Q2
		Male	38,610	N/A		
		Female	31,590	N/A		
FTF	OC4	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	338			Data will be reported in Q2
FTF	OC5	Value of incremental sales (collected at farm-level) attributed to FTF implementation	\$16,940,000	N/A		Due to the agricultural calendar, data will be provided in Q4
		Maize	\$14,570,000	N/A		
		Rice	\$1,780,000	N/A		
		Soy	\$590,000	N/A		
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	75	N/A		Survey will take place in Q4 and data will be reported in Q4

Indicator Source	Indicator Type	Indicator/Disaggregation	FY18 Target <sup>7</sup>	FY18 Q1 Actuals	% FY18 Achievement	Comments
CI	OC8	Number of organizations/enterprises identified as high potential for future awards	7	4		We are likely to reach the targets by the end of FY18
CI	OP8	Number of organizations/enterprises receiving capacity building support against key milestones	50	-		
F	OP9	Number of awards made directly to local organizations by USAID	5	4		We are likely to reach the targets by the end of FY18
FTF	OPI0	Number of Households benefiting directly from USG Assistance		31,010		
FTF	OPI3	Number of members of producer organizations and community based organizations receiving USG assistance	6,750	5,515	81.70%	A lot more FBO members got attracted to the Quality Standards training and agricultural tips disseminated through SMS and VM
FTF	OPI4	Number of MSMEs including farmers, receiving Business Development Services as result of USG assistance	30,000	11,192	37.31%	More individuals will receive BDS as the crop season starts later in the year
CI	OC9	Value chain actors accessing finance	225	7	3.1%	More actors will be assessing finance from FIs as the farming season begins latter this year

## **Annex 2: Success stories**





SUCCESS STORY

# Improving Livelihoods through VSLA

## An Unemployed Graduate Gains Employment with a Commercial Bank because of Dedicated VSLA Service

The Village Savings and Loans (VSLA) concept implemented by the USAID ADVANCE project is to ensure that smallholders who do not have access to formal banking services will be able to save towards the purchase of agricultural inputs to increase productivity. Therefore, improved seeds, fertilizer, weedicides, pesticides, inoculants among other inputs are promoted at the community level during share-outs to ensure easy accessibility to such inputs. As at December 2017, the project had formed 853<sup>8</sup> VSLA groups with a membership of 19, 856 beneficiaries (76% female). The groups were trained on how to save and record their savings, maintain orderliness in the group during and after meetings, leadership roles, development of group constitutions and fines, buying of shares and borrowing from the VSLAs.

Community volunteers were trained on the VSLA concept to be able to render support to a cluster of VSLA groups in record keeping and other activities that are undertaken to ensure that groups perform at high level even after the exit of the project. Therefore, Abdulai Abukari an unemployed Bachelor of Arts graduate from the University for Development Studies was trained as a VSLA agent to support four VSLA groups with about 100 beneficiaries.



*Abulai Abukari taking records of VSLA transaction by one of his groups at Sampayili*

One of the objectives of Abdulai was to link his VSLA groups to banks for financial services. Although this initiative was challenging, he successfully linked two groups (Kpanmanga and Bobgunyeyaa Groups from Sambu community) to the National Investment Bank in February 2017. Further, the two groups opened accounts with the bank with a total savings of GHS 15,000 or \$3,345.68 (GHS 8,000 or \$1,784.36 for Kpanmanga, and GHS 7,000 or \$1,561.32 for Bobgunyeyaa). Based on the returns, the two other VSLAs opened accounts with the same bank, with Abdulai Abukari playing a vital role in the process.

<sup>8</sup> 853 are currently active

The instrumental role Abdulai played by liaising with the bank and the groups to mobilize funds for savings earned him the admiration of the bank officials, who went ahead to employ him in June 2017.

Abdulai remarked: *“I am grateful for the training I received from USAID ADVANCE. The skills-set I received through their trainings and activities landed me a job three years after graduating from the University. I am also glad the VSLA groups have seen the need to enroll with the formal banking sector to access credit and other facilities”.*

Currently, Abdulai Abukari works for the National Investment Bank at the Yendi branch. He affirms that his livelihood has improved as he now contributes financially to the upkeep of his family. He intends to save some of his salary to pursue higher education and take care of his younger siblings. He has, since his employment, mobilized 44 clients in the Sambu area of the Mion District in the Northern Region for the bank. Also, he has been involved in sharing his experiences on VSLA linkages to financial institutions with eight groups in Kpanashe in the Gushegu in the Northern Region who have agreed to send their savings to Opportunity International in Tamale.

USAID ADVANCE seeks to use the VSLA approach for smallholders to purchase production inputs to increase yields and income. In 2018, the project will set up 300 new groups and provide the needed guidance to make the group members economically empowered





SUCCESS STORY

# Adopting Innovative Ways to Improve Trade and Marketing

## Cereal Foods Processor Increases Sales from Product Rebranding

### Background and Challenge

Yedent Agro company formulates and produces vitamins and minerals fortified maize and soybean foods for the Ghanaian and West African market.

Since its establishment in April 2002, the company relied mainly on contract orders from the World Food Program and the Ministry of Health of Ghana to drive sales. In 2014, it decided to enter the consumer market with “MaisoyForte”, a maize-soy blend breakfast cereal fortified with vitamins. In the Ghanaian market, this type of cereal food is commonly called “tombrown”.

Despite its comparatively low price and nutritional superiority over similar products, sales for MaisoyForte was low. About half of the product distributed to supermarkets and retail shops in the Ashanti and Brong-Ahafo regions was returned unsold. Retailers were decreasing shelf space for the product to make way for products with stronger demand.

### Our Intervention

In mid-2015, Yedent Agro sought the help of the USAID ADVANCE project to address the low sales of MaisoyForte. The project hired a consultant to review the market situation of the product, and to develop a strategy and action plan to promote the brand and increase sales.

The review established that the market perceived the product as something other than “tombrown” – the product name



Old Brand Packaging



New Brand Packaging

and packaging did not reflect its content; the packaging options were inadequate as the product was

packaged only in 500g packages; and the opaque product package made it impossible to visualize the content.

The consultant recommended a rebranding, including renaming the product to reflect its content, and switching to transparent packaging.

In December 2016, the firm completed re-branding the product and acquired a branded distribution van. This was in addition to the deployment of billboards and radio adverts to improve brand awareness.



*Branded Distribution Van installed with Public Address System*

### **The Outcome**

After ten months of rebranding and relaunch, Yedent has multiplied sales of the product tenfold from an average of GHS 3,800 (\$877.6) monthly to GHS 37,667 (\$8,402.2).

The product has regained lost shelf space. The number of retail outlets carrying the products has increased from nine in the Ashanti, Brong Ahafo and Greater Accra, to 70 across all 10 regions of the Country. Current monthly production volumes for the product has increased by 800% from 0.48 metric tons to 4.71 metric tons.

Farmers have benefitted from Yedent's increased sales with increased demand from the company for maize and soybean for processing. In 2017, Yedent ventured into the development of its first soybean outgrower scheme with Suleman Abdul Karim, a USAID ADVANCE nucleus farmer in the West Mamprusi District in the Northern Region. This initiative is part of Yedent's strategy to expand and secure its raw material base. The project will continue to enhance the outgrower schemes to enable famers access good quality inputs, and a guaranteed market.





SUCCESS STORY

## Impact of USAID ADVANCE on a Lead Farmer

### The story of how a lead farmer built his house and bought a motorbike



Abdul-Kadiru Imoro standing in his own house built through increased crop yield

*“Since I became a beneficiary of USAID ADVANCE interventions in 2014, I have always had high farm produce and used the income generated to buy a motorbike and built my own house and roofed it with aluminum roofing sheets.”* This is the testimony of Abdul-Kadiru Imoro a lead farmer working with Kharma Farms in Sampayili in the Karaga District.

Kharma Farms is an outgrower business operated by Muhib Hussein under the USAID ADVANCE project. Through the

lead farmer system, well-established outgrower businesses select a lead farmer who represents them in their operational communities. It is this lead farmer concept that has brought the potential in Abdul-Kadiru Imoro to the limelight as he represents Kharma Farms at Sampayili. He does a great job and always realizes 100% investment recovery from the outgrowers.

Before Abdul-Kadiru Imoro became a beneficiary of the USAID ADVANCE project, he could barely maintain a two-acre farm by himself. Through the project, Kharma Farms entered the Sampayili community in the 2014 farming season and started extending ploughing services to smallholder farmers who could not afford to pay cash.

Kharma Farms identified Abdul-Kadiru Imoro and for the first year of being with the project, Abdul-Kadiru received ploughing services for a four-acre land. The cost of the services was paid after harvesting. Abdul-Kadiru cultivated two acres each of soybeans and rice and at the end of the season, he harvested 5.13 MT/Ha of rice and 2.5 MT/Ha of soy, compared to previous yields of 1.75 MT/Ha and 0.5 MT/Ha for rice and soybean respectively. After fully paying his debt, he bought a motorbike from the rice proceeds. Excitingly, Abdul-Kadiru remarked: *“have you seen how ploughing service and row planting of rice can turn things round in one’s life”*.

Following this success in 2014, Kharma Farms adopted him as a lead farmer in Sampayili and has since received several trainings from USAID ADVANCE (including trainings on Good Agriculture Practices, spraying services and grain quality standards) which have helped him improve his farming techniques.



In 2015, Kharma Farms increased Abdul-Kadiru's acreage from four to eight. He cultivated three acres of maize, three acres of rice and two acres of soy. He adopted the project's technologies he had learnt through the trainings, demo set up and radio education. His yields for that year were: 5.2 MT/Ha for rice, 4.5 MT/Ha of maize, and 2.6 MT/Ha of soy. This was impressive for him as he generated enough proceeds from the sale to even build a house. *"I built my house and roofed it with aluminum roofing sheets and still had enough food for my family. I am a proud man and I am proud to be a beneficiary of the USAID ADVANCE interventions. May Allah bless ADVANCE and their sponsors so that they can continue to guide us further to reach greater heights"*, Abdul-Kadiru Imoro gladly remarks. For the Sampayili community where most houses are built with mud and roofed with thatch because of low income, it is a great achievement to have a house built and roofed with aluminum roofing sheets.



*Abdul-Kadiru Imoro in his three-acre maize farm at Sampayili*

*"In 2017, Kharma ploughed four acres of maize for me, gave me yellow maize seed with fertilizer, I planted in rows and buried the fertilizer, today it is about 70 days old and when I look at the farm I get satisfied therefore I cannot hide my story"*, Abdul-Kadiru Imoro remarked.

Moving forward, Abdul-Kadiru Omoro plans to transfer this knowledge to other smallholder farmers to also adopt the best farming practices. The project will continue to work with Kharma Farms to improve the capacity of Abdul-Kadiru Imoro and other farmers so that they can have improved yields.





SUCCESS STORY

## Facilitating Effective Market Linkages and Quality Management System in the Grain Supply Chain

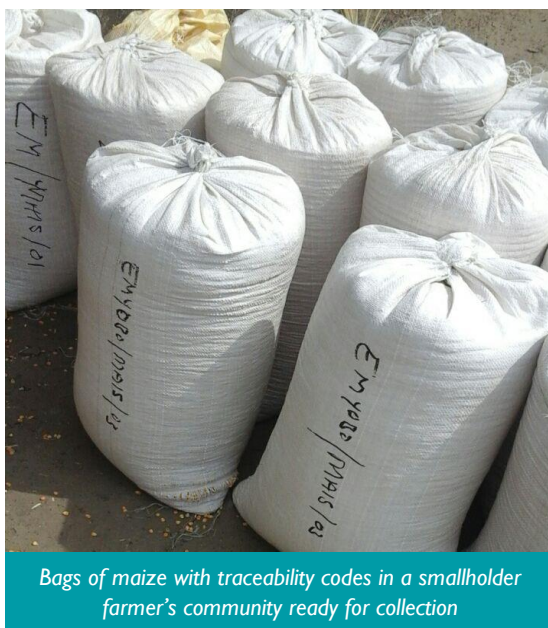
### Traceability Codes Improve Quality of Produce Farmers Deliver to Feed Processors

For Agricare, a Kumasi based feed miller, producing 6,000 metric tons of feed per annum, tracking the source of poor quality maize delivered to its factory to a specific farmer remained a challenge. In 2016, the company supported 14 nucleus farmers and 334 smallholders with hybrid maize seed and fertilizer. The farmers paid back 712.50 metric tons of maize which translated into 14,250 bags of maize of 50 Kg weight each.

Nucleus farmers will typically aggregate the maize from their smallholders in various communities, add theirs, and deliver them to Agricare in Kumasi in truckloads of 500 to 600 bags per consignment. Due to the absence of adequate storage facilities, nucleus farmers often weigh, package and leave the produce in the custody of smallholder farmers, and later hire trucks to load and deliver them to the buyer.

Some of the consignments delivered to Agricare included underweight bags (< 50Kg), inferior quality grain, or grain with too much foreign material. Nucleus farmers found it difficult to identify and isolate these bags from thousands of bags delivered to the buyer. Where a defective bag was identified, the challenge was how to trace it to the source of supply.

To address this challenge, USAID ADVANCE and five nucleus farmers in the Upper West Region in November 2016 piloted the use of traceability codes written on each bag of maize supplied to Agricare. The code has the name of the nucleus farmer, name of the smallholder farmer, community, and the bag number. Smallholder farmers have their codes written on their bags in their presence before their produce is carted away by the nucleus farmer, or his or her representative. The selected nucleus farmers generated and wrote traceability codes on all the bags of maize they supplied to Agricare.



Bags of maize with traceability codes in a smallholder farmer's community ready for collection



At the end of the 2016 season, all smallholders on the scheme supplied maize that met the quality parameters of Agricare. The company did not report any underweight bags, or grains mixed with foreign materials.

Emmanuel Yobor, a nucleus farmer in the Upper West Region, joyfully describes the traceability coding as his “new packaging security man”. On its effectiveness, he says “with the codes, all smallholder farmers know that bad maize supplied by them can be traced to them so they package the produce to meet high standards. Produce left in their care was not tampered with because they have unique marks on them”.



Maize with traceability marks in Agricare warehouse

Emmanuel directs a vehicle from Agricare to a smallholder farmer in Dasimah in the Sissala West District of the Upper West Region of Ghana to load and deliver maize to Agricare unaccompanied. He is confident of the quality, and knows that he can trace any defective bag to its source. Previously, Emmanuel or his field officer would have to accompany the vehicle to the community, randomly sample bags from the consignment to inspect its contents and weigh them to ensure that Agricare’s quality requirements were met before loading them into the truck.



A truck discharging maize with traceability codes at Agricare

Another nucleus farmer, Yahaya Seidu in Buoti, also in the Upper West Region, has allowed smallholder farmers to fill sacks of maize in their homes, and bring them to a specified location for weighing. Previously, Yahaya would send a representative to the smallholder’s farmer community to supervise the packaging process.

For Agricare, the traceability has saved them the time and costs of labelling each bag of maize before storage. It can investigate any quality defects in any batch of feed produced to the source of maize. William Ahiadormey, Managing Director of Agricare, has, on some trade missions to farmer communities, asked to meet some smallholder farmers, based on their traceability codes, to commend them for their high-quality supplies.

In 2017, the traceability coding was adopted by 18 additional nucleus farmers and their smallholders from the Upper West Region (they are implementing the scheme on a full scale out of a total of 79 outgrower businesses.) who are suppliers to Agricare and other large processors. In 2018, Agricare intends to make traceability coding of local maize mandatory for its local suppliers. Consequently, ADVANCE is providing the requisite support to all beneficiaries of the Agricare scheme to enable them to meet this requirement.

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