



# FEED THE FUTURE

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



## TELLING THE USAID ADVANCE SUCCESS STORY



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## PREFACE

The USAID Feed the Future Agricultural Development and Value Chain Enhancement (ADVANCE) activity is a five-year project implemented by a consortium led by ACDI/VOCA. The project's goal is to scale up agricultural investments to improve the competitiveness of the maize, rice, and soybean value chains in Ghana. The project adopts a facilitative value chain approach, where smallholder farmers link to markets, finance, inputs, equipment, and information through larger commercial farmers and traders who play the role of outgrower businesses and have the capacity and incentive to invest in the smallholders' farming activities. These linkages build the capacity of smallholder farmers to improve the efficiency of their farm businesses with improved production and post-harvest handling practices. The project aimed to reach more than 113,000 smallholder farmers by end of 2018.

As of FY17, USAID ADVANCE had reached 127,050 smallholder beneficiaries, of whom 66,595 (52.42 percent) are men and 60,455 (47.58 percent) are women, which is 14,050 (12.4 percent) above the life of project target of 113,000. The project has supported 1,034 private enterprises, producer organizations, trade and business associations, and community-based groups through training, facilitating access to loans, and business development services; and trained 116,694 individuals, of whom 57,213 (49.03 percent) were women, in agriculture and food security-related topics.

This document is a compilation of some of the project's success stories. They show evidence of USAID ADVANCE's impact in the project's communities, especially its impact on livelihood through interventions such as: linkage to markets, the promotion of improved agricultural technologies and business management practices, including climate smart techniques, increasing access to finance through Village Savings and Loans Associations (VSLAs) and linkages to Financial Institutions (FIs). The project has also supported emerging outgrow businesses, encouraging youth patronage in agriculture, promoting proper recordkeeping, and more.

## I. INSPIRING FINANCIAL HOPE AND INCREASING ACCESS TO AGRICULTURAL SERVICES FOR WOMEN IN RURAL GHANA

### Beneficiaries adopt the Village Savings and Loans concept

Although there are banks in some rural communities, most smallholder farmers do not believe they have enough money to open accounts, or engage with them. Also, farmers do not keep adequate records of earnings and spending from past farming seasons so banks are hesitant to lend to them for fear that the farmers will not raise enough revenue to repay the loans.

To address this issue, USAID ADVANCE, in 2015, adopted the Village Savings and Loans Association (VSLA) concept, with the aim to encourage smallholder farmers develop the culture of savings to purchase inputs for crop production and be economically empowered. As of fiscal year (FY) 17, the project formed 826 VSLA groups with membership of approximately 20,000 beneficiaries (76 percent women), who saved \$539,118 (GHS 2,223,325) and 348 groups gave out loans amounting to \$90,587 (GHS 387,760). The groups have all received training on how to record their savings, maintain orderliness in the group during and after meetings, leadership roles, development of group constitutions and regulations, buying of shares and borrowing from the VSLAs.

Beneficiaries of the VSLA have experienced the benefits associated with the concept and shown appreciation to USAID ADVANCE for equipping them with “banks” in their communities. They affirm that they can now afford to buy inputs for agriculture production. “We are now able to manage our funds more effectively and end the farming season with a greater profit than before,” Barikisu Batukpere in the Upper West Region narrates. She adds: “We can borrow money from our savings to pay for seeds and farming equipment, which results in the use of more effective farming technologies that increase productivity. The interest rate is usually five to ten percent per annum compared to a current average m of 30 percent per annum from the commercial banks.”

A member of the Suglo Mbori Buni (name of group means *to seek wealth with patience*) VSLA Group in Kpanashe community in the Northern Region remarked: “For Suglo Mbori Buni group, the over 150 women saved GHS 13,007 (\$58,271) to invest in the recommended agricultural production practices we had seen through USAID ADVANCE’s field demonstrations. During the share-out (the period where funds contributed are disbursed) in 2016, USAID ADVANCE facilitated a community input promotion event whereby representatives from Yara and Heritage Seeds (Input Suppliers) promoted their products to the community members. The farmers purchased seeds produced by Savanna Agricultural Research Institute (SARI), instead of using saved seeds from the previous harvest. They also learned about the importance of double-plowing, which retains moisture in the soil.



*Smallholder farmers expressing their joy during input promotion where they used their VSLA savings to purchase certified seeds.*

According to Barikisu, through proceeds from her VSLA savings, she could invest in farm input and land for production. She doubled the size of her farm, from two acres in 2016 to four acres in 2017, and is expecting to expand to eight acres in the next farming season. “Using part of my savings of about GHC500 (\$112), I bought certified seeds (Pioneer), and patronized a tractor service. I could hire the service of a spray service provider at a cost of GHC15 (\$3.4) per acre. I expect a total of 80 bags of maize compared to the usual 30 that I produced.” Bariku said.

Besides its contribution to increasing agriculture production, the money saved or loans secured from VSLA pay for educational bills of beneficiaries’ children as well as other social needs. For Elizabeth Dassah, a woman beneficiary in the Fio community, her daughter is now in the nursing training college because she could borrow from the group. USAID ADVANCE will set up 200 new groups and continue to use the VSLA approach for smallholders to purchase production inputs to increase their yields and income.

## 2. MAXIMIZING SAFE APPLICATION OF PESTICIDES AND CREATING EMPLOYMENT FOR YOUTH

### USAID ADVANCE Spraying Services Provision Has Contributed to Improved Livelihoods of Youth in Northern Ghana



A spray service provider in his Personal Protection Equipment (PPE) spraying a farm land.

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“I made GHC 1,400 from spraying farmers’ field and have saved it with GN Bank towards next year’s farming activities,”

—Ali Yahaya, spray service provider from Bulenga, Upper West Region.

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The health and safety of farmers—especially of the vulnerable in farming communities—were a concern for USAID ADVANCE. In northern Ghana, some smallholder farmers continue to use pesticides without protecting themselves. Notwithstanding the economic benefits of using these products, they could pose environmental and health risks to users and other natural resources. The effect of the pesticides on the environment can reduce biodiversity and aquatic life if not handled appropriately. Evidence of food poisoning and many skin diseases could be due to inappropriate use and handling of agricultural pesticides in Ghana.

The primary objective of the project’s initiative to support the setting up of spraying service providers is to mitigate the harmful effects of pesticides on users and the environment. The project, in collaboration with the Plant Protection and Regulatory Services

Departments (PPRSD) of the Ministry of Food and Agriculture (MOFA), set up and trained 711 young men as spraying service providers across the Northern, Upper East and Upper West Regions of Ghana, as of FY17. The training covered the use of various products, the importance of using personal protection equipment, customer care, basic recordkeeping, and assembling and servicing of knapsack sprayers.

After gaining the knowledge and skills to provide professional and effective spraying services, the trained spraying service providers have so far provided services to 8,597 smallholder farmers for a total value of GH¢169,555 (\$37,847), covering 19,990 acres.

Dauda Yakubu is a spraying service provider in the Northern Region and he remarks: “I generated GH¢ 2,544 (\$568) from the 318 acres I sprayed in 2016, with which I bought nine bags of fertilizer and applied on my four-acre maize farm. Through this, my yield increased from the usual 1.3 MT to 3.9 MT of maize. I give credit to USAID ADVANCE for exposing me to a business opportunity within my own neighborhood and helping me get enough food to feed my family.”

During a visit to Kpanashe in the Northern Region in October 2017 by the USAID/Ghana Mission Director, Sharon Cromer, a 24-year-old spraying service provider, in an outburst of joy, explained how

the spraying service concept has offered jobs, confidence and income to him and other youth in the community. According to him, the seasonal jobs for the youth in the community have contributed to reducing rural urban migration in the community. Alhassan Yussif, an outgrower business owner, verified this assertion; he revealed that he supports 25 young ladies and 40 young men in farming, without such support, he made the projection that all of them would have migrated from the community to pursue greener pastures in the urban areas.

To make spraying services more accessible to smallholder farmers, USAID ADVANCE will train an additional 700 sprayers (majority being the youth) across the three northern regions of Ghana by the end of 2018. For sustainability, USAID ADVANCE is developing dedicated supply chains for these spraying service providers by linking them to private input firms, telecommunication networks, banks, and outgrower businesses to establish business relationships that will last beyond the project.

### 3. CELEBRATING THE SUCCESSES OF FEMALE FARMERS

#### Margaret Tabla Demonstrates Evidence of USAID ADVANCE Project’s Impact on Smallholder Farmers

Margaret Tabla, a 45-year-old widow and mother of six, is an outgrower farmer working with Outgrower Business (OB) Manager, Augustine Sandow Ambotima. Margaret cultivates five acres of maize and three acres of soybeans. She started working with the first phase of USAID ADVANCE project in 2012.

Prior to joining USAID ADVANCE, she recorded very low yields—an average of 0.1 metric ton of soybean per acre and 0.3 metric ton of maize per acre. The low yields were due to the poor agricultural practices such as using saved seeds, planting haphazardly, inappropriately applying fertilizer and other agrochemicals, among others. Margaret simply did not have adequate knowledge of good agricultural practices.

With USAID ADVANCE’s program support, especially training on good agricultural practices (row planting, use of certified seed, appropriate fertilizer, and the application of agrochemicals); post-harvest handling; recordkeeping; numeracy; farming as a business; Sell More for More, and women’s leadership programs. Today, Margaret sees farming as a business and her achievements include the following:

- In 2014, she increased her acreage from three to five acres of maize, and an increase in yield from 0.3 metric ton per acre to 1.04 metric ton per acre, earning her an income of GHC 5,200 (\$1,330).
- Because of her adoption of good agricultural and other practices, Ghana’s Ministry of Food and Agriculture recognized and awarded her as the best female farmer in maize and soybean in her district. As her award, she received a bicycle, wellington boots, a certificate of merit, and a machete. Margaret no longer walks long distances from her community to others to educate farmers on the need to adopt good agricultural and other practices in their farming activities; she covers the distances with her bicycle.
- Margaret also serves as a resource person on radio programs that educate smallholder farmers on good agricultural and management practices.

Margaret’s achievements have been recognized by OB owner, Augustine Sandow Ambotima, who is mentoring her to become an Associate Nucleus Farmer and ultimately, an OB. Augustine has entrusted Margaret with many responsibilities: she now supervises the formation and training of farmer groups, provides extension services to Ambotima’s other outgrowers, supervises the activities of the OB’s tractor operators as well as monitors and supervises the operations of the Village Savings and Loans’ scheme that includes 82 groups in 11 communities, with 2050 members (with 1,558 females). The Village Savings and



Margaret, in one of the plowed fields she supervised for usage as a demonstration plot.

*“Because of the yield I made in 2014 with the support of USAID ADVANCE, my late husband’s family has allotted me five acres to add to the five acres I already have, and they are willing to add more land if only I am willing to accept it.”*

—Margaret Tabla, a smallholder farmer in Bussie, in Ghana’s Upper West Region



Loans' concept allows smallholder farmers to save together and take small loans from the savings, thereby providing simple savings and loan facilities to make up for the limited access to formal financial services in rural communities.

*“Margaret has worked so well and hard that now I assign her to represent me at meetings and perform a lot of my duties as a nucleus farmer for me,”* says Ambotima. Margaret's excellent work also gained recognition in the Bussie community. The opinion leaders and community chief have nominated her to run in the upcoming National District-Level Election as an Assemblywoman to represent them at the Daffiama-Issa-Bussie District Assembly, where she previously served as a unit committee member. They have confidence that she can champion their cause. She is also currently the spokesperson for the Queen Mother of Bussie.

***“I owe all these achievements and successes to USAID ADVANCE. If not for USAID ADVANCE I would not have reached this far. Thank you very much USAID ADVANCE.” — Margaret Tabla, beneficiary of USAID ADVANCE training.***

## 4. SCALING UP MOBILE FINANCIAL SERVICES FOR FARMERS

### USAID ADVANCE Subscribes Farmers to Mobile Money Virtual Wallet



Smallholder farmers at one of the mobile money training workshops.

*“Mobile money has helped me have access to my accounts. I can easily record the value of inputs sold in the communities. With my five agents, I serve more than 3,500 smallholder farmers in Mion District.”*

—Mohammed M. Muntaka, input dealer, Northern Region

USAID ADVANCE has been supporting the maize, rice, and soybean value chains in Northern Ghana to achieve food security. The project encourages savings among its smallholder farmers while ensuring that easy payment options are accessible to them, especially in remote areas where there is no access to a bank.

In 2015, realizing that some of the farmers with whom the project works own mobile phones, the project introduced them to the mobile money concept. Prior to introducing them to the mobile money concept, farmers travelled long distances to transact business and carried cash with the attendant risks. Collaborating with telecom companies (MTN, TiGO), and Fidelity Bank, USAID ADVANCE organized the farmers to subscribe to the mobile money virtual wallet on their personal phones. The project explained the service’s benefits such as

extending financial services (sending and receiving monies via mobile phones) to unbanked people. Since its introduction to project beneficiaries, the mobile money service has proven to be cost-effective, convenient, and time-saving. The charges for sending money is insignificant compared to travel time and the expenses involved in transacting business in a more traditional manner. With the mobile money concept, farmers and outgrowers send and receive money on their phones without the fear of theft.

Outgrower business owners (OBs) who work with the farmers started using the service after seeing its benefits first-hand. Within a year; 3,274 smallholder farmers and 65 outgrower business owners have begun using the service for various financial transactions. The OBs promptly pay for produce aggregated from their smallholders and inputs bought from input dealers through their mobile phones. Receiving their money on their mobile phone is saving the farmers from the temptation of spending it instantly, which they occasionally did when they had physical cash. Some farmers even use the service as “savings account.”

Monitoring of transactions of four OBs who received training and set up as merchants in the Upper West Region, showed that e-transactions (cash in/cash out) carried out amounted GHS 2,269,403 (\$587,365) in FY16. The project will continue to scale up the mobile money technology to allow more value chain actors in northern Ghana to make payments spending less time and resources.

## 5. COMMUNITY INPUT PROMOTION OFFERS ACCESS TO FARM INPUT AND INCREASES REVENUES

### Tang Gomda Enterprise Increased Sales and Revenues through Community Input Promotions in Karaga District of the Northern Region

Input promotions are events organized by USAID ADVANCE to increase farmers' access to inputs by bringing input dealers to the communities when the farmers' Village Savings and Loans Associations are sharing out their savings.

The project worked with input dealer Tang Gomda Enterprise, operated by Fuseini Ziblim, to implement the community input promotions in Karaga Town, in Karaga District in 2017.

Until Fuseini Ziblim met USAID ADVANCE and engaged in the community input promotion activities, he operated his input shop in Karaga market, where he competed with other input dealers. The project introduced Tang Gomda Enterprise to farmers in nine remote communities where the VSLAs organized savings' sharing events. Close to 400 smallholder farmers, mostly women, used part of their savings to purchase inputs (seeds, herbicides, and knapsack sprayers) worth over GHS 20,000 (\$4,464) during the period of the promotions. After participating in the input promotion event, Fuseini's daily sales, which averaged GHS 1,500 (\$335) in 2016, increased to an average of GHS 3,200 (\$714) in 2017. Through USAID ADVANCE's facilitation, he now covers over 10 additional communities in the districts and provide over 1,000 farmers with inputs including fertilizer, seeds, agrochemicals, and insecticides to control Fall Armyworm.



Fuseini Ziblim, an input dealer, poses in his shop containing inputs such as seed, herbicides, and knapsack sprayers.

Fuseini Ziblim excitingly narrates: *"The community input promotion facilitated by ADVANCE is very good. Within two days I made GHS 5,000 (\$1,116) of profit from the promotion and since then, the community agents made a follow up to my shop to buy more inputs. My sales have increased with the number of people visiting my shop. I am very happy and wish to thank ADVANCE for identifying me."*

To further improve his relationship with farmers and increase sales, Tang Ngomda established 24 demonstrations sites on maize and donated 0.1 MT of NPK, K-Optimal and weedicides valued at GHS 1,500 (\$335) to train smallholder farmers in the Karaga District.

During fiscal year 2017, USAID ADVANCE organized 204 input promotion events, through which 130 input dealers sold inputs for a total value of GHS 568,041 (\$126,795).

## 6. SUPPORTING EMERGING OUTGROWER BUSINESSES

### An Outgrower Business Owner Capitalizes on USAID ADVANCE's Business Management Training to Enhance His Business Operations



Subila Iddrisu (right) taking some outgrowers through his farm.

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*"I am looking to help other farmers become OBs, just as Gundaa did for me"*  
—Subila Iddrisu

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Starting as a lead farmer for Gundaa Produce Company where he supervised the plowing services for the outgrowers, Subila, in 2014, set up his outgrower business (OB), bought a tractor, and became an associate outgrower business (OB) providing services to over 100 outgrowers. He called his OB Yong Dakpemayili Company Ltd.

The start of Subila's business was shaky. In the first year, nearly 30 percent of his outgrowers defaulted in repayment. While he waited until the rains to find outgrowers, he also did not work to establish any relationship with them, and so most of them did not honor their commitments to repay. According to Subila, he learned one of his most valuable lessons that, to be successful, he had to plan and build trust with his outgrowers.

In 2015, USAID ADVANCE supported Subila to access a loan from Sinapi Aba Trust to purchase a new tractor and render plowing services to his farmers. The project adopted one of his farmer's land as maize demonstration farm. The project trained Subila and his field agents on good agricultural practices, and during planting, the project facilitated him to use certified seeds, plant in rows at the correct spacing, and apply appropriate fertilizers. The adoption of these improved farming technologies resulted in improved yields of 5.88MT/ha of maize in that year compared to a maximum of 3.1MT/ha on the same land size in previous years. This significant increase in yield enticed the other farmers to adopt the recommended farming practices. Many more smallholder farmers have linkages to Subila.

Currently, Yong Dakpemayili Company, Ltd., has over 611 outgrowers in eight communities, with nearly 46 percent being women. Subila now has a default rate of less than 10 percent on services provided. The company employs two field agents and two part-time machinery operators. In each community he has a lead farmer who coordinates activities on his behalf in that community. Yong Dakpemyili sells most of his produce to Gundaa Produce Company, a large aggregator, which in turn sells to large buyers such as World Food Program (WFP), Premium Foods Limited and has signed a purchase agreement Nestle Ghana recently. Hence, Subila sells his maize at very competitive prices. In 2016, Subila, sold 20 Mt of maize valued at GHS10,000 (\$2,511) to Gundaa Produce Company. In addition, Subila gets his maize cleaned and re-bagged at Gundaa's warehouse, whose construction was with the support of USAID ADVANCE and certified under the warehouse receipt program. Moving forward, Subila would like to grow his business to take on direct marketing to the large buyers.

As of FY17, a total of 434 OBs and lead actors had been trained on the USAID ADVANCE eight-module Outgrower Business Management (OBM) curriculum aimed at educating OBs on proper business management practices with the eighth module dedicated to female OBs and FBO leaders. USAID ADVANCE deliberately ran the OBM modules along the cropping calendar, so that OBs can have a thorough understanding of how they can plan and operate their businesses efficiently, profitably, and sustainably. Each module took two days and participants received certificates of competency following post-training monitoring and evaluation. In 2018, the project will train 300 OBs and lead actors, based on their specific needs, to improve their business management services.

## 7. ENSURING OPTIMAL DATA CAPTURING FOR EFFECTIVE DECISION MAKING

### USAID ADVANCE Adopts SmartCard Technology for Optimal Data Capturing

In Ghana, lack of a unique national identification system coupled with low literacy levels make it difficult to use normal attendance rosters to accurately count large numbers of participants during training. Other challenges posed to continuous tracking include the practice where most participants are not consistent with their names when registering for a training. To overcome these challenges, the USAID funded Agricultural Development and Value Chain Enhancement (ADVANCE) project designed an innovative and efficient system that accurately identifies and tracks project interventions for each beneficiary. The project introduced SmartCards for each project beneficiary to capture and store data.



The women's group of Diare, in the Northern Region, showing off their new SmartCards printed by ADVANCE. Photo credit: USAID ADVANCE Tamale Office.

Each project beneficiary's picture and unique identification numbers are printed on the smartcard while essential and private information are stored in the card. The data contains the participant's age, gender, phone number, farm size, yield and sales history, number of dependents, number of trainings attended, and other information that is essential for monitoring and evaluation for decision making.

Using the SmartCard for three years now, the results have been positive. With over 100,000 SmartCards in circulation, USAID ADVANCE is also able to determine the training attendance rate of farmers and follow up on beneficiaries with poor attendance. As of December 2017, the project has effectively tracked over 114,488 beneficiaries who have attended trainings.

With the SmartCards, capturing and analyzing data is faster and easier, thereby eliminating the risk of double counting. High quality data is also a benefit, with less effort and time in addition to easy identification of beneficiaries who are assigned unique ID numbers. The SmartCard system supports the project in making both strategic and day-to-day operational decisions.

*"As a nucleus farmer, the SmartCard helps me in tracking the provision of services to my outgrowers. For instance, if I hire a tractor operator to go and plough for my outgrowers, the operator is easily able to identify those he must plough for as they present their ID cards. This ensures that my outgrowers are served first before other farmers. My women outgrowers feel very proud when they put on the ID cards. Well done, ADVANCE for that innovation,"*

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*"The best, the easiest, and the smartest way of interacting with your project beneficiaries and knowing how they are performing in real time as you implement project strategies over the years,"* said Samuel Akoi-Wontumi, USAID ADVANCE M&E Coordinator to describe the SmartCard system.

said Ernest Asoi, leader of the Kukunasor Women’s Group in the Chereponi District in the Northern Region.

Although the SmartCard development was primarily for project use, it has additional benefits. It provides a form of identification to those without any formal ID, as is often the case in rural Ghana. The cards also provide a sense of belonging for the project beneficiaries especially at the community level. *“The SmartCard is very good. Anytime I attend a training, I put it on and it makes it easier to identify me. I don’t have to mention my name; the card gives my personal details, farm size, yield, and other information. I feel so proud when I wear it. In fact, I even put it on when I am attending programs like outdoorings, marriage ceremonies,”* said Fati Sulemana, a smallholder farmer in Nansoni in the Northern Region.

Based on these successes, the USAID ADVANCE project won a global Digi Award for digital innovation in the use of SmartCards to capture data during the 2017 USAID Global Innovation Week, organized by USAID, in conjunction with the Australian Aid Agency, the Hewlett and Gates Foundations, and the Center for Global Development at the Reagan Building in Washington DC. Dr. Niri Ramasinjatovo (who previously served as the USAID ADVANCE Deputy Chief of Party in charge of M&E, on behalf of the Ghana team and the USAID/Ghana Mission), received the award.



An ADVANCE officer handing over a SmartCard to a beneficiary after entering her data during a Good Agronomic Practices (GAPs) training for rice farmers at Janga in the Northern Region.

In 2018, the project will focus on ways of improving the SmartCard technology by exploring the possibility of making the cards accessible on mobile phones (and not only on computers) using the card readers. This will further enhance the ease in updating the records.

## 8. MAKING MECHANIZED FARMING ATTRACTIVE TO FEMALE FARMERS

### A Female Outgrower Business Champions Mechanized Farming in the Brong Ahafo Region



*Mary Azongo (left) with her husband.*

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*“The agreement with Sinapi Aba Trust gave me confidence to invest in climate smart practices”*  
—Mary Azongo, outgrower business owner and USAID ADVANCE training beneficiary

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USAID ADVANCE, in collaboration with AFGRI Ghana and John Deere, in 2016, started establishing model farms, in order to promote mechanized farming and improve the efficiency of farm businesses in production and post-harvest handling practices. The model farm approach promotes good agricultural practices (GAPs) and technologies to increase efficiency and productivity of outgrower businesses. It involves a holistic set of practices such as good land preparation, using good seeds, appropriate plant population density, appropriate plant nutrition, and use of mechanical planters, fertilizer applicators, boom sprayers and harvesters for efficiency and increased scale. Such large scale farming are usually practiced by men, in Ghana. However, some women have taken bold steps towards this practice. One of these women is Mary Azongo.

Mary Azongo is an outgrower business (OB) owner who currently works with 333 outgrowers, and has made steady gains by farming and marketing maize. From a modest beginning of farming 10 acres and supplying two to five neighbors with fertilizer.

After seeing Mary’s significant efforts to improve her livelihood and that of others through her farming business, another OB owner took her to a USAID ADVANCE maize demonstration site where she had an introduction to a new way of farming. Later that year, she attended the USAID ADVANCE pre-harvest agribusiness forum, where she made contacts with Dizengoff, John Deere and Sinapi Aba Trust. Mary leveraged these opportunities provided by USAID ADVANCE to expand her outgrower business and invest in outgrowers in her community. As a head teacher, and now a successful entrepreneur, she serves as a community leader and a mentor to many outgrowers, especially female outgrowers.

Mary’s two great strengths are: 1) the good reputation she built with financial institutions and end markets through her commitment to deliver on her contract and repay her loans in a timely manner and 2) her great innovative capacity and readiness to try innovative technology that could improve her farm business.

In 2016, the project linked Mary to Agricare, an agrofeed processing company in Kumasi, and she entered into a pre-financing contract for 30 farmers. Through the contract, she sold 150 MT of maize to Agricare. To meet the quality standards, she provided her farmers with mechanized shelling services. One of the key benefits Mary saw in the scheme is that Agricare committed to a set price. She also adopted good



agricultural and maintenance practices on her 25-acre farm, which encouraged Agricare to increase its contract to cover 230 acres for her and her outgrowers.

With increasing demand, she readily adopted another practice recommended by USAID ADVANCE—ripping as a sustainable land preparation technology. In 2017, in collaboration with John Deere/AFGRI—an equipment dealer—Mary’s farm served to demonstrate large scale model farming with ripping as a minimum tillage land preparation method and the use of planters with fertilizer applicators. She gives her perspective about the benefits of the ripper: *“previously, we first ploughed and then planted the seeds, then after a week or two, we added the fertilizer manually. But now, we can rip even 10-acre plots of land, plant the seeds, and add fertilizers, all on the same day. This...[makes] farming much easier and cheaper, too”*.

In 2017, the establishment of 13 maize model farms took place with an average yield of 4.66MT/ha. When Mary looks to the future, she hopes to increase her support to her farmers and the number of farmers who could benefit from what she has learned from USAID ADVANCE. The project will continue to support Mary and other female beneficiaries to scale up the adoption of large scale farming.

## 9. IMPORTANCE OF PROJECT COLLABORATION WITH OUTGROWER BUSINESSES

### Faustina Amoah and Her Husband Revamp Their Milling Business



Faustina Amoah (right) standing in front of her tractor that she received from matching grant from ADVANCE.

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*“We [OBs] help each other with market and weather information”*  
—Faustina Amoah, outgrower business owner and USAID ADVANCE training beneficiary.

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Faustina Amoah and her husband, Afena Yorke, started their outgrower business (OB) together in 2013 with 150 maize farmers. At a point in their farming business, they faced challenges with marketing their produce. They explored maize processing as a business opportunity. This led them to commence a milling business, producing maize grits, maize flour, dough, and tom-brown mix<sup>1</sup>. As the business progressed, they did not have reliable supply of maize for milling, which adversely affected their business. To address this challenge, Faustina and her husband adopted a strategy to focus on their outgrower business and expand the outgrower base to guarantee supply. It was at this stage that Faustina contacted the USAID ADVANCE in 2014, and collaborated with the project to demonstrate latest technologies to their outgrower farmers.

USAID ADVANCE helped link Faustina’s outgrowers (OGs) with Sinapi Aba Trust to access financing. The OGs received a loan of GHS 20,000 (\$5,534), and paid back. She also saw the need to help farmers save enough to purchase improved inputs. USAID ADVANCE also linked Faustina with Access to Life, a local organization that assisted her OGs to form Village Savings and Loans Associations (VSLAs). In 2016, USAID ADVANCE linked her with Grameen Foundation to train its farmers on good agronomic practices using the Smartex

extension application. Simultaneously, the project encouraged her to use mobile payments with some of her outgrowers through MTN mobile money and showed her how to access information such as weather and market prices.

In 2016, Faustina’s outgrowers increased their yield from 0.8 metric ton to 1.8 metric ton per acre because they adopted better farming practices. As of December 2016, Faustina’s outgrower network had grown from 150 to 350 farmers. Her OBs can sell over 200 MT of maize to her, of which she uses 140 MT for milling and 60 MT for her poultry farm. Faustina’s milling activity, now revamped led to her business thriving once more.

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<sup>1</sup>Toasted cornmeal porridge popularly known in Ghana as “Tombrown.”

## 10. ENCOURAGING YOUTH PATRONAGE IN AGRICULTURE

### Prince Danso, 27, Role Model for Ghanaian Youth to take up Farming as a Profession

Despite numerous strategies adopted by the Ghanaian government and other agricultural stakeholders to attract the youth into agriculture, most young people in Ghana shy away from farming with the perception that farming belongs to the elderly. Therefore, when USAID ADVANCE discovered 27-year-old Prince Owusu Danso's engagement in commercial farming, the project took a special interest to support him.

Prince Owusu Danso is the youngest outgrower business (OB) owner out of 373 OBs working with the project as of FY17. After completing his technical education in 2007, Prince started his own farm at Ejura in the Ashanti Region. He cultivated one-acre maize farm with seeds and fertilizer bought on credit. From that one acre, he harvested 0.8 MT. Happy with that yield, Prince increased his acreage to two the following year.

After eight years of hard work, Prince now has a 45-acre maize farm and works with 254 smallholder farmers (who cultivate about 1,167 acres of land) across six communities in the Ejura Sekyeredomase District whom he provides fertilizer and weedicides on credit. Though Prince was making improvements in his farming business, he acknowledges that since receiving USAID ADVANCE's support in 2015, he has been able to take his business to a higher level.

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*"I recently completed a 16-bedroom house at Ejura and am taking care of the education of four siblings. I have become a role model for the young men in Ejura who approach me to learn from my experience. I advise the youth that farming is good and rewarding, especially if one applies the best agricultural practices, he will get good yields. Farming is not only for old people, young people like you can also go into it." —Prince Owusu Danso, outgrower business owner and USAID ADVANCE training beneficiary*

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Prince Danso at a USAID ADVANCE-supported agricultural event.

messages on agronomic tips, market prices of commodities and weather information to better schedule his planting and harvesting. In 2015, the project connected him to two buyers, Spice Farms, and Akate Farms, both poultry farms. He supplied 10 MT of maize valued at GH¢135,000 (\$ 30,134) to Spice Farms. In 2016, Prince supplied 6.5 MT of maize to four end-markets in Ejura and Bibiani at a total value of GH¢80,000 (\$17,857.1)



Prince (indicated with arrow) and several his youth outgrowers in a group photo with the Chief of Party for the USAID ADVANCE project (in red shirt) and the USAID Private Sector Development team lead (third from right after the chief of party) during a field visit in July 2017.

In FY17, USAID ADVANCE identified Prince as a youth icon in agriculture with potential of influencing the 41.1 percent youthful population within his district to take up agriculture as businesses. Prince's district also selected him to distribute the government's subsidized fertilizer for the 2017 cropping season; after which, he successfully distributed 8,000 bags of fertilizer to both his and other farmers. Recently, Prince established three input shops and engaged three youth to manage each shop. He also established a mobile input service delivery system and purchased two motor bikes for usage by the youth he is working with.

Due to the training provided by USAID ADVANCE, Prince's smallholder farmers realize high yields,

which enable them to repay him for the services he provides to them. Lucy Fabea, one of Prince's smallholder farmers in Ejura narrates: *"Adoption of good agronomic practices from USAID ADVANCE greatly improved my yields. Like any other smallholder farmer in this community, previous yields used to be between 600 and 800 kgs of maize per acre but with the use of improved seeds and adoption of the good agronomic practices, I had 1500 kgs per acre in the 2017 farming season and I was very happy about it."*

Prince is working to establish one-stop farm service center where his farmers would access tractor services, inputs, and extension education at all times. He is also promoting the rearing of small ruminants by his young farmers to serve as another source of income for them. With the project's support, plans are also underway to buy air time on "Today's" radio station to educate and encourage more youth to take on agriculture.

## II. THE MYSTERY OF SLATE AND CHALK

### USAID ADVANCE's Numeracy Training Beneficiaries Share their Experience on Breaking Reading and Writing Barriers



Salifu Zalia, a smallholder farmer in West Mamprusi District of the Northern Region proudly displays her chalkboard after writing down her phone number.

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*"I am able to read the weight of my baby for weighing."*

—Rebecca, a beneficiary of the numeracy training in Sombo community in on the weighing scale whenever I take her to the hospital the Upper West Region.

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One of USAID ADVANCE's main objectives is to increase farmers' productivity and one strategy to achieve this goal is to train smallholder farmers to acquire numeracy skills. In 2015, the project began training smallholder farmers to acquire numeracy skills. As of December 2017, the project trained 31,727 farmers (18,156 or 57.23 percent women) on Numeracy skills across USAID ADVANCE's four zones of operation. It may be difficult to imagine, but most of these trainees had never learned to write all their lives.

The numeracy trainings do not only educate individuals on how to count numbers and calculate their income, they also contribute to recordkeeping and improve the quality of decision making for farming, which in turn increased productivity and profitability. For example: as smallholder farmers can identify expiry dates of inputs and the chemical

composition of fertilizer, they are able to make informed decisions about what input to buy.

Learning to hold a pen in their hand and move it to form a number was very challenging at the beginning, but the trainees remained committed. Salifu Zalia, a smallholder farmer in the West Mamprusi District of the Northern Region, shared: "It was so hard at first, I was sweating as I tried to write the numbers, but now it feels so easy." After all the demanding work and dedication to learning a new skill, the farmers are proud and grateful to USAID ADVANCE for supporting and facilitating the classes for them. They attest to practical results of the training and their contribution to the enhancement of their agribusiness. Majority of them can now identify and write numbers, from one to thousand. They can also identify the various denominations of the Ghanaian currency, the Cedi.

Issa Colubu, a male beneficiary of the training in Loagri community in the Northern Region, said that during previous farming seasons, he did not know the total cost of the seeds, fertilizers, pesticides, and more, as he had no way of keeping track of them. In the 2017 season, however, he could record how much he spent to determine if he made a profit or loss at the end of the season.

Amina Yakobo, a female beneficiary of the numeracy training in the Northern Region explained how useful her new numeracy skills have been to her, especially in respect of knowing the expiration dates on bottles of agrochemicals. She narrates that, in 2016, she purchased pesticides at a local shop and after using them on her crops, all the crops died. She purchased expired pesticides, but was not aware of it until after she



*Issa Colobu displays his tablet, on which he wrote the ages of a volunteer and himself.*

took the numeracy training course in the latter part of the year. Hence, in early 2017, she purchased non-expired pesticides, which helped her crops to flourish with good yields at the end of the season.

In Sombo community in the Upper West Region, another beneficiary, Rebecca Naa, excitedly remarked: “I am even able to read the weight of my baby on the weighing scale whenever I take her to the hospital for weighing.” Another beneficiary in the same community, Yaama, alluded that she now knows that “Mr.” refers to a man. This same beneficiary, after receiving training on how to

identify the different denominations of the Ghana cedi, could determine that a GHC 50 note given to her by a vendor did not have the security features and hence, raised an alarm. Later, they verified that the currency was indeed counterfeit.

Seeing the enormous results of the numeracy training, USAID ADVANCE will continue to follow up to measure the impact of the training and how numeracy skills is supporting beneficiaries to increase agricultural productivity. The project will also train over 11,000 smallholder farmers in 2018.

## 12. ADOPTING INNOVATIVE WAYS TO IMPROVE AGRICULTURAL TRADE AND MARKETING

### Cereal Foods Processor Increases Sales from Product Rebranding

Yedent Agro formulates and produces healthy and affordable cereal foods from maize and soybean fortified with vitamins and minerals for the Ghanaian and West African market. Since its inception in April 2002, the company relied on purchase 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 nutrients such as vitamins and iron. In the Ghanaian market, this type of cereal food is called “Tombrown.”

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

In mid-2015, Yedent Agro sought the help of USAID ADVANCE to address the low sales of MaisoyForte. The project hired a consultant to assess the product’s market and competitive position, and subsequently developed a marketing strategy and action plan to increase sales.

The assessment established that the market perceived the product as different from “tombrown”—the product name and packaging did not reflect its content; and the package design was opaque, making it difficult to see its contents.

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



*Branded Distribution Van installed with Public Address System*

In December 2016, the firm completed rebranding the product and purchased a branded distribution van. The deployment of billboards and radio adverts to improve brand awareness complemented these rebranding efforts.

After ten months of product rebranding and relaunch, Yedent has multiplied sales of the product tenfold from an average of GHS3,800 (\$848) monthly to GHS37,667 (\$8,408). The product has regained shelf space. The number of

retail outlets carrying the products increased from nine in the Ashanti, Brong Ahafo and Greater Accra, to 70 across all 10 regions of the country. Current monthly production volumes have increased by 800 percent from 0.48 MT to 4.71 MT.

Yedent's farmers have seen increased demand for maize and soybean. In 2017, USAID ADVANCE facilitated an outgrower scheme between Yedent and Suleman Abdul Karim, a USAID ADVANCE outgrower business in the West Mamprusi District in the Northern Region. The project will continue to enhance the outgrower schemes to enable farmers access good quality inputs, and a guaranteed market for their produce.



# 13. PROMOTING SUSTAINABLE LAND PREPARATION TECHNOLOGIES FOR INCREASED YIELDS

## USAID ADVANCE Adopts Planting Basin as an Alternate Method of Land Preparation for Smallholder Farmers in Northern Ghana



*A smallholder farmer in the Upper West Region and his team marking out lines for laying out and digging for a hand dug precision Basin.*

USAID ADVANCE adopted planting basins as an alternative for smallholder farmers who are unable to obtain timely land preparation services such as ploughing and ripping. The branding for this process is called, “manual ripping.” This is particularly useful for women smallholder farmers who produce on relatively small acreages, and often finds it difficult to access timely tractor services. The advantages of basins are enormous. Basins enhance water retention from the first rains of the wet season and enable precise application of both organic and inorganic fertilizer (where available) as the fertilizer’s application is directly into the pit and

not broadcasted. Basins help concentrate the fertilizer (manure or chemical) where the crop is planted. Also, maize under basins develop extensive rooting system that makes them effective in tapping water and minerals required by the plants for growth and development. Incidents of lodging in maize is reduced due to the enhanced rooting system that properly anchors the plants to the soil.

USAID ADVANCE established 13 basin demonstration sites in the Upper West Region in 2017, to demonstrate the benefits of planting basins as an adaptation strategy for dry soils and low rainfall areas. The plants under basin demos had extensive root development, thus making them efficient tappers of water and minerals relevant for plant growth and development, and resulting in healthier looking plants. During short periods of drought, the plants in basins thrived while the ones on the plowed field showed serious stress signs. The widespread root development of plants in basins made them more resistant to lodging than conventionally prepared plots.

Mr. Nasir-deen Mohammed who is lead farmer for Hafiz Seidu-Deen, an outgrower business owner in the Upper West Region, noted that this year (2017) when there was a dry spell lasting three weeks, the maize plants on the basins were the only ones looking fresh in his community. All other crops started wilting.

***“What is remarkable is the uniformity of growth of the maize crop on the planting basins. Next year, I plan to prepare my five-acre maize farm using planting basins.” —Nasir-deen Mohammed, lead farmer, Banungoma, UWR***

The participating farmers also reported that most plants in the basin had new shoots which sprout up into new plants with some almost the same size and height as the original plant. These encouraging results are

attributable to the suitable conditions including moisture conservation, localized nature of fertilizers in the basin and loose soil created by the basins.

The planting basin technology is the best mitigation measure for smallholder farmers in Northern Ghana where dry spells are increasingly becoming common. Besides it conserves the soil better by reducing soil susceptibility to erosion. USAID ADVANCE will continue to promote this conservation agricultural technique in the coming crop season. In 2018, eight OBs are earmarked to establish 4-acre each as demonstration farms (32 acres in all), in locations not reached by mechanized land preparation services.



*This farm belongs to a smallholder farmer, Polee-na Mahame, in Joleryiri community in the West Africa, West District. There are two sets of maize plants shown in this photo. The one on the left is on a conventional plot; the other on the right is a demo prepared with basins. The farmer, Polee-na, is touching the plant on the basin to show its height. Acknowledging the benefits of the basin, he has avowed: “If God doesn’t take my life, I can assure everyone that I will adopt the basin technology on my 25-acre land next year. The basin shows good results and is easy to practice.”*

## 14. STRENGTHENING MARKETING LINKAGES FOR INCREASED COMMODITY SALES

### USAID ADVANCE's Facilitated Market Linkages Led to Expansion of Commodity Sales by Outgrower Businesses in the Northern Region of Ghana



*Imoro Tijani by the side of his stored grain in Gushegu in the Northern Region.*

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*As a result of these linkages, the OBs and FBOs have supplied and sold a total of 3,159.74 MT of maize, paddy rice and soybeans valued at GHS 3,329,314.40 within six months in 2017 commodity sales period compared to GHS 1,100,000.00 in 2016 during the same period.*

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One of the main objectives of the USAID ADVANCE project is to increase market access and trade for maize, rice, and soybean farmers in the project's zones of operation. The project's approach to achieving this objective is through a multi-facilitated market linkage approach including trade missions involving buyer and seller business exchange visits, pre-harvest agribusiness events, market or trade fairs and events, transport linkages, and capacity development of the value chain actors to participate actively in the value chain.

In pursuit of this objective, USAID ADVANCE, has, as of FY17, assisted 150 outgrower businesses (OBs) and 12 farmer based organizations (FBOs), have linkages to over 12,306 smallholder farmers, to expand trade and market opportunities with formal end market buyers as well as strengthening existing trade relationships. The majority of these

end market buyers are in the southern part of Ghana especially Ashanti and Brong Ahafo Regions who need soy, maize, and paddy rice for processing. The end market buyers include Vester Oil Mills Limited, Royal Danemac limited (soymeal processors based in Kumasi), GhanaNuts, Yedent Agro Industries and EGABs Ghana Limited (soymeal and food processors based in Sunyani), Agricare Company, and Premium Foods Limited and Agrisolve company (maize buyers and food processors based in Kumasi and Tema). AVNASH Industries Ghana Limited, Nyebu Biyoona, and Tiyumba Women rice processing centers based in Northern Region and Wurawura Rice Company in Volta Region are the major rice buyers.

Because of these linkages, 141 OBs and 12 FBOs sold a total of 6,133 MT of maize, paddy rice and soybeans valued at GHS 6,765,956 (\$1,510,258) in 2017 compared to GHS 3,329,314.40 (\$835,881) during the same period in 2016.

Imoro Tijani, from the Gushegu District of the Northern Region, is one of the outgrower businesses who has benefitted from project interventions on market access. Imoro joined USAID ADVANCE in 2015 with 64 outgrowers, but because of USAID ADVANCE's market linkage approaches, he expanded his outgrower base to 250, in 2017, who are cultivating soya and rice. For example, take Imoro's linkage to Royal Danemac, one of the major soya processors in Kumasi, in 2015. He sold 54 MT of soy to Royal Danemac for processing. In 2017, Royal Danemac prefinanced Imoro's aggregation activities and he supplied 119.20 MT of Soya valued at GHS 140,935 (\$31,458)

## 15. TRANSFORMING FARMER-BASED ORGANIZATIONS INTO FARMER BASED ENTERPRISES

### USAID ADVANCE Supports Tiehi-Sung FBO to Enhance Service Delivery and Productivity



*Tiehi-Sung cooperative members in front of their office*

USAID ADVANCE supports Farmer-based Organizations (FBOs) to transform into Farmer Based Enterprises (FBE) that can provide valuable agribusiness services to their members. An FBE is a business minded organization that provides services (ploughing, bulk input purchase, bulk sales etc.) and is economically beneficial to its members.

One of the FBOs is Tiehi-Sung. In 2013, 10 farmers in West Africa in the Upper West Region of Ghana came together to establish Tiehi-Sung Farmer-based Organization (FBO). Their goal was to contribute money and ideas as means for peer assistance. They believed that as a group they were better off than

individuals to purchase inputs, sell grains and obtain financing.

In December 2014, Tiehi-Sung linked to USAID ADVANCE and participated in a USAID ADVANCE event where cooperative members learned the importance of adopting good agricultural practices (GAPs), including the use of appropriate agroinputs, particularly high yielding maize seed varieties like Pannar and Pan 53. The project also facilitated a linkage between Tiehi-Sung and 18th April, a local input dealer. This linkage enabled Tiehi-Sung to purchase 50 kg of certified Pannar seed and about 250 kg of improved certified aromatic Jasmine 85 rice seeds from April 18.

In November 2015, the project facilitated Tiehi-Sung for registration as a cooperative with the Department of Cooperatives, with over 59 members including 37 men and 22 women. Also in 2015, USAID ADVANCE facilitated them to seek additional financing from Sinapi Aba Trust, in addition to the GHS 7,000 (\$1,562.5) they raised internally. The cooperative received GHS 14,000 (\$3,125) from Sinapi Aba to buy fertilizers and improved seeds. Furthermore, USAID ADVANCE linked Tiehi-Sung with Yahaya Idris, an outgrower business (OB). He purchased 23 MT of maize valued GHS 25,000 (\$5,580) from Tiehi-Sung through a sale agreement. Tiehi-Sung's linkage with Yahaya Idris also promoted access to plowing and threshing services. Accessing such services can be challenging because of high demand, therefore, Tiehi-Sung is planning to purchase its own equipment in the near future.

With the USAID ADVANCE's GAP training, the adoption of new farming methods, and the linkages with access to farm inputs; the Tiehi-Sung farmers observed their maize yields increase from 0.5 MT per acre to 2.375 MT per acre, and from 0.6 MT per acre to 2.725 MT per acre for rice within one farming season. The cooperative members are very excited with USAID ADVANCE's support and are optimistic about continuing to have enhanced service delivery.

## 16. ENHANCING JOB OPPORTUNITIES FOR THE YOUTH THROUGH VSLA

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



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

The Village Savings and Loans Association (VSLA) approach implemented by USAID ADVANCE ensures that smallholders who do not have access to formal banking services are able to save and borrow to purchase agricultural inputs and increase productivity. As at December 2017, the project had formed 926 VSLAs with an approximate membership of 20,000 beneficiaries. The groups received training in saving and recording their savings, conducting meetings (in an orderly fashion and proper recording of minutes), leadership roles, developing group statutes and regulations, and finally, on savings and borrowing from the VSLAs.

Community volunteers received training on the VSLA concept and they in turn trained members of VSLAs in recordkeeping and other activities that take place to ensure that the groups are sustainable after the exit of the project. Therefore, Abdulai Abukari, an unemployed bachelor's of arts graduate from the University for Development Studies, received training as a VSLA volunteer to support four VSLAs with about 100 beneficiaries. One of the roles of Abdulai was to link his VSLAs 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. The two groups opened bank accounts with a total savings of GHS15,000 or \$3,345.68 (GHS8,000 or \$1,784.36 for Kpanmanga, and GHS7,000 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. The instrumental role Abdulai played by liaising with both 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.

***“I am grateful for the training I received from USAID ADVANCE. The skill 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.”—Abdulai Abukari, USAID ADVANCE training beneficiary***

Currently, Abdulai Abukari works for the National Investment Bank at the Yendi branch. His livelihood has improved and he now contributes financially to his family. He intends to save some of his salary to pursue higher education. He has mobilized 44 clients in the Sambu area of the Mion District in the Northern Region for the bank. He has also shared his experiences on VSLA linkages to financial institutions with eight groups in Kpanashe in Gushegu. USAID ADVANCE seeks to use the VSLA approach for smallholders to purchase production inputs to increase yields and income. In FY18, the project will set up 200 new groups and provide the needed guidance to make the group members economically empowered.

## 17. EXPANDING ACCESS TO NEW MARKETS

### An Outgrower Business Optimistic of Selling Farm Produce on the International Market



Mahama Tia

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*"I can now sell any MT of maize. I don't have to worry about the market"*  
—Mahama Tia, USAID ADVANCE beneficiary

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When Mahama Tia dropped out of school because he lacked funding, he decided to become a farmer just like his father. He had grown up working on the farm but wanted to do things differently. In 2008, he purchased a used tractor and started plowing on credit for about 50 of his neighbors. In 2014, he linked to USAID ADVANCE, and thereby expanded his business. Currently, Mahama supports 339 outgrowers, including 133 women.

One of his first goals after starting his business was to expand the number of outgrowers he could serve. To reach this goal, he identified nine lead farmers who organized the neighbors into producer groups. Mahama offered five bags of fertilizer and plowed four acres for each of the nine lead farmers. Each producer group member had the responsibility to repay in-kind in produce. In 2015, the groups formalized into Village Savings and Loans Associations (VSLAs) by USAID ADVANCE, to enable them to mobilize additional resources to fund the farming activities.

Mahama participated in his first trade mission to the southern part of Ghana in 2015 organized by USAID ADVANCE where he contacted Premium Foods Limited. He received 300 bags of

fertilizer and 0.9 MT of improved maize seeds on credit and he repaid fully with 64.30 MT of maize valued at GHC43,440 (\$10,906.) This was his first real experience with such a contract scheme and was transformative to both his business and his outgrowers, as he could sell in bulk to large processor 500 kilometers away. Hitherto, his stay in Janga community made him isolated and sold only in the local market.

In 2016, USAID ADVANCE facilitated a contract between Mahama and Agricare, an agrofeed processing firm in Kumasi, to receive four bags of fertilizer and a bag of Dupont Pioneer maize seed per acre in return for 0.8 MT of maize per acre valued at GHC972.23 (\$221.92) as repayment. Agreeing to the proposal, Mahama registered 60 acres through this scheme with his outgrowers. During that season, although the rains were unfavorable some farms realized up to 1.7 MT per acre. All his farmers repaid on time and Mahama was able to fulfill the terms of his contract. He also aggregated on behalf of Agricare and to date has delivered additional 130 MT of maize.

As of FY17, USAID ADVANCE had facilitated 742 contracts between nine buyers and 150 outgrower businesses estimated to cover 72,088 MT of maize, rice and soybean valued at \$8,781,545. The project also supported 1,034 private enterprises, producer organizations, trade and business associations and community-based organizations (CBOs) through training, facilitating access to loans, and business development services. The OBs are also applying the knowledge and experienced gained from the project to enter into contracts with buyers on their own.

## 18. IMPROVING OUTGROWER BUSINESS SERVICES IS BENEFICIAL TO MANY SMALLHOLDERS

### USAID ADVANCE Facilitates an OB to Expand His Business and More Than Doubles the Number of His Outgrowers within Five Years



Enoch Akisiba sitting in a tractor which he received from USAID ADVANCE in 2016.

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*“The key to success is to deliver quality services that your farmers need.”*

—Enoch Akisiba, outgrower business owner and USAID ADVANCE beneficiary

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Enoch Akisiba started his outgrower business (OB) in 2012 with 14 outgrowers. Through the USAID ADVANCE’s facilitation, he increased his outgrowers from 265 to 637, with more than 75 percent being women from 2014 to 2017. Enoch believes that the reason for such an exponential growth in the number of outgrowers, is due to the quality services he provides to his outgrowers.

Enoch believes that customer service is one of the most important criteria to making a business successful. Enoch organizes quarterly meetings with his outgrowers where he updates them on emerging trends and farming practices. Together with his outgrowers, he sponsors the establishment of demonstration farms to showcase good agricultural practices. While he funds the cost of the demonstration (seeds, fertilizers, and chemical input) the outgrowers offer the land and labor.

Through USAID ADVANCE, Enoch learned how to manage his growing business, including how to keep records. He also participated in trainings on good agricultural practices, post-harvest handling, quality and standards, farming as a business, numeracy and the outgrower business management (OBM). Through USAID ADVANCE support, Enoch became a seed grower, when his outgrowers complained about not being able to find certified rice seeds. Through the project’s facilitation, he received foundation seed for rice from Savanna Agriculture Research Institute (SARI) to produce certified seeds for the outgrowers under the supervision of the Ministry of Food and Agriculture (MOFA). He now provides seeds on credit to his outgrowers, with Agra and Jasmin 85 being the varieties in high demand.

Enoch also aggregates from his outgrowers to offer them a better market. Through a linkage by USAID ADVANCE, he has a contract with AVNASH, a large rice processor, but he notes that the standards can be challenging to achieve. Rice is graded based on purity and sometimes the process in agreeing on grades is complicated. In 2016, Enoch delivered 16 MT of rice on contract to AVNASH. Enoch anticipates continuing his relationship with AVNASH but is also exploring other markets.

In 2017, Enoch established a mechanized model farm of four hectares which yielded 5MT/ha. One trend he has noticed is that some of his long term outgrowers are no longer seeking support. Instead they are coming to him to buy his seeds with cash. This is a good development because his business is making a

difference in people's lives in a sustainable way. Enoch is grateful to USAID ADVANCE for helping him to improve the quality of his services and expanding his outgrower base. In 2018, Enoch will serve as a mentor on model farm establishment for other farmers in his district. The project will provide him with the needed training and logistics until his business is sustainable.



# 19. LINKING PRIVATE SECTOR ACTORS TO SCALE UP PRODUCTION

## Private Sector Firms Support Farmers' Technology Adoption



An Agricultural Extension Agent of the Ministry of Food and Agriculture educating farmers on good agricultural practices at Gbulung, Northern Region.

Year after year, Northern Ghana farmers continue to reuse their seeds, even with decreasing yields. Improved varieties of seeds have become available, with the potential of a four-fold increase in yields. However, access to these certified or improved seeds, fertilizer and pesticides remains a constraint for farmers.

To improve the supply of certified seeds—especially in Northern Ghana—USAID ADVANCE partnered with 21 private firms and Ghana's Ministry of Food and Agriculture and trained 66,362 farmers in good agricultural practices (33,245 males and 33,117 females) using 1,344 demonstration sites as of FY17. The private sector firms; including Wienco, Dizengoff WA, Chemico, Yara Ghana Ltd., Heritage Seeds, Lexborg Ltd., Meridian Agric Services, Simple Prince Company Ltd., Antika Enterprise, and N2 Africa/SARI; contributed seeds, fertilizer, herbicides, and inoculants to establish the demonstrations. By availing these inputs, the private sector firms promoted their products to the farmers, increased sales and received feedback for improved product design and distribution. Making available the inputs to farmers led to the sale of 310.7 MT of seeds, 95,624 bags of fertilizer and 125,869 liters of other

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*"This year, the field activities have been very good promotion for sales especially in the Upper East Region. Sales are likely to be more than doubled due to farmers' exposure through the demonstrations, input promotions, farmers' sales days and radio sales promotions." —Roland Quaye, Wienco, USAID ADVANCE private firm partner*

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agrochemicals valued at GHS 11,087,102.85 (\$2,578,396).

To ensure that their outgrowers learn and adopt appropriate technologies and/or management practices, 373 Outgrower Businesses (OBs) partnered with the private sector to set up the demonstrations. The farmers provided land, land preparation services and contributed herbicides and weedicides to establish the demonstration plots. Through this private sector support, yields obtained on the demonstration sites for maize, rice and soybean were 5.39 MT/ha, 5.36 MT/ha and 2.76 MT/ha respectively far above the national average yield of 1.82 MT/ha, 2.64 MT/ha and 1.64/ha respectively according to MOFA.

With the knowledge acquired at the demo sites during the training and field days, the farmers can increase their yields and subsequently their incomes when they apply what they have learned. The collaboration has also created awareness and demand for seed, fertilizer, herbicides, and inoculants among smallholder farmers.

## 20. 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 yields.

Kharma Farms is an outgrower business operated by Muhib Hussein and supported by USAID ADVANCE. Through the project's lead farmer system, well-established outgrower businesses select lead farmers who represent them in their communities.

In 2014, Kharma Farms identified Abdul-Kadiru Imoro as a potential lead farmer in Sampayili and provided him with ploughing services for a four-acre land, on which he cultivated soybeans and rice. He harvested 5.13 MT/ha of rice and 2.5 MT/ha of soy at the end of the season, compared

to previous yields of 1.75 MT/ha and 0.5 MT/ha for rice and soybean, respectively. After fully repaying the cost of the services to Kharma Farms, Abdul-Kadiru bought a motorbike from the proceeds.

Following Abdul-Kadiru's success, Kharma Farms confirmed him as a lead farmer. Abdul-Kadiru has since received several trainings from USAID ADVANCE, including trainings on good agriculture practices, pesticide spraying 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 of rice and two of soy. He adopted USAID ADVANCE technologies; and his yields for that year increased to 5.2 MT/ha for rice, 4.5 MT/ha for maize, and 2.6 MT/ha for soy. He generated enough sales' proceeds to 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, lead farmer and USAID ADVANCE beneficiary.

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.

*"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 [am] satisfied; therefore, I cannot hide my story,"* Abdul-Kadiru Imoro says.



Abdul Kadiru Imoro in his three-acre maize farm at

Moving forward, Abdul-Kadiru Omoro plans to transfer his acquired best farming practices to other smallholder farmers in his community to strengthen their capacity and increase their farms' yields.

