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# ADVANCE Newsletter

### An Epitome of Women Empowerment

In Northern Ghana, farming equipment such as power tillers, rotary weeders, donkey carts, reapers, tractors and warehouses are usually owned by men. Even the matching grant scheme run by USAID ADVANCE to enable beneficiaries purchase such farming equipment are more easily accessed by men. So when in July 2015, 58 year old Mary Anabila, project beneficiary aggregator raised an amount of GHC40,000 as 30 per cent leverage to acquire a tractor, the project saw it as a great achievement and a positive step towards women empowerment.

USAID ADVANCE among other things supports beneficiaries with matching grants to purchase various farm equipment including tractors, power tillers, harvesters, threshers, rice mills, planters, dibblers, donkey carts among other small equipment (tarpaulins, moisture meters and weighing scales). Beneficiaries pay 30 per cent of the cost of the equipment whereas USAID ADVANCE pays the remaining 70 per cent.

Usually, grantees either borrow or access credit from financial institutions to pay their part of the leverage. In the case of Mary Anabila, she paid the leverage from savings she had made from her aggregation business.

"I decided to get a tractor to help provide timely ploughing for the smallholder farmers from whom I buy maize. When they get their fields ploughed early enough they will be able to plant at the right time so that I can buy from them at the right time. The timely ploughing service can even let them increase their acreage so that I can get more grains to buy." says Mary.

Mary indicated that apart from using the tractor to provide timely ploughing services for her smallholder farmers, the tractor helps convey farmers produce from the farm to either the warehouse for storage or market for sale. She charges for that service which is giving her extra income. "All I need to do is to fit a trailer to the tractor and it is ready to carry produce to the warehouse and other places for those who hire it," says Mary.

Mary works with 430 (258 females and 172 males) smallholder farmers from whom she buys maize. She

started working with USAID ADVANCE in 2011 during the project's first phase. Project interventions she has benefitted from include an 80 Mt warehouse, a sheller, a tarpaulin, a moisture meter and a weighing scale. All these equipment are helping her maintain product quality for her end market. In addition to the 80 Mt warehouse, she has



two other improvised storage facilities to meet the storage needs of surrounding communities.

"ADVANCE has opened my eyes to become more business minded. Now I know how to manage my business better. I am a widow but I can afford to buy anything I want to support my family. I am even taking care of the needs of other family members. I advise all women to be hardworking and honest in whatever they do so that they will become great in future," remarks Mary.

As part of the project's gender strategy, USAID ADVANCE is mainstreaming gender equity at all levels of the project. It continues to sensitize and pursue equitable access to resources by all genders especially women smallholder farmers to increase productivity, income and wellbeing of their families and Mary is an example of this effort.

#### Meet ADVANCE Database Manager

Robert Sackey is the Systems and Technology Manager of the USAID ADVANCE Project, overseeing its entire ICT needs. As part of his job, Robert manages the entire database of the project which includes a smart card data capture system that has improved the efficiency of data collection, analysis and reporting. The system tracks smallholder farmers who attend training and other activities by swiping the smart card on a card reader and the activity is captured accordingly.

Robert's day to day task involves synchronizing data from the project's regional offices, producing dashboards for various data analysis, responding to data requests, supporting project field staff on M&E system and building capacity of the project's M&E team for effective data analysis. He currently supports other ACDI/VOCA (implementer of the ADVANCE project) projects in West Africa with database set up and capacity building in database management and analysis.

To his credit, USAID ADVANCE is the first Feed the Future project to deploy the smart card M&E technology in Ghana which has improved data quality significantly on the project. Roberts holds BSc Computer Science from KNUST, is a Certified Information Systems Auditor (CISA) and a Certified Revenue Assurance Professional. Robert has over 10 years' experience in Information Technology; Database Management, Systems Support and Data Analysis.

Prior to joining ACDI/VOCA in 2014. Robert worked with Vodafone Ghana as a Senior Revenue Assurance Analyst for about 5 years. He also held a similar role in Tigo. His experience cuts across different industries such as IT, non-banking, mining, Telecoms and now development work.



#### Smallholder Farmers Access Technologies on Radio

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Through radio programming, USAID ADVANCE is introducing 25,000 smallholder farmers to innovative technologies and agricultural best practices, including row planting, appropriate seeding rate, proper use of fertilizer and

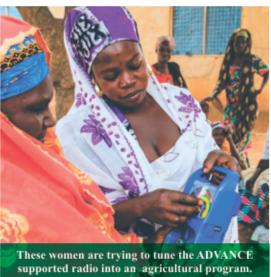


Photo by Adam Aronow, Peace Corp Volunteer with the ADVANCE Project smallholder-farmer beneficiaries at demonstration sites to teach them about innovations and best practices. To complement what farmers see at the demonstration sites and to remind them of these best practices, USAID ADVANCE has partnered with radio stations to air agricultural programs

presented by resource persons with expertise in the relevant

field. Selected from the Ministry of Food and Agriculture, input companies, and other relevant institutions, the resource

ADVANCE gathers its at times that are convenient for farmers. The programs are

persons discuss appropriate land preparation methods, the importance of using certified seeds and where to obtain them, proper methods of applying fertilizer, farm management, the proper application of pesticides and disposal methods of the containers, and harvest and post-harvest technologies.

To encourage collective listening of the programs and the sharing of ideas and experiences, the project has organized the farmers into listenership clubs, of which 70 percent of members are women. The listenership clubs serve as a medium for technology transfer, feedback, and experience sharing. Within two years, 1,000 listenership clubs comprising 25.000 famers across northern Ghana have been formed and provided with radio sets by USAID ADVANCE. Members gather around their radio sets to listen to the programs,

which are structured in a way that allows farmers to phone and share their experiences and also seek explanations on specific issues.

"We women cannot own radio sets but now we can meet as a group and listen to agricultural programs thanks to the radio sets that ADVANCE has given us. We are busy during the day so we cannot listen to the agricultural program. Now that we have the radio sets we can meet at a time that is convenient for us, listen, and share ideas on the topics that are discussed on the program." -- Afia Afra, a smallholder farmer from Chiranda in Kintampo North District

The radio

programs do not only benefit the farmers; input dealers who also serve as resources persons are seeing the impact as well. The owner of Heritage Seeds Company, Zakaria Alhassan, is a project input dealer beneficiary who has increased sales and his clientele base due to the sharing of information of his distribution networks on radio.

# USAID ADVANCE Facilitates Farmers' Access to Finance

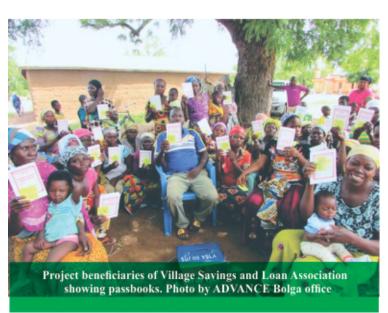
The smallholder farmers who participate in the USAID ADVANCE project no longer have to struggle to find credit for their farming activities. They can now easily access money to buy inputs such as seed, fertilizer, weedicide, and farming implements for their farms. USAID ADVANCE has promoted Village Savings and Loan Associations (VSLAs) among its smallholder farmers. VSLAs allows farmers to save a minimum of GHC1.00 to a maximum of GHC5.00 per week and take loans, if needed, from the savings for their farming and other activities.

Since the introduction of the VSLAs in December 2015, 199 VSLAs made up of 4,566 members (1,302 males, 3,264 females) have been set up in Ghana's three northern regions. ADVANCE hired two organizations based in Tamale – Sung Foundation and YARO – who trained the groups' members to help them understand the purpose for the savings, elect leaders, and put in place terms that define how much each member is to save and the amount that will be given out as loans, interest rates, repayment schedules,

Six months into the scheme, the project is recording some successes: In the 2016 production season, farmers purchased GHC135,255 worth of inputs thanks to their savings; something they had not done before. Another good thing about the VSLAs is that the outgrower business owners no longer have to borrow to support all the smallholder farmers with whom they are working.

Of the VSLA, smallholder farmer Maalafaa Dapillar, from Dafieri in the Upper West Region, says "it has given me hope. I got ploughing service and other inputs such as fertilizer and weedicide to farm. My husband was involved in a lorry accident in 2012, which affected his spinal cord and has since been indoors. The little income I generate from my small-scale brewing business is used to pay my children's school fees and the rest used to cater for the home. I did not have any hope to get money this year [2016] to farm but the little weekly contributions we have been making have helped me to afford one bag of fertilizer and pay for ploughing services to cultivate at least one acre of maize. Thank you immensely, ADVANCE, for this women's livelihood empowerment initiative."

USAID ADVANCE is working with its partner financial institutions to mop up the group savings and further invest to earn them interest instead of keeping the monies idle in the savings box.



as well as penalties for late payment and tardiness to meetings. ADVANCE presented the groups with a savings box, membership cards, and relevant materials to facilitate their operations.

Per the arrangements made with the farmers, the cycle of savings coincides with the beginning of the planting season. So when the farmers reach the end of the cycle to share out the savings, the project and the consultants bring along input dealers to the farmers' communities to allow the farmers buy the inputs they need.



"Savings on own has always been difficult and I always thought I was too poor to save until now. Now I have enough money to buy inputs for this season," remarked Joseph, a smallholder farmer from Labaalo, Saboba District of the Northern Region.

Story submitted by Doris A. Owusu, Senior Business Services Specialist.

## **April Event Brings Together Actors in**

#### Maize, Rice, and Soybean Value Chains

USAID Feed the Future encourages collaboration among its projects and private and public institutions to reduce poverty and promote food security in northern Ghana. In the spirit of this collaboration, the USAID-funded Agricultural Development and Value Chain Enhancement (ADVANCE) project worked with its sister project Agricultural Technology Transfer (ATT) and the Ministry of Food and Agriculture to host the Annual Northern Ghana Preseason Event in April in Tamale.

The event, themed "Improving Agriculture in Northern Ghana – The Role of Quality Seeds," brought together nearly 1,000 maize, rice, and soybean value chain actors—farmers, buyers, agro input dealers, transporters, farm equipment vendors, farm business services providers,



and financial institutions—to share best practices and establish business relationships.

Chiefs of Party of ATT and ADVANCE, the Country Representative of AGRA, USAID/Ghana's Food Security Specialist, and the Northern Regional Minister spoke at the event. Various discussions emphasized the critical role that quality seed plays in achieving increased yield. Participants broke out into in maize, rice, and soybean sessions to discuss further how seed and other inputs can enhance productivity.

Participants saw various agricultural inputs and equipment and interacted with vendors during an exhibition at which over 40 exhibitors displayed and promoted their products and services ranging from big and small farm implements, a gro chemicals, certified seeds, mobile telecommunications products, and financial services. AFGRI Ltd, dealers in John Deere mechanization

equipment, the headline sponsor of the event, demonstrated the performance of a tractor-fitted plough, harrow, ripper, and a planter.

ADVANCE project participants benefited from attending the event: Seven outgrower businesses, for example, purchased inputs worth GHC6,312 during the event. Also, Wumpini Agrochemicals Ltd and RMG supplied the leader of the Binaba Women's group in the Upper East Region, Victoria Asaaro, with 12 bags (20 kg per bag) of Pan 12 maize seed worth GHC4,200 and 10 boxes (12 litres per box) valued at GHC1,300.

An event highlight was the private sector's investment and involvement. Barclays Bank and AFGRI Ghana (John Deere) sponsored the event. Other supporting sponsors included Dizengoff, Heritage Seeds, YARA Fertilizer Company, RMG Seed Company, and several others.













