



Agricultural Development and Value Chain Enhancement Project (ADVANCE)

FY16 Quarterly Report – Q3



SUBMITTED TO:
Pearl Ackah
AOR, USAID/GHANA
P.O. Box 1630
Accra, Ghana
packah@usaid.gov

SUBMITTED BY:
ACDI/VOCA
Emmanuel Dormon
Chief of Party
P.O. Box KD 138
Accra, Ghana
edormon@acdivocaghana.org



WITH:
Association of Church Development Projects
(ACDEP)
PAB Consult
TechnoServe

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Acronyms

ACDEP	Association of Church-Based Development Projects
ADVANCE	Agricultural Development and Value Chain Enhancement
AEA	Agriculture Extension Agent
APO	Agricultural Production Officer
APSP	Agriculture Policy Support Project
ATT	Agricultural Technology Transfer
BDS	Business Development Services
CBO	Community-Based Organization
CSA	Climate Smart Agriculture
DAIP	District Agricultural Investment Plan
EPA	Environmental Protection Agency
FaaB	Farming as a Business
FASDEP	Food and Agricultural Sector Development Policy
FBE	Farmer-Based Enterprise
FBO	Farmer-Based Organization
FI	Financial Institution
FinGAP	Financing Agriculture Project
FTF	Feed the Future
FY	Fiscal Year
GAIP	Ghana Agricultural Insurance Pool
GAP	Good Agronomic Practice
GGC	Ghana Grain Council
GIS	Geographic Information System
GPS	Global Positioning System
GRIB	Ghana Rice Inter-Professional Body
ICT	Information and Communication Technology
GSA	Ghana Standards Authority
I-3	Innovation and Investment Incentive Grants
IP	Implementing Partner
IITA	International Institute of Tropical Agriculture
KML	Knowledge Management and Learning
METASIP	Medium Term Agriculture Sector Investment Plan
MMDA	Metropolitan Municipal and District Assemblies
MoFA	Ministry of Food and Agriculture
(M)SME	(Medium) Small and Micro Enterprise
NF	Nucleus Farmer
NGO	Nongovernmental Organization
NPK	Nitrogen, Phosphorous, and Potash
NR	Northern Region
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

PTB	Physikalisch-Technische Bundesanstalt
RING	Resiliency in Northern Ghana
SARI	Savanna Agricultural Research Institute
SEEDPAG	Seed Producers Association of Ghana
SEG	Small Equipment Grant
SMFM	Sell More for More
SOW	Scope of Work
SSP	Spray Services providers
STTA	Short-Term Technical Assistance
TC	Agricultural Produce Technical Committee
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 Loan Association
WRS	Warehouse Receipt System

Executive Summary

During the quarter, the project reached 46,249 individuals out of whom 49.32% are women and 45,971 are smallholder farmers. Out of the 45,971 smallholder farmers, 5,516 are members of producer organizations. These figures bring the overall FY16 achievement to 73,797 smallholder farmers having been reached by the project, representing 94.61% of the FY16 target of 78,000. This target will certainly be achieved by the end of the fiscal year as more activities enrolling additional beneficiaries are being implemented.

Through these individuals, ADVANCE reached out to 42,045 rural and 37,753 vulnerable households during the quarter.

A total of 40,720 of those individuals (50% of whom are women) benefitted from trainings in Good Agronomic Practices (GAPs), numeracy, Farming as a Business (FaaB), and outgrower business management (OBM) among others.

Furthermore, ADVANCE supported 538 outgrower businesses (OBs), other private enterprises and farmer-based organizations (FBOs), through training, business development services, linkages with buyers and other technical assistance.

This reporting period, GHS 478,079.5 (\$124,089.1) of agricultural loans from formal financial institutions was disbursed to outgrower businesses (OBs), end buyers and other value chain actors. This brings the project's year to date achievement to \$486,774 or 48.68% of the value of agricultural loans FY16 target. The project is confident it will achieve this target in the next quarter as more tractor loans are disbursed by the banks. Currently, GHS 820,000 (\$212,838) of loans are awaiting approval. Moreover, GHS 531,440 (\$137,940) was invested by the project beneficiaries in capital (such as purchase of equipment). The year to date capital investment amounts are \$247,024 or 30.88% of the FY16 target. The project will likely reach that target once the OB beneficiaries pay for their share in tractor purchases. Moreover, end buyers invested a total of GHS 3,504,149 (\$909,531) in providing input support to farmers, with repayment in kind by farmers at harvest time.

The 2016 edition of the North Ghana Annual Pre-season event was held on April 14, 2016 with the theme: "Improving Agricultural Productivity in Northern Ghana: the Role of Quality Seed". The event brought nearly 1,000 maize, rice, and soybean value chain actors – farmers, buyers, agro-input and equipment dealers, transporters, farm equipment vendors, farm business service providers and financial institutions – to share best practices and establish business relationships.

One exciting opportunity that the project is pursuing is the establishment of and support to Village Savings and Loans Associations (VSLAs) in order to increase access to finance and encourage savings as a source of investment in production among outgrowers (OGs). In 2015, 199 VSLAs were formed, benefiting 4,566 OGs (1,302 males, 3,264 females). The group members saved GHS 1 (\$0.26) to GHS 5 (\$1.29) per share per week and a social fund contribution of GHS 0.20 (\$0.05) to GHS 0.50 (\$0.13) per person per week depending on the constitution adopted by the group. These groups have saved a total of GHS 379,614 (\$98,532) so far, and out of this amount, they

"ADVANCE 'SUSU' has saved me from financial shame. Last year by this time of production I had borrowed money for ploughing my one-acre maize farm. But with ADVANCE introducing us to this 'SUSU', I have been able to pay for tractor services for three-acres maize farms and six liters of weedicide. I am more than happy. God bless ADVANCE"
Patience Bakime, secretary of the Women's VSLAs at Gulumpe in the Kintampo North district.

¹ With an exchange rate GHS/USD of 3.8527

used GHS 77,469 (\$20,108 or 20.4%) to purchase inputs during input promotion events at the groups' share outs.

Through the marketing and trade activities, a total of 31 contracts between OBs and end buyers were directly facilitated by ADVANCE between 14 buyers and 29 OBs and farmer groups during the quarter, valued at GHS 2,193,320 (\$569,294).

In the Upper West Region, an FBO Network was formed during the quarter to advocate for a more enabling business and farming environment in Ghana and to exchange experiences among its members. Their first action was to issue a communiqué calling on the government to make subsidized fertilizer accessible to farmers in a timely manner.

Through the grants program, 263 pieces of equipment were awarded to about 200 direct beneficiaries to facilitate production and post-harvest handling activities of maize, soybeans and rice smallholder farmers. Thirty-six OBs were also awarded 16 motor bikes and 20 tri-cycles to assist women farmers, especially in the transportation of farm inputs, strengthen the management of OBs, improve the OGS-OBs linkages, and lead to increased recovery and incomes for these businesses. ADVANCE has awarded a total of 20 tractors to OBs in communities to facilitate timely land preparation for cultivation of the three targeted commodities.

1 Introduction

This report presents the main accomplishments of the USAID ADVANCE project's implementing organization, ACDI/VOCA and its sub-awardees, ACDEP, PAB Consult, and TechnoServe during the third quarter of FY2016 (April to June 2016). The report is organized by the project's intermediate results:

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

The report includes activities and achievements by the project and starts with the collaboration ADVANCE had with other programs/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 as well as monitoring, evaluation and learning.

2 Collaboration with Other Programs and MoFA

During the reporting period, the project actively collaborated with other programs and projects operating either in the same geographic locations or involved in the same commodity value chains. The sections below summarize the significant collaborations during the quarter.

2.1 Collaboration with Projects and Organizations

AFGRI-Ghana

This private company has collaborated with ADVANCE since 2014. During this quarter, AFGRI provided the project with a spring-loaded ripper for minimum-tillage land preparation at demo sites in Northern Region (NR). The implement has been taken to several communities and OBs have expressed interested in this land preparation technique, which reduces fuel consumption and erosion and helps mitigate some of the risks of climate change.

Agriculture Policy Support Project (APSP) This quarter the ADVANCE and APSP collaborated to form and strengthen an FBO Network in the Upper West Region to enhance its participation and influence on policy making in the region. Consultations with the leadership of secondary FBOs were jointly held by the projects, followed by a two-day workshop to educate the FBOs on Ghana's key agriculture policies, the importance of policy advocacy and their role in the policy process. At the end of the workshop the Upper West regional FBO network was formed and an action plan developed.

Agriculture Technology Transfer (ATT)

Together the ADVANCE and ATT projects have engaged for a third season in Climate Smart Agriculture (CSA) activities, exchanging genetic material for cover crop trials and scaling up, and equipment for minimum-tillage land preparation techniques. In addition, three John Deere tractors with two row planters were granted by ATT to three OBs linked to ADVANCE. These grants will impact both projects' objectives.

Grameen Foundation

ADVANCE continued to collaborate with Grameen Foundation to develop and pilot the Smartex app, a tablet based solution for extension service provision. In addition to the current joint interventions in the South, which now has 36 OB users and over 2,300 farmers registered on the platform, 118 OBs and

their 120 agents have also been identified in the North to use the Smartex application. The trainings on use of the app are scheduled to start in July.

International Institute of Tropical Agriculture (IITA/N2Africa)

ADVANCE participated in IITA/N2Africa's three-day annual work planning workshop held in Bolga. At the event the ADVANCE project shared its planned soya activities for the 2016 cropping season. N2Africa supplied inoculants for over 80 ADVANCE demo sites and samples for farmers to use on their own farm plots. This is the fourth year N2Africa is actively engaged with ADVANCE to reach farmers and increase productivity of soybean.

Northern Sector Agriculture Investment Coordination Unit

ADVANCE actively participated in the Northern Sector Agriculture Investment Coordination Unit meetings along with representatives from other projects. Information on ADVANCE was shared by the Bolga office was shared at the first meeting organized in Upper East Region (UER).

Radio Stations

The project continued collaborating with radio stations that have agricultural programs. The objective is to broadcast live agricultural talk shows to listenership clubs formed by the project and other farmers not linked to the project.

Resiliency in Northern Ghana (RING)

ADVANCE collaborated with RING to establish their first minimum-tillage demos in NR. ADVANCE shared the knowledge acquired during the last season with RING's Environment Consultant.

Smallholder Business Development Project

The TechnoServe (TNS) Smallholder Business Development project and ADVANCE collaborated on Climate Smart Agriculture (CSA) activities in the NR and UER and on the implementation of the Model Farm concept in UER. With their John Deere equipment and highly skilled operator, some demos were jointly established to show the farmers the benefits of minimum-tillage. The equipment was also used to establish two 25 acre farms in Sandema and Bawku West. Both farms will be used to show commercial farmers the benefits of mechanization in agriculture.

Voto Mobile

Voto Mobile is a technology start-up and social enterprise which aims to provide easy means for businesses, government and NGOs to share information and gather feedback through interactive SMS and voice messaging in local languages. ADVANCE and Voto Mobile embarked on a pilot in Kintampo North to reach 1,000 maize farmers with voice messages on GAPs. The collaboration will last for seven months, ending in November 2016.

University of Development Studies (UDS)

ADVANCE is hosting over 50 third year students from two departments of UDS. These students are assisting OBs in various communities in their operations, especially in the area of record keeping. This offers them the opportunity to learn from their host OB about the operational side of agricultural business.

Yara Ghana Ltd.

This year, the international fertilizer company, Yara Ghana, is sponsoring demos in all five regions where ADVANCE operates. The decision to increase the number of demos sponsored and the area of coverage was taken because of the good yields obtained last season and the active Community Input Promotion led by ADVANCE which has generated sales of Yara’s fertilizers in more and remote communities in the three regions of the north.

2.2 Collaboration with Ministry of Food and Agriculture (MoFA)

ADVANCE is working closely with MoFA and their Agriculture Extension Agents (AEAs). During the reporting quarter, 217 staff members of 77 Spraying Service Providers were trained through collaboration with MoFA. On site and off site GAPs trainings of ADVANCE beneficiaries were also conducted with the contribution of the MoFA extension agents where possible.

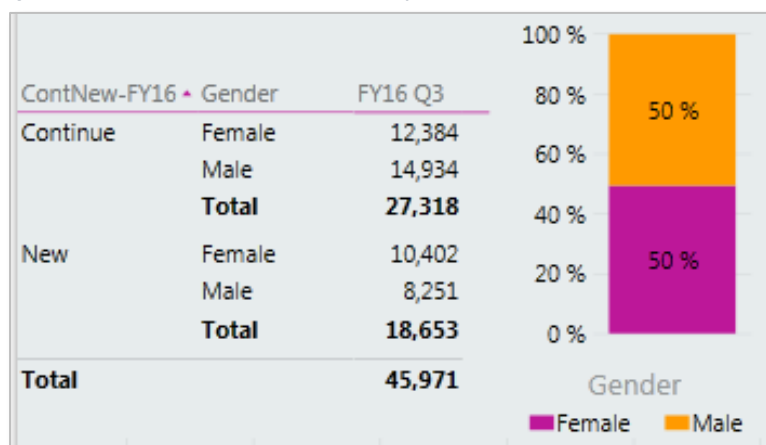
3 Key Results

This section presents the achievements with respect to key indicators during the current reporting period. The results for the quarter are summarized in the Indicator Table in Annex 1.

3.1 Direct Project Beneficiaries

This quarter, ADVANCE reached 46,249 individuals out of whom 49.32% are women, 45,971 are smallholder farmers (**Figure 1**). Out of these smallholders, 5,516 are members of producer organizations. Over 59.5% of them are continuing beneficiaries while 40.5% were enrolled during FY16.

Figure 1: FY16 Q3 Smallholder Farmer Beneficiaries

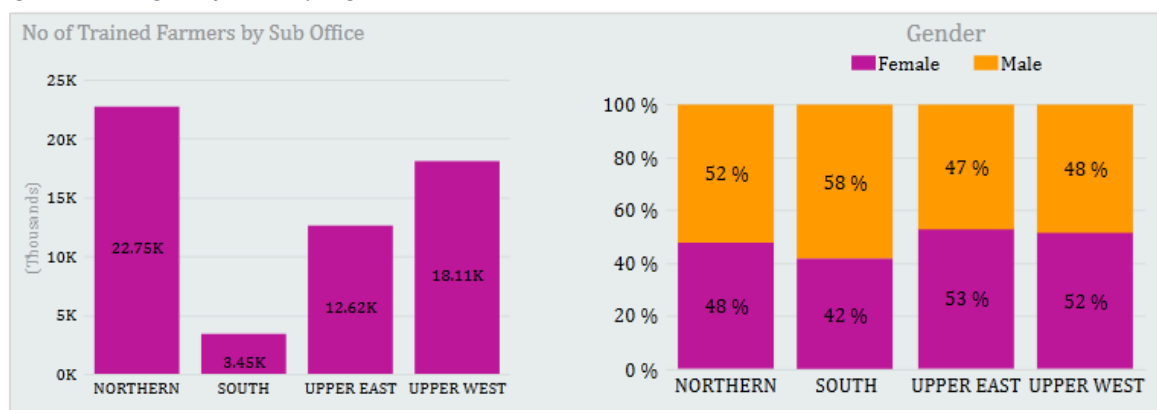


These figures bring the FY16 achievements to 73,797 smallholder farmers, representing 94.61% of the FY16 target of 78,000. This target will certainly be achieved by the end of the fiscal year as more activities enrolling additional beneficiaries are being implemented.

Through these individuals, ADVANCE reached out to 42,045 rural and 37,753 vulnerable households during the quarter.

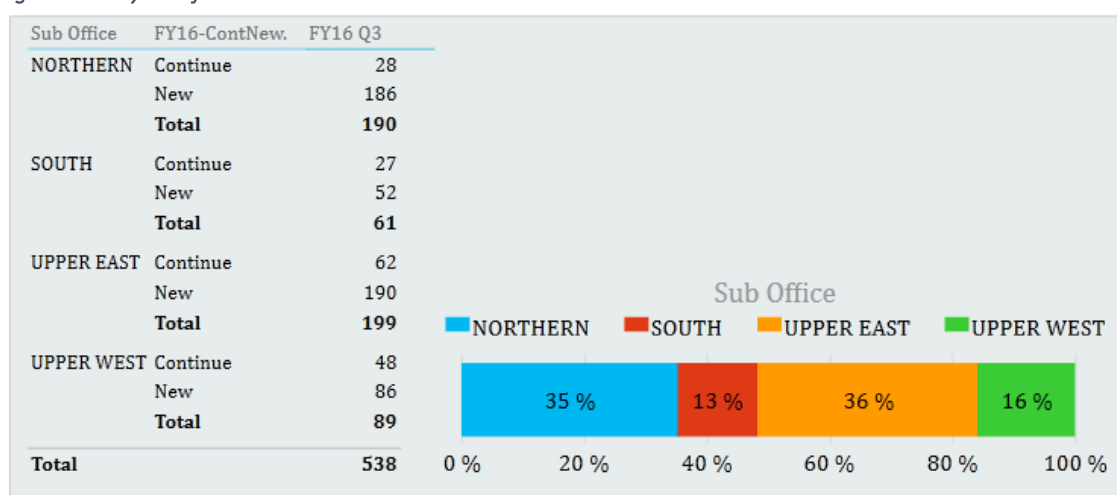
A total of 40,720 of those individuals (50% of whom are women) benefitted from trainings in GAPs, numeracy, Farming as a Business (FaaB), or outgrower business management (OBM) among others (**Figure 2**).

Figure 2: Training Beneficiaries by Region and Gender



Furthermore, ADVANCE supported 538 OBs, other private enterprises and FBOs through training, business development services, linkages with buyers and other technical assistance, exceeding its F16 target of 450 entities (Figure 3).

Figure 3: Entity Beneficiaries



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

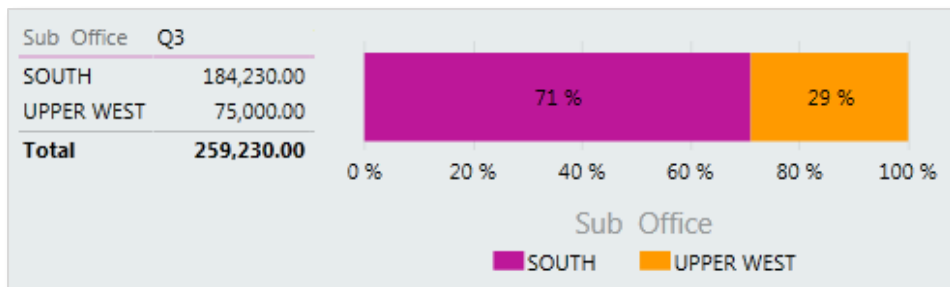
The project continues to support actors to access finance from financial institutions when necessary for purchases of farm equipment and for working capital. During the quarter, GHS 478,079.5 (\$124,089²) were disbursed to the OBs, end buyers and other value chain actors. All loan recipients were from Upper West Region where land preparation started earlier than in the other regions in the north and from the South where the major season also started. This brings the project’s year to date achievement to \$486,774 or 48.68% of the FY16 target. The project is confident it will achieve this target in the next quarter. Currently, over GHS 820,000 (\$212,838) are awaiting approval and disbursement by the banks. Furthermore, more tractor and equipment loans will be applied by the OBs.

Moreover, GHS 259,230 (\$67,285) was spent by project beneficiaries in capital investments. Consistently with the loan figures, the investment happened only in Upper West and in the South (Figure 4). The year to date achievement amounts \$176,369 or 22.05% of the FY16 target. The project

² Throughout the report, the GHS/USD exchange rate is 3.8527, the average for the quarter, based on data from Bank of Ghana

will likely reach the target before the end of the fiscal year as the OBs pay their share of the tractors granted by the project.

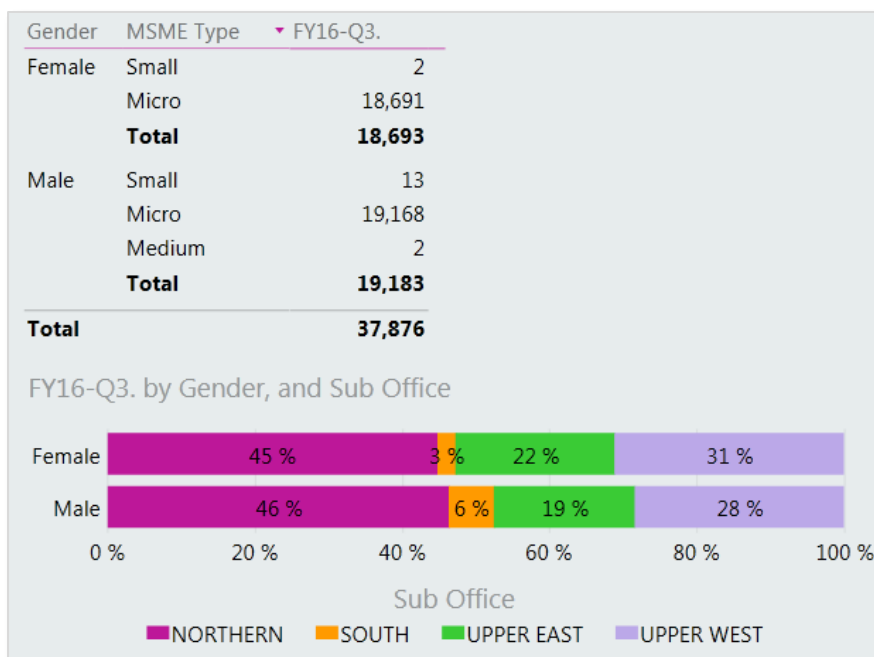
Figure 4: Capital Investment by Region



3.3 Business Development Services

During the quarter, the project provided Business Development Services (BDS) to 37,876 farmers and other actors (Figure 5), exceeding its FY16 target of 31,200. The services included development of business plans, crop budgeting, facilitation of access to loans, market linkages, and training.

Figure 5: BDS Beneficiaries by Region



4 Progress with Technical Delivery

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

4.1 Sub-Purpose 1: Increased Agricultural Productivity in Targeted Commodities

For this sub-purpose, the main focus during the quarter under review was to:

- (i) Set up demonstration sites and conduct GAPs trainings
- (ii) Set up farm clinics
- (iii) Use Information and Communication Technology (ICT) to disseminate information on production technologies
- (iv) Ensure access to inputs and equipment
- (v) Train OBs on OB management (OBM)
- (vi) Provide business development services

4.1.1 Demonstration Sites and GAP Trainings

Actor-Supported Demonstration Sites

A major factor responsible for low yields in maize, soybean and rice production is low adoption of productivity enhancing technologies and management practices by smallholder farmers. ADVANCE continues to use demonstration sites sponsored by private agro-input firms to facilitate technology access and adoption by smallholder farmers. Out of the targeted 406 sites, 84 of them (52 for maize, 16 for rice and 16 for soya) were set up during the quarter in 79 communities, in 14 operational districts. More than half of these (46) were established in Brong Ahafo and Ashanti Regions where the major season starts earlier than the North. All 326 demo sites in the North will be planted before August. The remaining 34 will be prepared for the minor season in the South.

Table 1: Demo Sites Selected for 2016

	NR	UER	UWR	South	Total
Maize	93	52	56	80	281
Rice	27	16	4		47
Soybean	42	16	20		78
Total	162	84	80	80	406

This year, the fertilizer distributor sponsors, unlike the previous years, proposed that the farmers' plots (control or comparison plots) next to the demonstration site will be fertilized. No farmers' plot will be cropped without fertilizer except for one protocol in soybean which will have 3 plots being compared. The types of fertilizer used on the farmers' plot will be the ones commonly used by farmers in north Ghana: NPK 15-15-15, Sulphate of Ammonia and Urea. The fertilizers applied on the demo sites will be the ones most suitable for each crop, with the appropriate quantity and quality of micronutrients in them. ADVANCE has been working with the distributors to make these improved formulas available, even in remote communities.



Photo 1: Maize demo site in the south

Soil Testing

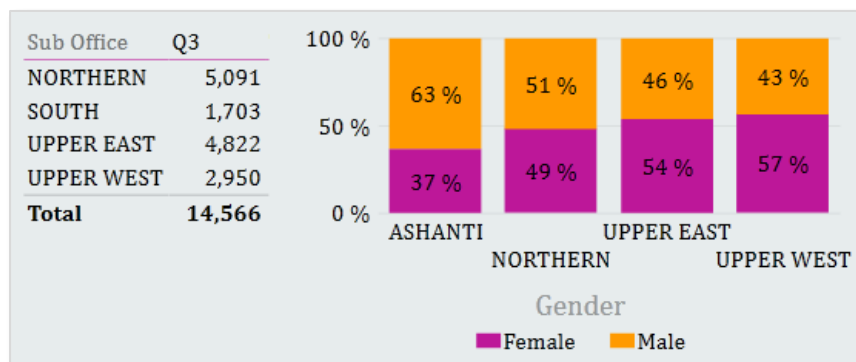
Soil samples have been collected from a total of 150 of these demo sites to enable more scientific analysis of crop performance and subsequent crop nutrition recommendations for the participating farmers. The samples are being tested with a local private sector company Green-ef based in Tamale. The rest of the demos' soil samples will be tested using portable soil test kits purchased by the project in order to demonstrate their use.

GAP Trainings

GAP trainings were carried out in all the regions of operation of the project. Topics covered all three commodities and included seed selection and germination testing, land preparation, row planting and population density, proper use of agro-chemicals, fertilizer application (when, how much and correct placement), pest/disease management, and proper weed control. Nursery management was also taught to rice farmers and correct use of inoculants to soybean farmers.

A total of 14,566 farmers, made up of 7,203 (49.45%) men and 7,363 women (50.55%) benefitted from these trainings during the reporting quarter.

Figure 6: GAP Training Beneficiaries by Region and Gender



The demo sites also serve as a platform for the input dealers to train farmers while showing the performance of the products they commercialize.

Crop Production Manuals

A total of 40 flip charts on standard maize production protocol were completed and distributed to be used for GAP training across all regions. The flip charts were based on the training material developed in collaboration with ATT and reviewed by MoFA and the Savanna Agricultural Research Institute (SARI).

During the quarter, these flip charts and other available crop protocols were used to train 21 presenters from the project radio station partners. The standard protocols were, and will be disseminated through radios for the farmers, including the already formed 901 listenership clubs across the three regions of the north, and the 99 new listenership clubs being facilitated in the Brong Ahafo and Ashanti Regions.

4.1.2 Farmer Mentor Program

During the quarter under review, seven mentorship visits were organized. These involved seven successful OBs being invited to share their experiences with the OBM program with a total of 57 nucleus farmers (NFs) in the Northern and Upper East Regions.

The rich farmer to farmer experience sharing event proved to be a major eye-opener and vision enhancing experience for both mentees and mentors in a unique way that other project interventions cannot achieve.

4.1.3 ICT Outreach for Production Technologies Dissemination

Support to Listenership Clubs

ADVANCE has completed the distribution of solar radio sets to all listenership clubs in its five regions of operation. The listenership club approach will enable the project reach more farmers, especially females, with agricultural messages at the appropriate time of the crop season. The messages will advise them on the best time to execute each cultural practice.

Table 2: Final dDistribution of Listenership Clubs Across Regions

Region	# of radio listenership clubs	# of female members	# of male members	Total # of members
Northern	390	6,132	5,446	11,578
Upper East	264	3,728	2,856	6,584
Upper West	247	4,557	1,634	6,191
South	99	1,380	3,173	4,553
Total	1,000	15,797	13,109	28,906

During this quarter, a radio review meeting took place in Bolga. The workshop, attended by seven radio presenters, was aimed at finding out the challenges, the way forward and the opportunities of hosting agricultural programs over radio.

ICT-Based Extension Services

ADVANCE is collaborating with Voto Mobile to send voice messages on maize production to 1,000 smallholder farmers linked to the project in Kintampo North, starting from the first week of July.

4.1.4 Improved Access to Inputs/Equipment

To enhance access of smallholder farmers to inputs and equipment, the project facilitated a number of interventions during the quarter under review.

Access to ilputs at the Community Level

Forty-two community input promotion sessions were facilitated with seven input distributors, both local dealers and large importers like RMG, within Northern, Upper East and Upper West Regions. Smallholder farmers in these regions were not only educated on proper, safe and cost-efficient use of the products, including seeds, fertilizers, herbicides, insecticides, knapsack sprayers and personal protective equipment (PPEs), but also had the opportunity to buy them right in their communities. Northern and Upper East alone recorded a total purchase value of GHS 142,175 (\$36,903). This represents 164.63% of the value reported around same time last year (GHS 86,357). A major reason for this high increase is the Village Savings and Loans Associations (VSLA) share outs that were strategically planned to coincide with the promos. This was also very good business for the input distributors as was observed by Eric Abbeiku Cudjo, the Northern Ghana Zonal Manager for RMG, after a series of community promotions in West Mamprusi, Northern Region.

"I can't forget the efforts the project made on the field with me. Fantastic job and I celebrate the project!! The message was sold to the communities and I believe the effects are manifesting. The Village Savings and Loans contributed to the success of the promotion. I can tell you for a fact that the number is going to be increased astronomically next year so the project should be prepared to accommodate that [while] trying to make it even better and attractive, for instance award/bonus for the highest contributor. RMG is proud to have you as a partner as we strive to improve the livelihood of the Ghanaian farmer" remarked Eric Abbeiku Cudjo.

Twenty-seven community input agents were set up through these promos, 15 in the Northern region, seven in Upper East and five in Upper West.

Training for Tractor Operators

During this quarter, the project facilitated training for seven tractor owners and operators: six with John Deere/AFGRI in Tamale, Yendi, Bolga, Tumu and Wa, and one with Mechanical Lloyd and the Department of Agriculture in the Kintampo North District. In total, 230 tractor owners and operators were trained in tractor operation and preventive maintenance to reduce breakdowns. This is expected to improve the capacity of the operators to provide quality land preparation services to more smallholder farmers. A reduction in breakdowns and repair costs will also impact favourably on the service charges to smallholders.



Photo 2: Training beneficiaries take practical hands on lessons at the Yendi workshop

John Deere Day

As part of efforts to improve the project beneficiaries' access to equipment, ADVANCE facilitated an open day dubbed "John Deere Day" at Tumu, a hub of tractor services for project beneficiaries and others. The event was used to expose the farmers to more mechanization options and interact with technical experts and to learn about various mechanization concerns regarding products, spare parts, repairs acquisitions etc.

Spraying Service Providers (SSPs)



Photo 3: Practical session at the SSPs training

Inadequate knowledge of agrochemicals and their application, lack of basic equipment like knapsacks and their calibration for efficient use are common issues facing the SSPs and farmers in general. During the quarter, ADVANCE facilitated the formation of 49 SSP groups with four to five members each. A total of 213 individual members of these groups were trained and linked to OBs to enable them safely offer appropriate spraying services to the OGs. A number of the SSPs were also linked to local input firms such as *Who Is Free Agrochemicals* and *Azu Deborah*

Enterprise in Nalerigu and Nakpanduri. Linkages were also facilitated between the SSPs and larger input companies and distributors including RMG, Wumpini and Hadiola Agrochemical companies.

4.1.5 Outgrower business management

Outgrower Business Management (OBM) Training

This quarter, 135 OBs were trained on managing outgrower businesses, to enable them have a better understanding of how to manage their outgrower schemes efficiently and profitably, and some challenges they need to be aware of.

Another 87 OBs and their operators were also trained on tractor operations and maintenance, as part of the OBM program. Participants were trained on how to operate their tractors efficiently and undertake regular maintenance to enable them make significant margins from this activity.

OBM participants were trained on:

- What an OB is
- Hiring of staff for OB operations
- Selecting and engaging lead farmers
- Selecting OGs
- Providing services to OGs
- Tractor services
- Input credit
- Extension services
 - Shelling/threshing services
 - Determining prices
 - Procuring/aggregating from OGs after harvest
 - Achieving higher repayment rates from OGs

The OBM modules are deliberately run along the cropping calendar and in this specific modules, just before the planting season so that OBs have a thorough understanding of how they can plan, access credit and operate their businesses efficiently, profitably and sustainably.

Field Management Program

The field management program aims to expand and improve services provided by OBs to their OGs, sustaining these services beyond the support of ADVANCE. In the quarter under review, the project expanded the field service base with the enlistment of 18 additional OBs across the project's operational zone. In addition, 36 OBs in the South that engaged agents who were trained and equipped with the SmartEx tablet app began providing technical services through these agents. The OBs and their agents have been trained to use the tools for registration, profiling, capacity building on agronomic practices and farm business records keeping. In the period under review, 2,300 smallholder farmers were registered through the app. Another 118 OBs have also been identified in the North, they have engaged 120 agents in readiness for expansion for the SmartEx program in the North, in collaboration with Grameen Foundation.

OB Office Program

OBs are continuously encouraged to set up small office units where they can manage their operations from in an organized and professional way. Two OBs have done this in the period under review. Also, 41 interns from UDS and Valley View University were trained and deployed to provide support to OBs on their records keeping, especially their production investment in their OGs, using the ADVANCE sales tracker software.

Outgrower/Smallholder credit management training

There has been an increase in the number of OGs defaulting in credit repayments to OBs in the last season. In most occasions, the cause is insufficient or erratic rainfall that resulted in low yields. However, there is also a growing tendency of reduction in repayment for no apparent reason. An innovative activity was introduced to counteract this trend. ADVANCE will provide basic financial literacy training for OGs so that they would understand the importance of honouring debt and the impact of non-repayment. A total of 1,183 OGs (out which 681 were females) were trained on credit management, how to plan for their farms, access funding and encourage them to adopt good agronomic technologies and management practices so that they can:

1. Increase yields
2. Increase profits
3. Increase household income
4. Pay back production investment to OBs

4.1.6 Business development services

Business planning

ADVANCE worked with the OBs prior to the crop season to prepare their business plans and crop budgets that will help them make decisions on the crops and optimum size of their operations. In the period under review, six new actors had their business plans developed while another four had their old business plans reviewed to reflect their production and investment plans for the 2016 season.

Forty-five OBs had crop budgets developed and also been taken through the cost-benefit scenarios with regards to in-kind lending of input and tractor services to smallholder farmers. Another 36 were assisted to interpret the records they have kept so far to make sound decisions for the 2016 production season.

Twelve OBs were assisted to register their businesses with the Registrar General's Department. This will enable them to operate as legal entities and also be able to meet the requirements of financial institutions and corporate buyers.

Financial services

Partner financial institutions continue to provide financial services support (savings and loans) to OBs for inputs and production equipment. A total of GHS 478,079.5 (\$124,089) have so far been disbursed while approval and disbursements for another GHS 820,000 (\$212,838) is pending.

In order to increase financial access and encourage savings as a source of investment into production among OGs, 199 VSLAs were formed in the last calendar year, benefiting 4,566 OGs (1,302 males, 3,264 females). The groups saved GHS 1 (\$0.26) to GHS 5 (\$1.29) per share per week and a social fund contribution of GHS 0.20 (\$0.05) to GHS 0.50 (\$0.13) per person per week depending on the constitution adopted by the group. These groups have so far saved a total of GHS 379,614 (\$98,532) and out of this amount, used GHS 77,469 (\$20,108 or 20.4%) to purchase inputs during input promotion events at the groups' share outs.



Photo 4: Farmers purchasing seed from Heritage Seed during a VSLA share out Kpanashe.

"I will be able to expand my farm this year and use certified seeds because, through the VSLA, I have been able to save money for that purpose", Edward Ntekbe, VSLA member, Bungbal

"We are very grateful to the ADVANCE project for this VSLA initiative. Our greatest worry in the community was access to quality inputs for our farms. Now all the group members have the capacity to access inputs with their VSLA savings which was impossible last year", Abukari Tindana, a 54 year-old OB, member of the Wun-Zaligu VSLA group in Bimilla, says with a beaming smile, after the share out

Incorporation of e-wallet in OB's/OG's operations

OBs and their OGs are continuously encouraged to subscribe to mobile money as a savings platform and also to be able to transact business safely with buyers on their e-wallets with support from MTN. Monitoring of transactions on three OBs who were trained and set up as merchants showed that transactions carried out amounted to GHS 305,479 (\$79,290) in the last 8 months.

4.1.7 Input dealer business development program

Nineteen new input dealers were identified and profiled to work with the project. These input dealers have been sensitized on strategies to adopt during this cropping season to boost their sales, and were linked to OBs in the various project's districts and communities to supply inputs to OBs and their OGs. A Business Diagnostic Tool has been administered on three of them to serve as a baseline for developing their business plans.

4.1.8 Crop Insurance

With the forecasted possibility of negative weather patterns again this year, weather indexed crop insurance has been actively promoted by ADVANCE. OBs are continuously being sensitized and encouraged to mitigate against drought by purchasing crop insurance. Radio dramas, talk shows and jingles are currently being broadcasted on local radio stations. During the quarter, drought index insurance was bought by 22 farmers in Northern Region worth GHS 441 (\$114).

4.2 Sub-Purpose 2: Increased Market Access and Trade of Targeted Commodities

Under sub purpose two, the project focused on the following areas during the reporting period:

- (i) Organising a pre-season event in the north
- (ii) Developing capacity of OBs to better engage with the end market buyers
- (iii) Supporting lead firms to become more competitive
- (iv) Support to trade associations and cross border trade and transport of produce, and
- (v) Strengthening community based market systems

4.2.1 North Ghana 6th Annual Pre-season event

The 2016 edition of the North Ghana Annual Pre-season event was held on April 14, 2016 under the theme: "Improving Agricultural Productivity in Northern Ghana: the role of quality Seed".

A total of 264 actors including OBs, FBO leaders, lead farmers, aggregators, among others, were invited by ADVANCE and facilitated to participate and take advantage of the event.

The event brought nearly 1,000 maize, rice, and soybean value chain actors – farmers, buyers, agro-input and equipment dealers, transporters, farm equipment vendors, farm business service providers and financial institutions – to share best practices and establish business relationships.

ADVANCE participants from all the regions benefitted from the event. For example, seven OBs purchased inputs worth GHS 6,312 (\$1,638). Wumpini Agrochemicals Ltd and RMG supplied the leader of Binaba Women's group in the UER, Victoria Asaaro, with 12 bags of Pan12 maize seed (20kg each) worth GHS 4,200 (\$1,090) and ten boxes of 12 litres each valued at GHS 1,300 (\$337).



Photo 5: OBs from UER interacting with an AFGRI official during the pre-season event

A key input retailer at Kintampo North, Timothy agro-chemicals, established contacts with Yara and RMG companies for fertilizer/inputs supplies.

Equipment suppliers like Ghana Heavy Equipment, RST, A&G (new in Ghana), Afagri Ghana, Hatoum and others displayed medium, large and small equipment which caught the interest of OBs.

"I started with half an acre of rice and through my effort and support of Advance and the exposures through the project, my business has grown". Martin Arikui, Nucleus Farmer (NF)

"I never believed in seed until today after seeing with my naked eyes that seeds indeed goes through all this processes, I will never use my own seed anymore". Abango Akologo, a new NF

4.2.2 Market linkage development

New buyers identified

Six new buyers actively buying from OBs in North Ghana were identified and profiled. Two of them are buyers of maize, while the other four purchase paddy. In total, these buyers have an annual purchase requirement of 3,740 MT and 6,550 MT of maize and paddy, respectively.

Table 3: New buyers and their purchase requirements

Firm Name	Home Region	Firm Type	Commodity	Purchase Requirements per Annum (MT)	
				Maize	Paddy Rice
Nana Achiaa Enterprise	Ashanti	Aggregator	Maize	1,340	
Maggie Owusu Enterprise	Ashanti	Aggregator	Maize	2,400	
Esther Sarpong Enterprise	Ashanti	Aggregator	Paddy		2,100
Owusu Ishak Enterprise	Ashanti	Processor - Rice Miller	Paddy		1,820
Tahiru Enterprise	Ashanti	Aggregator	Paddy		1,900
Focus Milling Ltd	Ashanti	Processor - Rice Miller	Paddy		730
Total Annual Purchase Requirements				3,740	6,550

Trade missions

Eight trade missions were facilitated for 6 buyers and 51 OBs and farmer groups during the quarter. Two trade missions involved ADVANCE OBs visiting buyers (Agricare in Kumasi; Sahel Grains in Techiman) to understand their business operations, produce quality requirements and also discuss outgrower relationships.

Another trade mission was intra-regional, involving a buyer from the Upper East Region visiting some OBs in the region.

Table 4: Trade missions facilitated

Name of Buyer	Region of Origin	No of Participating OBs ³	Region of Participating OBs	Commodity
Agricare Ltd	Ashanti	14	Ashanti/BA, Northern, Upper East, Upper West	Maize
Sahel Grains	Brong Ahafo	23	Upper West	Maize
Habiba Adama Ent	Ashanti	3	Upper West	Maize
Tamara Foundation	Northern	2	Upper East	Paddy
Yabco Focus Company	Upper East	2	Upper East	Soybean
Sustainable Agro	Greater Accra	7	Northern, Upper East	Paddy
Grand Total		51		

The result of the trade missions was closed and open-ended purchase and sale contracts between the buyers and OBs. A summary of this is presented under the contracts section below.

Beyond the trade missions facilitated by the project, buyers such as Regis Commodities and Royal Danemac embarked on trade missions on their own to meet and strengthen existing relationships with farmers. The project had facilitated these relationships through previous trade missions and the Pre-Harvest Event. Having buyers visit the farmers without the project's assistance is a good indicator of the sustainability of the business relationships developed.



Photo 7: OBs conferring with each other at Agricare Ltd's premises in Kumasi



Photo 7: OBs on a tour of the warehouses of Agricare Ltd – Kumasi

Contracts

Thirty-one contracts were facilitated between 14 buyers and 29 OBs and farmer groups during the quarter, valued at GHS 2,193,320 (\$569,294).

³ An OB typically participates in different trade missions with different buyers to provide alternative contracting and sales choices for the OB

Table 5: Contracts facilitated

Type of Contract ⁴	Number of Contracts	Volume of Goods (MT)	Value (GHS)
Closed sales without contract	2	100	110,000
Closed sales without formal contract	8	237	262,070
Outgrower	15	1,914	1,821,250
Purchase and Sale Agreement	6	-	-
Total	31	2,251	2,193,320

Beyond these facilitated contracts, some OBs in the South, without the project's assistance, concluded formal contracts with buyers. These OBs were able to do so using the knowledge and experience on contracting previously gained from ADVANCE through training and contract facilitation.

Key market development

Maize

Maize prices in the 10 markets monitored by ADVANCE rose approximately 9% between April and May 2016, and remained fairly stable in June 2016 (**Figure 7**).

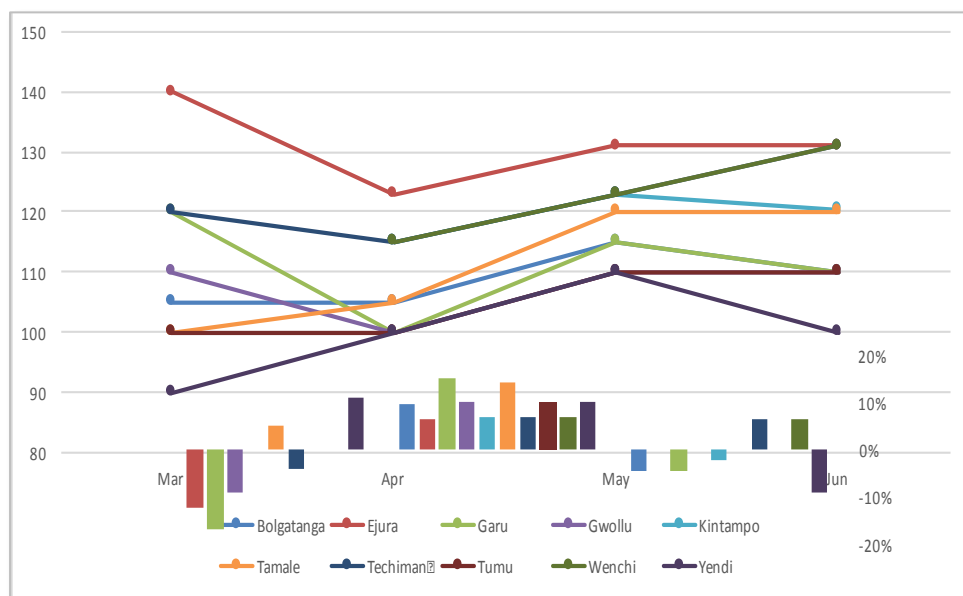
Based on this observed tendency, it is expected that maize prices will increase at this time of the year because of dwindling stocks and supplies from the minor season harvest in the South, and Northern harvest. However, compared to 2015, prices have been relatively stable because poultry farmers, feed millers and high end industrial processors had stockpiled in the previous quarter from local and imported sources. This depressed demand and stabilized prices in the current quarter. Continuous flow of maize from Burkina Faso to the Bolga market also stabilized prices in that part of the North.

There are indications that farmers in the South continued to hold on to stocks in the expectation of higher prices. This accounts for the significantly higher prices in southern markets.

⁴ Closed sales without contract mostly arise from existing purchase and supply agreements. Purchase and supply agreements are open ended, non-binding contracts with key items like price and quantity to be finalized between the parties at a later date. These contracts have been a key feature of trade missions. Closed contracts are definitive and binding agreements between buyers and farmers for the sale of a specified quantity of produce at a specified price within a specified period.

Buyer outgrower development is where the buyer provides input credit to the farmer in the form of ploughing services, seed, fertilizer, etc. In exchange the farmer pays back with a specified quantity of produce at the time of harvest.

Figure 7: Average Monthly Maize Prices (April 2016 - June 2016), in GHS/100 kg, and monthly fluctuation in %



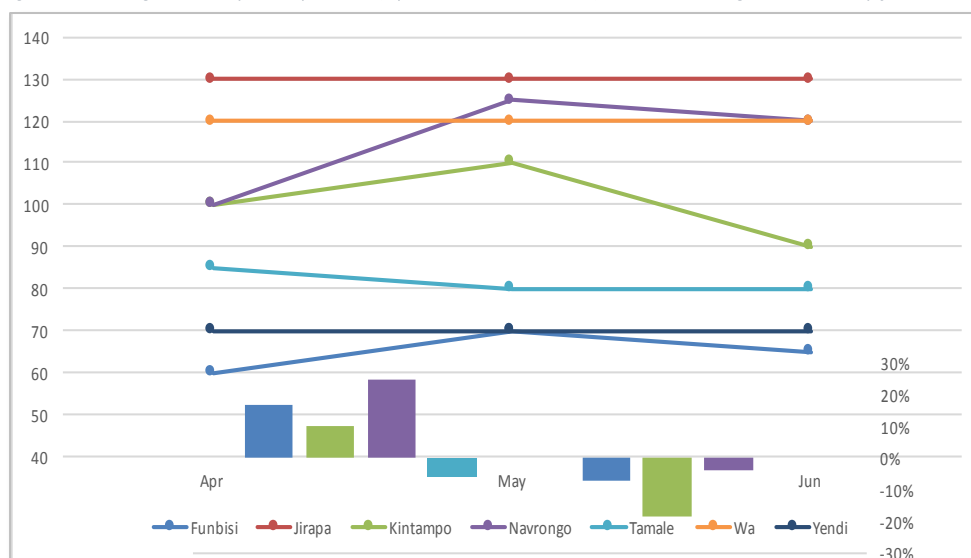
Source: Data collected by ADVANCE

Rice Paddy

Paddy prices were stable during the quarter within the major markets, except for the Kintampo and Navrongo markets which witnessed some increases (Figure 8). Harvesting of paddy from the Tono irrigated fields started in May 2016. The continued high demand for this paddy for straight milling contributed to the increased price in Navrongo.

Markets in the Upper West Region recorded the highest average paddy prices partly driven by demand from caterers supplying food to schools under the School Feeding Program as well as farmers seeking paddy as seed for cultivation in the current season.

Figure 8: Average Monthly Paddy Prices (April 2016 - June 2016), in GHS/100 kg, and monthly fluctuation in %



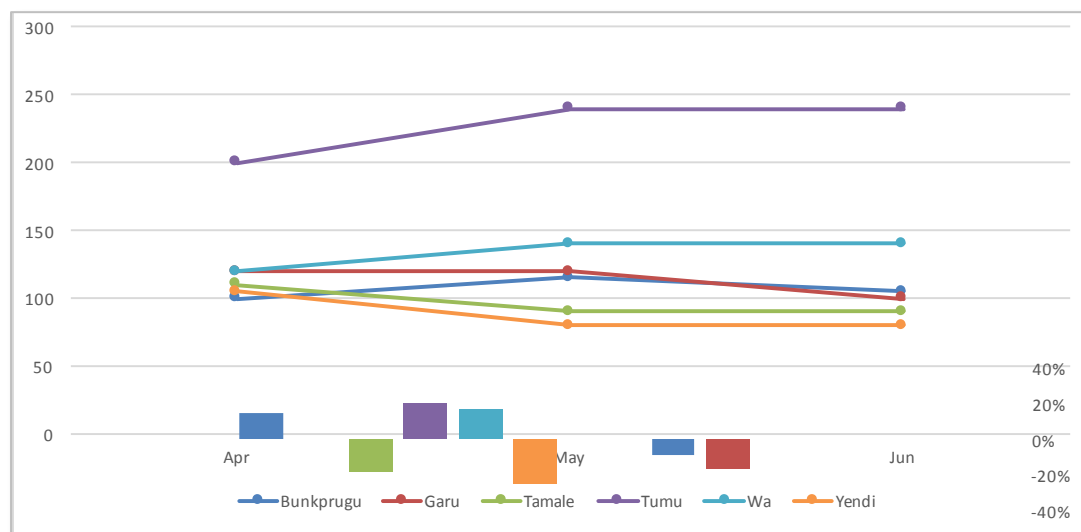
Source: ADVANCE market monitoring

Soybean

There was a slight decline in soybean prices (**Figure 9**). This is mainly because of the availability of less expensive imported soymeal, which is preferred by poultry farmers, resulting in a depressed demand for soybean by processors.

The volume of soybean produced in the Upper West is low so the demand far exceeds the supply. The incidence of very high prices for the product in Tumu is because of their proximity to Burkina Faso which gives farmers the option to sell across the border when prices are relatively low in Ghana.

Figure 9: Average Monthly Soy Prices (April 2016 - June 2016), in GHS/100 kg, and monthly fluctuation in %



Source: Data collected by ADVANCE

4.2.3 Lead firm competitiveness

Support for buyer outgrower development

Buyers invested a total of GHS 3,504,149 (\$909,531) in providing input support to farmers, with repayment in kind by farmers at harvest time (**Table 6**).

Table 6: Buyer outgrower support for 2016 farming season

Buyer Name	Crop	Type of Support	No. of Participating OBs	Indicative No. of Participating Smallholders	Value of Investment (GHS)
Agricare Ltd	Maize	Seed, fertilizer	14	420	480,500
Akate Farms	Maize	Seed, fertilizer, weedicides	1	1,000	2,940,000
Addicents Foods	Paddy	Seed, fertilizer, pesticide	2	76	83,649
Total					3,504,149

Two new outgrower schemes were supported during the quarter and one existing scheme continued for the 2016 farming season in the North. The project together with AGRICARE Ltd conducted an analysis of the feasibility of establishing an outgrower scheme in view of the continued import of maize. Subsequently, AGRICARE Ltd has contracted 14 OBs to produce maize this season, after a negotiation meeting organized by the project in Kumasi.

The project also supported Premium Foods Ltd. to engage with the OBs it supported in the Upper East Region during the 2015 farming season and who had not completed repayment. The purpose was to reach an understanding on rescheduling the payment period into the 2016 season.

Moreover, two buyers provided mechanization services to farmers without a formal outgrower relationship. In both cases, farmers could pay for services in cash or in kind with produce at harvest time. The first is Sahel Grains, a Techiman based maize aggregator. It deployed tractors to plough for farmers in the Upper West Region. The second is Tamanaa Foundation, a rice miller based in Nasia in the Northern Region. After a trade mission to the Tono irrigation area in the Upper East Region, the enterprise delivered a new crawler combine harvester to Chief James Adawina, an OB in Bui, in response to a request by farmers during the trade mission for harvesting support.



Photo 8: Sayibu of Tamanaa handing over combine harvester to Chief James at Bui

Business development services

Various levels of support were provided to seven buyer firms and cluster of firms during the period. These are summarised below.

Table 7: Status of BDS support

Name of Firm/ Organization	Home Region of Firm	Source of Technical Assistance	Nature of Technical Assistance	Status of Engagement at June 2016 ending
Soybean Processors (Royal Danemarc. Vester Oil, Inter-Grow, G. Bosomtwe, E-GABS)	Ashanti, Brong- Ahafo, Greater- Accra	ADVANCE	Identification of preliminary causes of reduced sales of soymeal. Development of SOW for STTA to investigate the issues	Contracted STTA for product quality audit of local soy-cake using imported soymeal as benchmark
Agricare Ltd	Ashanti	ADVANCE	Assistance to develop outgrower scheme	OG contracts concluded with 14 OBs with seed and fertilizer distributed for 2016 season
Royal Danemac, Kumasi	Ashanti	ADVANCE	Support to consultant engaged by the firm to develop a website	First version of website interface developed for firm's review
Sahel Grains	Techiman	ADVANCE	Advise on outgrower development options	Firm is engaging farmers to work with next year
Vester Oil Mills	Kumasi	ADVANCE	Support to access Dormaa poultry market for soymeal	Setup sales outlet at Dormaa
Ampofo Farms	Dormaa Ahenkro	ADVANCE	Support to source concessionary financing	Preparing documents for financing application
SAMBAY Enterprise	Bolgatanga	ADVANCE	Market linkage for toll processing of paddy for southern based aggregators	Contracting for toll milling will commence when a new rice mill is installed and commissioned

4.2.4 Trade Association Support

Ghana Grains Council (GGC)

The GGC continued implementation of activities under e their grant agreement for US\$350,000 executed on July 2, 2015. The grant agreement is a 12 month agreement, ending June 30, 2016.

The second year grant has the following objectives:

- Enhance grains market development by upscaling grain actors' participation in the GGC WRS to trade in graded grains
- Optimize GGC member benefits through the development of diversified service delivery packages
- Policy influencing through advocacy of major issues that limit the efficiency of the grains sector and WRS.

Market access initiatives and warehouse receipts program

- Monitoring of warehouse stocks under the manual warehouse receipt system (MWRS) indicates that 140.1 MT of grains worth GHS 112,320 (\$29,154) was sold out by various warehouse owners.
- GGC held discussions with six branches of various financial institutions (FIs) to promote the MWRS.
 - GN Bank (Gushegu, Karaga and Bulenge branches)
 - Tizaa Rural Bank, Karaga
 - Tumu Cooperative Credit Union, and
 - ADB Bank, Tumu Branch

The financial institutions indicated strong interest in participating in Warehouse Receipt System (WRS), and urged GGC to organize a capacity building workshop for all the stakeholders to help them better understand the concept and responsibilities of each party.

- GGC conducted training on Post-Harvest Handling (PHH) and Quality Standards for 243 rice actors (36% female) comprising farmers at the Bontanga and Tono irrigation dams in the Northern and Upper East Regions respectively, and transporters and grain handlers at the Aboabu Market in Tamale.
- In collaboration with ImageAD, an IT solutions developer, GGC has developed a web portal to track movements of grain in its warehouses to provide visibility to grain actors participating in WRS. The system is being piloted and includes an SMS feature to post bids and offers for grains.

Policy influencing through advocacy

- Under GGC's continued collaboration with the Ghana Standards Authority (GSA), Physikalisch-Technische Bundesanstalt (PTB) of Germany and grain industry stakeholders, the Agricultural Produce Technical Committee (TC) of GSA reviewed and approved the following:
 - Paddy Rice Standards - The GSA has since circulated it for public comments
 - Handbooks for the Interpretation of the Standards for Maize and Rice (Milled)
 - Pictorial on the Rice (Milled) Standard

The pictorial on the Maize Standard has been printed. The handbooks and pictorial on the Rice (Milled) Standard are ready for print.

The revised Standard for Rice (Milled) – DGS 765 has been gazetted by the Attorney General's Office.

- In addition to the above, GGC through its engagement with the GSA, had the TC review and approve the handbook and pictorials for the Interpretation of the Standards for Soybean
- With ADVANCE’s technical assistance, GGC organized a Stakeholders Policy Dialogue on “Enhancing Grain Pricing Policy in Ghana” in Accra on May 26, 2016.

Engagement with Other Trade Associations

Draft proposals were developed for engagement with the Ghana Rice Inter-Professional Body (GRIB) and the Upper East regional branch of the Seed Producers Association of Ghana (SEEDPAG). The proposals will be operationalized in Q4.

4.2.5 North Ghana Processing Upgrade

Rice Milling Upgrade

Sambay Enterprise was selected for a rice mill expansion and upgrade. The enterprise has completed the millhouse as its cost share and USAID has also approved the procurement of the mill.

4.2.6 Community-Based Market Systems Strengthening

As a result of the training received by FBOs on Sell More for More (SMfM) in 2015, FBOs in the three regions of the North were involved in collective sales of produce to end markets (mostly aggregators), amounting GHS 183,100 (\$47,525). The details are indicated in the table below.

Table 8: Status of BDS support

Region	Name of Group	Commodity	End buyer	Quantity (MT)	Total amount (GHS)
UWR	Sissala west cooperative	Maize	Gold coast grains Ltd	50	55,000
	Tiehisung Farmers coop	Maize	Yahaya Iddrisu (Aggregator)	5	5,000
	Nutaa suntaa	Maize	Yahaya Iddrisu (Aggregator)	16	1,600
TOTAL				71	76,000
NR	Suglo Farmers	Maize	Sulemana Mutaru (Aggregator)	16.9	20,600
	Suglo Farmers	Soya	Sulemana Mutaru (Aggregator)	2.2	1,980
	Anzansi Farmers	Soya	Ghana Nuts	10.1	9,090
	Tilokpoktop Farmers	Soya	Savannah Farmer’s Marketing Co.	15.3	13,770
	Puakuba Farmers	Soya	Savannah Farmer’s Marketing Co.	10.4	9,360
TOTAL				71	54,800
UER	Biu Co-operative Farmers Union	Paddy Rice	Asutuari Aggregators	15	19,500
	Bonia Yuowoniwoba	Paddy Rice	Asutuari Aggregators	26	33,800
TOTAL				41	53,300

4.3 Sub-Purpose 3: Strengthened Capacity for Advocacy

Under sub-purpose three, the project focused on

- (i) Development of advocacy groups,
- (ii) Development of district agricultural investment plans,
- (iii) Capacity development for program implementation, and
- (iv) Capacity development for farmer based enterprises

4.3.1 Advocacy Group Development

During the quarter, ADVANCE continued targeting advocacy issues affecting the three value chains the project focuses on. Advocacy issues affecting VC actors, primarily smallholders, OBs, FBOs, commodity aggregators, processors and transporters were collated and prioritized. An Expression of Interest and Request for Proposal have been developed to solicit proposals and award qualified organizations with Fixed Obligation Grants to lead advocacy on the prioritized issues in their specific zones of influence. ADVANCE expects to make four grant awards in Q4.

Formation and Advocacy Capacity Building of FBO Networks

Following consultations held with six secondary FBOs in Q2, a two-day workshop was organized jointly by ADVANCE and the Agricultural Policy Support Project (APSP) for the formation of a regional FBO network and education of FBO leadership on key agricultural policies. The workshop took place from 14-15 June, 2016 in Wa, Upper West Region, with the participation of 25 leaders from six FBOs.



Photo 9: A section of the Participants at the FBOs network workshop

The leaders were educated on the current agricultural policies such as the Food and Agricultural Sector Development Policy (FASDEP II) and its implementation strategy, and the Medium Term Agriculture Sector Investment Plan (METASIP). They also highlighted the critical role of FBOs in improving the business environment for local agricultural development through policy advocacy. At the end of the workshop, the Upper West Regional FBOs'

Network was formed. They also drafted an action plan to further develop the network and take action on issues affecting them. A communiqué was issued, calling on government to make subsidized fertilizer timely accessible to farmers. The event was covered by the media.

Formation and Strengthening of OB Networks

The ADVANCE OB model has the OB at its centre providing a range of services and support to many smallholder farmers. It is therefore critical to bring the OBs together to share ideas and also engage with policy makers to influence government policies and program implementation. The OBs' Network is a membership based network in hierarchical structure from zonal, regional and Savannah/national networks. The zonal networks in each region will federate to form a regional network and regional networks will then form the Savannah network, which will be an umbrella body operating at the Savannah/national level.

In this quarter, ADVANCE organized a training workshop on effective leadership, network building and basic advocacy skills for leaders of the 13 zonal networks that were formed last quarter. A total of 43 leaders, including the chairpersons, vice chairpersons, secretaries, treasurers and organizing secretaries attended. During the training, the leaders learned, and also shared their knowledge and experiences on effective leadership and people management, gender and leadership, networks strengthening, network management and basic advocacy skills.



Photo 10: Participants doing group exercise –Zonal OBs Network leadership training workshop

4.3.2 District Assembly Plans for Agricultural Development (DAIP)

ADVANCE is supporting Metropolitan, Municipal and District Assemblies (MMDAs) to document and market the agricultural potential of their districts to local and international investors. As a pilot, two MMDAs (Kassena Nankana Municipal and Sissala East District Assemblies) were supported to develop DAIPs that were completed during the reporting quarter. ADVANCE documented the lessons learned in the development of the DAIPs and shared them to inform the development of the next batch.

4.3.3 Capacity Building of Organizations

In the Q4, ADVANCE will focus on building the capacity of local organizations to be able to work effectively with USAID funding to complement the efforts of the project. This will be the follow up on an Organizational Capacity Assessment Training conducted during the reporting quarter at which issues of finance and administration were identified among others as areas of potential improvement within these organizations. A training on finance and administration will be rolled out for staff of these partner organizations, and it is expected that ADVANCE will provide them with grants to implement some project activities in areas which are within their technical focus areas. A total of 18 staff from five organizations will participate in the three day training to focus on managing a USAID award, with special emphasis on the rules and regulations of the donor.

In relation to the above, there are plans to support the Ghana Inter-Professional Rice Body (GRIB) with a grant to disseminate and promote quality standards within the rice industry. The Ghana Grains Council and Ghana Agricultural Insurance Pool will also continue to receive funding from ADVANCE with a view to projecting the warehouse receipt scheme and agricultural insurance respectively.



Photo 11: A trainer demonstrating how to write numerals in the air

4.3.4 FaaB and Numeracy Trainings

The project expanded the Numeracy and FaaB trainings to 26,787 smallholder farmers (SHFs, 14,020 males and 12,767 females) in the three regions of the north. The skills acquired are expected to build the capacity of the SHFs to be in a better position to adopt new technologies. During the reporting quarter, 156 communities benefited from FaaB trainings by 55 trainers, 120 communities benefited from the numeracy trainings involving 57 trainers.

Table 9: FaaB and Numeracy Training Beneficiaries

Region	Activity	Female	Male	Total	% over target
Northern	FaaB	3,023	3,487	6,510	108.50%
	Numeracy	2,162	3,134	5,296	105.92%
	Total	5,185	6,621	11,806	
Upper East	FaaB	2,066	1,534	3,600	120.00%
	Numeracy	2,905	1,846	4,751	190.04%
	Total	4,971	3,380	8,351	
Upper West	FaaB	2,211	1,686	3,897	129.90%
	Numeracy	1,653	1,080	2,733	109.32%
	Total	3,864	2,766	6,630	
	Grand total	14,020	12,767	26,787	
	Gender %	52.34%	47.66%		

4.3.5 Capacity Development of FBEs

ADVANCE's objective is to transform FBO beneficiaries into Farmer Based Enterprises (FBEs) defined as more business minded operational organizations that provide services (ploughing, bulk input purchase, bulk sales etc.) and are beneficial to their members.

Trainings

During the reporting period, the project held mentoring/coaching meetings with the 45 potential FBEs on record keeping, collective sales, bulk purchase of inputs, acquisition of implements, registration among others. They were also advised to embark on common income generation activities such as establishing and managing a group farm using the GAPs training they received last year. In addition, they were encouraged to make bulk purchases to reduce individual cost of agricultural inputs.

FBOs Hosting Demos

- Seven demo sites in the UWR were hosted by seven FBEs (one for rice, four for maize and two for soy).
- Five FBEs in the UER hosted demo sites in maize and soya and three FBEs would establish group farms as a source of raising revenue for their groups.
- Twenty-five demo sites in Northern Region were hosted by FBEs/FBOs, of which eight have already been planted in Kintampo North. These sites would serve as learning points for their members.

Access to Inputs

- Input promotions were organized in ten communities for 15 FBOs in Northern Region and nine community input agents have been formed to link up with input firms on demand.
- Three FBOs were linked to input dealers in the Upper East Region to purchase various kinds of inputs

- Twenty FBOs, made up of 150 members have been linked to 18th April in Upper West to supply fertilizer and certified seed worth GHS 56,700 (\$14,717). Per the agreement, farmers would pay 50% of the amount and the balance will be paid at the end of the season.
- Tiehisung farmers' Cooperative has also been linked to Crop Research Institute for seed supply contract.

Collective Mechanisation Services

Potential FBEs were mentored and coached on provision of collective mechanization services for their members. As a result, five FBEs were linked to tractor service providers in the Upper West Region, who ploughed 395 acres of land worth GHS 28,825 (\$7,482). In Northern Region, two FBEs were also linked to tractor service providers and they ploughed 96 acres of land for their members.

Collective Sales

Potential FBEs were coached on selling their produce collectively. During the quarter, a total of seven FBEs in the Northern and Upper West regions sold collectively a total of 125.9 MT of maize and soya, valued at GHS 123,929 (\$32,167).

Grants

To ensure that the FBEs operate a similar model as OBs, a number of them acquired or are in the process of acquiring small and large equipment through ADVANCE's grants mechanisms to facilitate their operations, including:

- Ten FBOs benefited from ten radio sets in the Upper East Region
- A total of 43 FBOs benefited from 43 radio sets in the Upper West Region
- One FBO in the Upper West Region, Mwinikuubu–Babaaha Cooperative, has been selected to benefit from a tractor grant, they have received their award letter and the project is now awaiting payment of their 30%.

Registration

Fourteen FBOs were assisted to register with the Department of Cooperatives as business entities. Five registered in UER, six in NR and 3 in UWR.

VSLA

As part of the process of making FBEs financially self-reliant, a number of them were trained on the VSLA concepts and operations. Many have used their savings to purchase inputs, instead of relying on financial institutions for credit. The savings culture among female members have also increased and their male counterparts are showing much interest in the system.

5 Program Support

Program support covers the cross cutting activities that focus on gender, environment, grants, M&E and learning and public relations and communication.

5.1 Gender Program

5.1.1 OBM and Women's Leadership and Entrepreneurship

The project continues to scout for new female NFs to support and build up into OBs. During this quarter, one new female OB, Fati Zakaria, was profiled. She is from the Gushegu District in the Northern Region and provides ploughing services and input support to 70 OGs (40 female, 30 male) who produce maize and rice. She participated in the Women and Technology training and hosted in-community input promotion with Wumpini Agrochemicals.

5.1.2 Women's Access to Land



Photo 12: Participants in one of the forums

Nine sensitization fora were held in communities across the Upper East, Upper West and Northern Regions on how fertile land could be made available to women smallholder farmers. The specific issues discussed included control over land, cultivated crops, land usage by women, inputs support to women, and security/tenure of land being used by women

In total, the forums were attended by 773 participants (287 males, 486 females), made up of OBs, field managers, chief, assembly members, queen mothers, elders, opinion leaders, magajias⁵ and smallholder famers. The landlords and husbands promised to assist the women with seeds and fertile land to grow their own crops.

"We are ready to hand over some of our fertile lands to our women, and support them with inputs to farm....they are really the ones feeding the community (...) If women have access to fertile lands for production there will be a sustainable food security and the nutritional values of our foods in our homes will be enhanced to reduce malnutrition among our children", Bussie Chief in the UWR Boya Naab' made this pledge during a session in Boya in the UER

5.1.3 Women's Access to Improved Technologies

During the quarter under review, the project organized Women and Technology trainings in the Northern Region for 22 females including OBs, lead farmers, FBO leaders and aggregators. Participants were exposed through audiovisuals and hands-on, practical sessions, to the use and efficiency of production based agricultural implements that are time-saving, drudgery reducing, affordable, and handy for women farmers. The participants pledged to transfer knowledge to other women farmers, and also save towards acquisition of some of the implements.

⁵ Magajia is a Housa word for a female group leader

“What I heard and saw is beyond what [I] was expecting. It has opened my eyes to what can help me and group members in what we have been doing, I will like to buy the power tiller and later a tractor then I can get the multipurpose thresher”, OB Fati Zakaria

“What amused me is that the same machine [is] threshing soya beans and rice [into] very clean grains; we used to broadcast our seeds, but I will talk to my group to acquire the simple planters and the dibblers because even now it is becoming difficult to get people to dibble for us”. Salmu Iddrisu from Diari

5.2 Environment Support

The ADVANCE environment support efforts are in three parts- ensuring compliance with Title 22 of the Code of Federal Regulation, section 216, improving agrochemical management among project actors, and promoting climate smart technologies and practices among farmers.

5.2.1 General Compliance

Pesticide Evaluation Report and Safer Use Action Plan (PERSUAP) training

Each year, the project’s PERSUAP is updated to take out pesticide products that have lost their registration in Ghana, and include newly registered products which have become available on the market and which also comply with US Environmental Protection Agency (EPA) regulations. Training topics for farmers and integrated pest management options are also revised to reflect new trends and the changing realities of the project.

Field officers who are directly responsible for implementing various aspects of the PERSUAP were trained on the contents of the revised PERSUAP and how it should be implemented. The specific training topics included the following:

- USAID environmental requirements and procedures
- Pesticide use monitoring
- Training topics from the PERSUAP for smallholder farmers
- How to use the PERSUAP
- Discussion on the pesticide use monitoring report 2015 and issues that shaped the 2016 PERSUAP

Environmental Screening of tractor grant applications

Twenty tractor grant applications were screened for potential environmental effects in line with §216.3 (a) (7) (i) of Title 22 of the Code of Federal Regulation. The following potential environmental concerns were identified after analysis:

- Erosion and agrochemical drift from farms located along the White Volta basin.
- OG farms located in forest reserves under the Taungya system.
- Challenges with disposal of spent engine oil.
- Potential soil erosion for farms located on hills.
- Lack of/or inadequate tractor operator’s license.
- Inadequate protective gear for tractor operators.

Environmental review reports – which go together with the environmental review format – detailing mitigating actions against the potential concerns, were completed for each applicant. The proposed mitigation actions included the following:

- Ploughing should be done only for farms that meet the requirements of the Riparian buffer zone policy 2011 which requires farms to be at least 10 m away from the banks of rivers
- Farms that are near water bodies should maintain a grass strip of at least one meter in-between plots
- Tractor operators should be trained and properly licensed. Tractor operators require license E to operate
- Where farms are located on a slope, farming should only be done across the slope. Ploughing should be avoided when slopes exceed 30 degrees.
- Acquisition of basic protective gear such as hand gloves, nose masks, eye protection gear by operators.

The project, with each applicant, will put in place systems and structures that allow for the mitigation of the particular environmental concerns peculiar to them.

5.2.2 Improving Agrochemicals Management

Training and Equipping Spray Service Providers (SSPs)

Two hundred and seventeen individuals, as part of a total of 77 SSP groups, were trained in safe handling and application of agrochemicals. In collaboration with the Plant Protection and Regulatory Services Department of MoFA, the training covered the following areas:

- Definition of Pesticides
- Classification of Pesticides
- Understanding of product label
- Pesticide Poisoning and First Aid
- Personal Protection Equipment (PPE)
- Use of Knapsack and Calibration
- Disposal of Empty containers and Obsolete Pesticides
- Practical demonstration on rinsing of empty containers
- Record Keeping
- Practical demonstration herbicide application

One hundred and eighty-six out of the 217 people trained were provided with in-kind grants of spray equipment, including of a 16L knapsack sprayer, an overall coat, a pair of chemical resistant hand gloves, and a nose mask after the beneficiaries procured wellington boots, goggles and a set of large plastic bags for retrieving empty pesticide containers after spraying, as their leverage contribution to the grants.

Table 10: Distribution of Individuals Trained and Equipped by region

Region	Number of individuals trained	Number of individuals equipped	Number of SSP groups	Remarks
Upper East	61	61	17	Average of 4 individuals in a group
Upper West	61	57	19	Average of 3 individuals in a group
South	29	29	8	Average of 4 individuals in a group
Northern Region	66	39	33	Five groups are in Kintampo North, including a total of 25 individuals. The rest are not working in groups.
Totals	217	186	77	

Training of Input Dealers in Safety and Environmental Management

Thirty-seven Ghana Agri-Inputs Dealers' Association's members in the Upper East Region were trained on the implementation of safety and environment management systems for their inputs shops. The purpose of the training was to help participants

- Identify health, safety and environmental problems associated with their businesses
- Be more aware of the skills needed to tackle hazards and risks in their businesses
- Be able to implement safety procedures and practices for themselves, their customers, and the environment

The project is working with each input dealer to develop and display on their premises simple safety guidelines for potential chemical, physical, and fire hazards.

5.2.3 Climate Smart Agriculture

The objective of the ADVANCE's 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 to climate change and contribute to mitigating climate change. The strategy has three focal areas: minimum tillage, cover crop systems and agroforestry. Basic practices promoted since ADVANCE I are the use of drought tolerant varieties/hybrids, short term maturity varieties, promotion of fertilizer formulas with a combination of nitrates and ammonia and others. This quarter's activities were focused on minimum tillage and cover crop systems.

Minimum Tillage

Thirty OBs have, in this quarter, ripped a total of 103.56 acres of land for use as demonstrations and model farms.



Photo 13: Minimum-tillage (ripping) at Binaba, where the project established a 25 acre CSA Model Farm with an OB. The ripping was done before the stable rains started; an advantage of this type of land preparation technique over ploughing

Cover Crop Systems

Land preparation of four cover crop demos are complete pending planting. These demos will showcase the benefits of Mucuna, Cajanus and Dolichos in soil nutrient improvements.

5.3 Grants Program

Innovation and Investment Incentive Grants (I-3)

During the reporting period, 263 pieces of equipment were awarded to about 200 direct beneficiaries to facilitate production and post-harvest handling activities of maize, soybeans and rice smallholder farmers. Thirty-six OBs were also awarded 16 motor bikes and 20 tri-cycles to support their field management programs, which includes the provision of advisory input distribution services, and also, to assist women farmers, especially in the transportation of farm inputs. The motorbikes and tricycles will strengthen the management of OBs, improve the OG-OB linkages and lead to increased recovery of the services payments by the OGs and incomes for these businesses.

Table 11: Distribution of Beneficiaries for Small Grants

Equipment Type	Northern Region	Upper East Region	Upper West Region	Total
Tarpaulins	92	60	62	214
Weighing Scale	6	4	10	20
Moisture Meter	2	1	2	5
Disc Plough	3		3	6
Power Tiller	10	2	1	13
Bullock Plough		5		5
Total	113	72	78	263

Provision of Tablets for Extension Service Delivery

ADVANCE is collaborating with Grameen Foundation to scale up the training of OBs and their agents in the three northern regions to use ICT to provide extension services to OGs in their communities. Farmers are awarded Samsung Tablets through the grants program after the training, to help them

expand and improve the quality of extension service provision to their OGs. Grameen Foundation will fund their staff's cost of the trainings and will also assist with the monitoring process.

Tractor Grants and Other Agricultural Equipment

ADVANCE has awarded a total of 20 tractors to OBs to facilitate timely land preparation for cultivation of the project's three targeted commodities. The Northern Region was allocated 10 tractors, while the Upper East and West had 5 tractors each.

The project is currently procuring multi-purpose shellers and threshers, pneumatic planters, rippers and dryers to assist farmers during the season. Approval has also been granted for the award of a complete rice mill to a rice processor, Sambay Enterprise, located in Bolgatanga, in the Upper East Region. This award is to facilitate the processing of rice from farmers within the Fumbisi and Tono catchment area to avoid the stress and postharvest losses of transporting paddy to the south for processing.

Ghana Agricultural Insurance Pool (GAIP)

In collaboration with USAID's Financing Agriculture Project (FinGAP), ADVANCE renewed funding to GAIP to implement programs to increase farmers' access to crop insurance to reduce the impact of drought. The agricultural insurance scheme is designed to buy down associated weather risks which deter farmers from increasing farm investments, and is aimed at making them more competitive at the national level. The first phase of the support ended in December 2015, with GAIP recording successes in sending out good outreach messages on well-developed agricultural insurance policies to mitigate risks and motivate new and existing farmers to sign on to the crop insurance policies. The present award of GHS 285,000 (\$73,974 approx.) will consolidate the gains chalked and focus on sustainability of the scheme through an exit plan when the grant support ends.

Ghana Grains Council (GGC)

The Ghana Grains Council (GGC) continued to receive grant support from ADVANCE for its activities during the reporting period. This grant supported GGC's implementation strategy to bring improvements in the grains value chain and to manage a warehouse receipts pilot project as a key element of its efforts to improve competitiveness and efficiency in the grains sector. An amount of about \$90,000 was disbursed to the GGC during the reporting period for the implementation of these activities.

New Initiatives

A major focus of the grant program's activities in the coming quarter will be the provision of farm equipment that enhances productivity and introduces appropriate innovations to mitigate climate change risk. The introduction of rippers will contribute greatly towards conservation of moisture in the soils and reduce the impact of the perennial problem of inadequate rains for crop production. The project will promote the use of rippers through matching grants for their purchase. This will invariably promote climate smart agriculture and contribute towards the achievement of ADVANCE's overall objectives.

The grants program will also aim to strengthen the management of OBs by encouraging them to engage farm managers, supporting them with the provision of motor bikes to deliver advisory services and monitoring. This will greatly improve the smallholder - OB linkage and lead to increased recovery of investments and incomes.

The use and impact of the production, harvesting and processing equipment provided to farmers for the various commodities will be closely monitored during the quarter. Renewed efforts will also be made through the project's seasonal events to create direct contacts and build relationships between ADVANCE stakeholders and equipment vendors to ensure sustainability and after sales support.

In the coming quarters, the project will introduce technology including management practices, ICT, and efficiency increasing machinery and equipment and deliver technical assistance and grants along the value chains to increase productivity, efficiency and competitiveness of the enterprises. New and innovative ideas from the technical team that could strengthen linkages along the value chain of the various commodities will continue to receive attention. Additional efforts will be made through the project's seasonal events to create direct contacts and build sustainable relationships between ADVANCE stakeholders and equipment vendors.

5.4 Monitoring and Evaluation

During the period under review, the monitoring, evaluation and learning (ME&L) unit focused on capacity building, work planning, regular monitoring, data analysis, as well as profiling new beneficiaries.

Annual Work Planning

The project held its annual workplan review meeting in Sunyani in June 2016. Technical and administrative components of the project reviewed their respective FY16 achievements, shared lessons learned and identified the activities and strategies they will implemented in FY17.

Gross Margin Data Collection for ADVANCE South

The first phase of the gross margin data collection was completed in May 2016 for the ADVANCE South operational zones. In the following quarter, the team will collect data including harvesting cost, yield, initial sales made and household dietary diversity.

Capacity Development

A quarterly review meeting was held for all M&E staff of the project. Lessons from the previous quarter's performance were reviewed. Updated sales survey and gross margin forms were introduced, to be used to adequately collect project data on household storage, nutrition and household hunger. The team was also introduced to statistical tests such as Chi2, ANOVA, t-test, regressions etc. These new tools will be used to improve the efficiency and timeliness of data collection and processing.

Sales Survey

A phone survey was conducted to collect January to March sales data from smallholders that were surveyed in 2015 during the gross margin survey. Spot checks at the level of sample beneficiaries will be implemented to verify the quality of the collected data, which will be used to report on the incremental sales indicator and update the gross margin values.

Profiling

The project is continuously identifying and enrolling new smallholders, OBs and other value chain actors. Additional short term staff were recruited and trained for this purpose. During the quarter under review, 8,379 individuals were profiled. Tablet-based profiling questionnaires are currently being tested for a full roll out in the next fiscal year.

Learning Activities

Studies on three learning topics are currently underway. The topics include the effect of rainfall on maize yields, maize harvest and post-harvest losses, and the effects of grants on OB and OG recipients. Consultants are currently in the field collecting data.

Geographic Information System (GIS)

During the quarter, the project produced several maps to guide the team in conducting the gross margin survey in the South. Additionally, training on the use of GPS to map farm boundaries and to pick data was held for enumerators. The following maps were produced:

- Profiled and Beneficiary maps of ADVANCE's zones of influence
- Radio listenership maps for all ADVANCE's operational areas
- Technology application maps
- Crop Demonstration Location Maps

Figure 10: minimum tillage technology application map

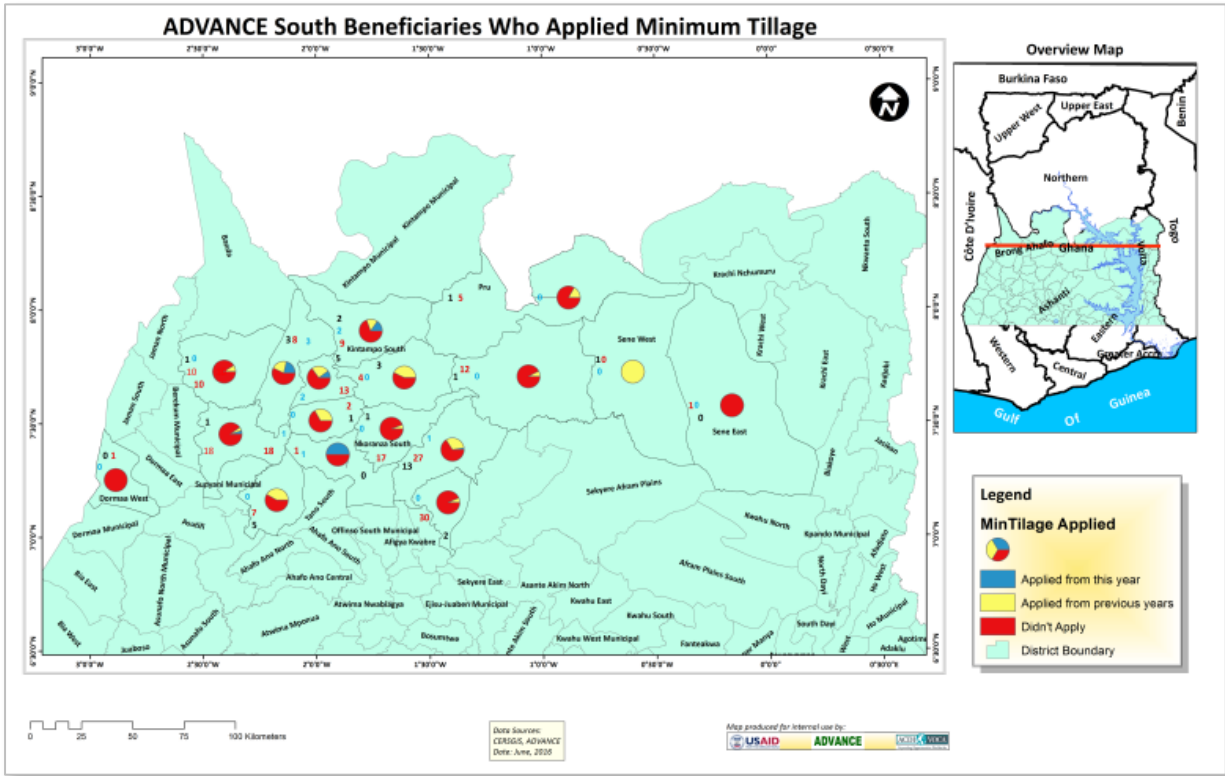
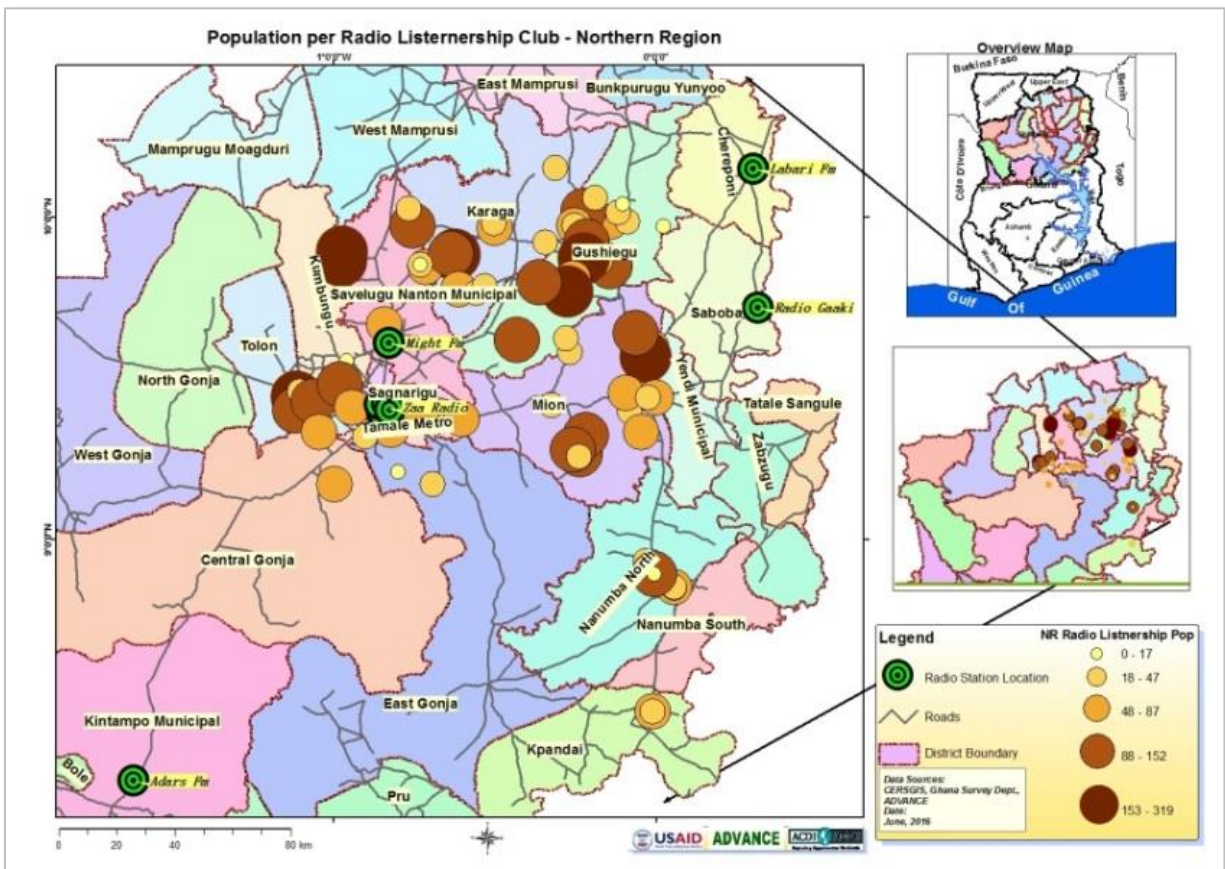


Figure 11: Population of northern regional radio listenership clubs



5.5 Public Relations and Communications

The ADVANCE Public Relations and Communication activities aim to ensure visibility of the project and its donor. During the quarter, the project's activities, progress, impact and successes were shared and highlighted as follows.

Bi-Weekly Bullets

During the reporting period, 25 informational bi-weekly bullets were submitted to USAID and ACDI/VOCA HQ. The bullets demonstrated ADVANCE's activities, results, and some cases, the impact on beneficiaries.

Quarterly Newsletter

The June 2016 edition of the ADVANCE Newsletter, our quarterly newsletter illustrating the project's continued support and impact, was published and distributed to more than 1,000 recipients including partners, clients and actors involved in the project, in both electronic and printed form. The newsletter was also posted on the ACDI/VOCA ASPIREglobal community "Learning Champions" page to increase awareness of the project's impact throughout headquarters and field-based staff on other ACDI/VOCA projects.

Events

The annual Northern Ghana Pre-season Event was held in April 2016 in Tamale. The event attracted almost 1,000 maize, rice and soybean value chain actors made up of farmers, buyers, agro input dealers, farm equipment vendors, farm business services providers and financial institutions which shared best practices and established business relationships.

Photo Contest

The project held its quarterly photo contest among staff to help refresh its photo library for use in various communications.

Annex 1: Indicator Table

Indicator Source	Indicator Type	Indicator/Disaggregation	FY16 Target	FY16 Q3 Actuals	FY16 Actuals	% FY16 Achievement	Comments
CI	OP1	Number of direct project beneficiaries	78,000	45,971	73,797	94.61%	The progress made so far shows that the target for the year will be achieved
		Male	42,900	23,185	40,187		
		Female	35,100	22,786	33,610		
FTF	OP2	Number of private enterprises (for profit), producers organizations, water users associations, women's groups, trade and business associations, and community-based organizations (CBOs) receiving USG assistance	450	538	673	149.56%	
FTF	OP3	Number of individuals who have received USG supported short-term agricultural sector productivity or food security trainings	58,500	40,720	58,923	100.72%	More individuals will be trained as the crop season fully starts later in the year
		Male	32175	20,512	29,467		
		Female	26325	20,208	29,456		
FTF	OP4	Value of agricultural and rural loans	\$1,000,000	\$124,089.47	\$486,774.47	48.68%	More loans will be applied for and disbursed when the season starts, later this year
		Male		\$124,089.47			
		Female		\$0			
FTF	OP5	Value of new private sector investment in agricultural sector or value chain (USD)	\$800,000	\$67,285	\$176,369	22.05%	More investment will occur when the season fully starts, later this year

Indicator Source	Indicator Type	Indicator/Disaggregation	FY16 Target	FY16 Q3 Actuals	FY16 Actuals	% FY16 Achievement	Comments
FTF	OP6	Number of MSME including farmers receiving USG assistance to access loans	10,000	74	225	2.25 %	More farmers will access in-kind loans from the OBs as the season starts
FTF	OC1	Gross margins per hectare for selected crops US Dollar under marketing arrangements fostered by the activity (USD/ha)					Only provisional data is available. Final data will be reported in Q4
		Maize	423				
		Male	416				
		Female	435				
		Rice	644				
		Male	648				
		Female	625				
		Soy	437				
		Male	474				
Female	383						
FTF	OC2	Number of hectares under improved technologies or management practices as a result of USG assistance	81,900				Only provisional data is available. Final data will be reported in Q4
FTF	OC3	Number of farmers and others who have applied new technologies or management practices as a result of USG assistance	54,600				Only provisional data is available. Final data will be reported in Q4
		Male	30030				
		Female	24570				

Indicator Source	Indicator Type	Indicator/Disaggregation	FY16 Target	FY16 Q3 Actuals	FY16 Actuals	% FY16 Achievement	Comments
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		NA	NA	Data will be reported in Q4
FTF	OC5	Value of incremental sales (collected at farm-level) attributed to FTF implementation	\$22,080,000	NA	NA	NA	Due to the agricultural calendar, data will be provided in Q4
		Maize	\$8,720,000				
		Rice	\$9,190,000				
		Soy	\$4,170,000				
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	50	NA	NA	NA	Survey will take place in Q4 and data will be reported in Q4
CI	OC8	Number of organizations/enterprises identified as high potential for future awards	4	NA	NA	NA	Activities will start in Q4
CI	OP8	Number of organizations/enterprises receiving capacity building support against key milestones	20	NA	NA	NA	Activities will start in Q4
F	OP9	Number of awards made directly to local organizations by USAID	3	NA	NA	NA	Activities will start in Q4

Indicator Source	Indicator Type	Indicator/Disaggregation	FY16 Target	FY16 Q3 Actuals	FY16 Actuals	% FY16 Achievement	Comments
FTF	OP10	Number of Rural Households benefitting directly from USG interventions	54,600	42,045	67,026	122.76%	The progress made was due to many rural vulnerable households receiving trainings on FaaB and Numeracy
FTF	OP11	Number of vulnerable households benefitting directly from USG interventions	39,000	37,753	59,536	152.66%	The progress made was due to many rural vulnerable households receiving trainings on FaaB and Numeracy
FTF	OP12	Number of members of producer organizations and community based organizations receiving USG assistance	6,750	5,516	8,331	123.42%	More members from FBOs received trainings on FaaB and Numeracy
FTF	OP13	Number of MSMEs including farmers, receiving Business Development Services as result of USG assistance	31,200	37,876	46,895	150.30%	More farmers received training in FaaB and Numeracy
CI	OC9	Value chain actors accessing finance	225	3	9	4%	More actors will access loans as the season starts

Annex 2: Success Stories and Case Studies



CASE STUDY

Smallholder Farmers Learn Best Practices on Radio



Members of a listenership club in the Northern Region sharing ideas on after listening to an agricultural program on the radio.

Photo credit: Ben Dokurugu,
ADVANCE Project, Kintampo

“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

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 other chemicals, the use of improved high-yield seeds, and inoculants and chemicals. These techniques improve soils and increase yields, and subsequently farmers’ incomes. The project, led by ACDI/VOCA and supported by TechnoServe, ACDEP, and PAB Consult, is a key part of the Feed the Future initiative in Ghana. It is on target to reach 113,000 maize, rice, and soybean smallholder farmers to achieve greater food security.

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

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.

Telling Our Story

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SUCCESS STORY

Facilitating Farmers' Access to Finance



Smallholder farmers meet on a share out day to receive their savings

Photo credit: Doris Owusu, ADVANCE Project, Tamale Office

“Savings on my 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.

Telling Our Story

U.S. Agency for International Development
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<http://stories.usaid.gov>

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 allow farmers to save a minimum of GH¢1.00 to a maximum of GH¢5.00 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, 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. 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 with their savings.

Six months into the scheme, the project is recording some successes: In the 2016 production season, farmers purchased GH¢135,255 worth of inputs thanks to their savings; something they had not done before. The introduction of the VSLAs has also allowed outgrower business owners to stop borrowing to support 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.



SUCCESS STORY

USAID ADVANCE Scales Up Mobile Financial Services for Farmers



Smallholder farmers at one of the mobile money training workshops

Photo credit: ADVANCE Project, Tamale Office

“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,” said Mohammed M. Muntaka, input dealer, Northern Region.

Telling Our Story

U.S. Agency for International Development
Washington, DC 20523-1000
<http://stories.usaid.gov>

USAID ADVANCE is supporting the maize, rice, and soybean value chains in northern Ghana to achieve food security. As part of its work, the project encourages savings among its smallholder farmers while ensuring that easy payment options are accessible to them, especially in remote areas where there’s no ready access to a bank.

Realizing that most of the farmers with whom the project works own mobile phones, the project introduced them to mobile money technology. Prior to mobile money technology, farmers travelled long distances to transact business and carried cash with its attendant risks, which was tedious and tiresome. Collaborating with service providers MTN, TiGO, and Fidelity Bank, ADVANCE subscribed the farmers to a service that enables them have a mobile money virtual wallet on their personal phones. The project explained to them the benefit of the service in enhancing their farming activities.

Outgrower business (OB) owners who work with these farmers started to use the service after seeing its benefits first-hand. Within a year, 3,274 smallholder farmers and 65 OB owners began 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 unwisely, which they occasionally did when they had physical cash. Some farmers even find the service serves as a “savings account.”

Less than three years since its introduction to project beneficiaries, the mobile money service has proven to be cost-effective, convenient, and time-saving. The cost charged to send money is insignificant compared to travel time and the expenses involved in transacting business in a more traditional manner. Thanks to the technology, farmers and outgrowers send and receive money on their phones without the fear of theft.

Mahamud Mohammed Muntaka of Timtooni Agro Supplies in the Northern Region is an input dealer and registered merchant who benefits from the mobile money technology. With five of his input agents also registered as merchants in five communities in Mion, Muntaka finds receiving daily sales from them via the service easy. This, according to him, has improved farmers’ access to inputs in the communities and reduced his transactional costs.

The USAID-funded ADVANCE project is implemented by ACDI/VOCA and supported by partners TechnoServe, ACDEP, and Pab Consult. 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.