

**EXPERIENCE
CAPITALIZATION**

INSIGHTS ON RURAL DEVELOPMENT IN WEST AFRICA

03



The “Capitalization of Experiences for Greater Impact in Rural Development” project is implemented by CTA in different parts of the world, in collaboration with the Food and Agriculture Organization of the United Nations (FAO) and the Inter-American Institute for Cooperation on Agriculture (IICA), and with financial support from IFAD, the International Fund for Agricultural Development. This project aims to facilitate the adoption of an experience capitalization process in rural development initiatives, where it can help improve the analysis, documentation, sharing, and the adoption and use of lessons and good practices – as an approach for continuous learning, improvement and scaling up.

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FOREWORD

The “Capitalization of Experiences for Greater Impact in Rural Development” project is being implemented by CTA in different parts of the world, working together with the Food and Agriculture Organization of the United Nations (FAO), with the Inter-American Institute for Cooperation in Agriculture (IICA), and with financial support from the International Fund for Agricultural Development (IFAD).

One of the regions where we have been most active is West Africa, with participants coming from a wide range of countries. This booklet presents the first group of results from the region.

The stories come from Ghana, Nigeria and Sierra Leone, and they cover different themes – from rural finance to the mainstreaming of youth and gender-friendly policies. They all present lessons and recommendations that can be adopted on a broad scale, and in this way help draft new – and better – projects and initiatives. Put together, they show that an experience capitalization process does lead to positive results, and that by improving the description, analysis and documentation of rural development initiatives, it can have a very broad impact.

Another set of stories coming from Francophone West Africa, and including articles written in French, will be soon published.

One of the main objectives of the project is the adoption of an experience capitalization process as part of a broader knowledge management strategy, and its general institutionalisation. It is therefore very good to see that these stories are not only leading to new projects focusing on rural finance, for example, but that they are also helping projects and institutions mainstream this approach.

We invite you to read and share them, and join all authors, and the people they work with, in this initiative.



Thierry Doudet
Programme Manager
Knowledge Management and
Communications
CTA

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INTRODUCTION

Experience capitalization can be useful for anyone. The diverse group of West Africans who gathered to practice with this approach demonstrated exactly this. Starting in March 2017, a group of around 35 participants from Ghana, Sierra Leone and Nigeria engaged in a process where they selected, described, analyzed and wrote about one of their many experiences in rural development.

During two face-to-face workshops and independently in their own organizations, these development professionals looked at the knowledge that originates from practical experience. And just as the types of participants varied – from social entrepreneurs to project managers, from NGO-staff to government employees to private sector innovators – the types of experiences they delved into varied as well. As one participant noted, almost all the sustainable development goals were represented.

In the following pages, you will find some stories from real-life interventions in English-speaking West African countries. Some write about improving agricultural techniques and how to reach farmers to help them improve their practices. Others talk about experiences trying to influence policies – policies on youth and employment, for instance, or improving value chains. A number of authors highlight the importance of inclusiveness for the success of their interventions, or how involving multiple stakeholders helped to ultimately improve the lives of rural people. Three articles show different ways of ensuring financial support for smallholders, and particularly for women.

So now that we have accumulated such a varied selection of experiences, what happens next? Experience capitalization is not merely a way to produce nicely written stories. The articles shared in the following pages are only one outcome of the process the authors engaged in. They worked in groups or individually to learn about their own work, using one concrete case. A critical analysis of their professional reality has shown them what has worked, and where changes could be made in the future. Some of the results of this learning process, this capitalization, are presented in their articles. It is our hope that these lessons can inspire others in rural development activities to further optimize the work they are doing for rural communities. And who knows, some of the most interesting lessons might be hidden in a story about a topic radically different from your own work!



Laura Eggens

Consultant for CTA, facilitator of the capitalization process
E-mail: lauraeggens@yahoo.com



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***RURAL
FINANCE***

VILLAGE SAVINGS AND LOANS: REDUCING POVERTY IN RURAL GHANA

Susan Watkins and Grace Biniyam



In Ghana's Northern Region, over 950 women are members of Village Savings and Loan Associations, enabling them to buy fertiliser and seed to improve their food security, create or expand small businesses and pay school fees. With a greater role in community and household decision-making processes, members have also reported being empowered.

Cover Members of one of the VSLA groups in Sang, together with the facilitator

Canadian Feed The Children (CFTC) works in northern Ghana to help poor women increase their household financial security. In partnership with Regional Advisory and Information Networks Systems (RAINS) and Trade Aid Integrated (TAI), CFTC establish Village Savings and Loan Association (VSLA) groups. The VSLA groups improve the ability of households to meet expenses and provide food in the right quantity and of the right quality to its members. How does it do this?

The first step is to organise individuals who know and trust each other into groups. They attend weekly meetings where they bring a fixed amount of savings to the group and it is secured for them in a savings box. As a group they 'leverage' or utilise these savings to lend to one another at low interest, on an agreed repayment schedule. The knowledge of and trust between one another allows the scheme to work and default on repayment is almost unheard of.

CFTC's VSLA intervention currently includes 953 women and six men in the Sang and Zosali communities in Mion District, Northern Region. In 2013, 12 women's groups were established, with a total membership of 213 individuals. The success of these 12 VSLA groups in building up the savings of individuals and giving access to group members to funds in the form of small loans has attracted other women. The number of VSLA groups therefore progressively increased from 12 to 40 by May 2017.

The importance of VSLA groups

Sang is the capital of Mion District on the main north-south highway in Northern Region. It had an estimated population of just over 80,000 people (50.3% women) in 164 communities according to the 2010 Population and Housing Census. There is a high dependency ratio, with almost half of the population being children below the age of 15.

One out of every two people living in Northern Region are considered to be unable to meet their basic needs – in other words, poor. Where the Sang community is located, households experience annual hardship during times of peak expenditure, such as when it is time to buy seed and plough their fields for the main crop season, and when school fees are due. They also experience hardship when there is an illness in the family or when there is a funeral. Families often get into debt at these times, having few assets or savings on which to rely.

In 2013, CFTC and RAINS organised a community meeting for all women in Sang to identify key poverty-related challenges and identify possible solutions. Lack of food was ranked as their greatest challenge during the discussions. RAINS staff then stated that women could and should engage in remunerative activities, including the production of food or other alternative income earning activities, to be able to contribute to the needs of their household members, especially

children. After a consultative meeting with men/ husbands and community leaders, 120 of the women were assisted to start farming 0.4 ha of farm land on their own. In early 2014, the concept of a VSLA scheme was introduced to the women as a way for them to save funds, and use those funds in the form of loans to each other to self-finance their needs.

Two literate volunteers from the Sang area were identified and trained by RAINS to help with record keeping. Within the 12 groups the volunteers developed constitutions and rules to govern the groups and their savings and loan activities. The groups were provided with cash boxes, padlocks, record books and other equipment. Trainings on savings and fund management, loan administration and financial management was provided, as well as on record keeping.

After 11 months of savings, RAINS organised a ceremony where community chiefs and elders, the staff of the District Assembly, Banzari Rural Bank, the micro-credit union in Sang, and the Business Advisory Center/Rural Enterprise, were all invited to witness the sharing out of the savings and interest (made on the group's internal loans). Immediately after the savings and interest were shared out the group began to save on a weekly basis again.

Alongside the savings and loan activities, members also donated a small amount weekly to a social fund to be used, by group decision, for members in crisis, as a gift which need not be repaid.

What did we achieve?

Testimony from representatives of nine of the VSLA groups from the Sang area, comprising 269 women, revealed they had gone through three complete savings cycles (a cycle being 52 weeks of each woman saving 5-10 cedi (or 1-2 euro) per week as agreed under their by-laws, followed by a sharing-out of the savings and interest earned on loans within the group). In 2016, a total amount of 55,122 cedi (€10,600) was saved by individuals in these nine groups. This is impressive among women who generally have never had 50 cedi in their hands at one time! The average share-out per individual at the end of the 52-week saving cycle was 205 cedi – savings and interest.

In the 2016 share-out, 143 women used their savings to buy seed and fertiliser to plant 0.4 ha of land, while 92 expanded or started selling yam or clothes, or processing rice, soya and groundnut cake, among other business ventures. Twenty-two used the share-out funds to pay for school fees or skills training for their children, six bought food for their households, two renovated their homes while six

Positive results

Mohammed Salifu, the husband of one VSLA member revealed that the VSLA is saving many households from food insecurity. As he said, “but for share-out money my wife brought from VSLA, my family members would have gone to bed several nights without food. We are able to buy three bags of maize from her 253 cedi in savings. This will keep the family food secure for 2-3 months until my early maize crop will be ready for harvest.”

others invested part of their savings in formal interest-bearing bank savings accounts.

Savings by mid-May 2017 showed that more funds were mobilised (saved and loaned out within the group) from VSLA than in 2016. For instance, two of the groups (Gbe Kati Mali, Baa ya waya Area, and Kpangmang Ka Wuni Songti), which each saved about 5,000 cedi (€960) in 2016, had already saved over 8,000 cedi each in the first 5 months of 2017.

The VSLA groups have increased access to credit for women who, because of their poverty, are ineligible to borrow from formal lending institutions like banks or credit unions. Women are able to borrow from the VSLA groups at a modest rate of 10%, compared to bank rates of 40-60%. Individuals repay the loans, usually within 3 months of borrowing (as per their group's by-laws). The women know each other and trust each other to repay the loans so there wasn't a single reported default in the 9 groups. In 2016, the 9 VSLA groups provided loans totalling 22,399 cedi (€4,300) in loans to 199 members. According to the groups' records, about one third (73 women) borrowed two or three times within the year. The loans helped the women to pay for school fees/educational supplies, health insurance premiums for household members, purchase farm supplies, and invest in businesses and household needs.

Below VSLA Savings Box





The VSLA groups also helped improve food security. The 143 VSLA members who used their savings for farming activities grew more food to meet household food needs and they specifically mentioned being able to provide breakfast more often for their children. This was confirmed by 17 randomly selected children and household heads. Overall, 79% of VSLA members stated that they felt they were better able to meet household food insecurity needs, as well as education and health needs.

Training in group dynamics given to VSLA members, coupled with regular meetings, strengthened social cohesion among group members. This is reflected in both cash and in-kind support members render to one another in times of need. Between January and mid-May 2017, 33 members received cash donations amounting to 395 cedi and physical assistance during ceremonies (funerals and naming and marriage ceremonies). “During my mother’s funeral ceremony my group members were there for me,” explained Asiah Alhassan from Gbuli Kati Mali group. “Aside from a cash gift, they did the cooking, dishwashing and attended to guests. In fact, they shared my sorrow with me and so the burden was light.”

In December 2015, six VSLA groups in Sang used part of their social funds to purchase corrugated iron sheeting to roof a pavilion to accommodate Grade 3 pupils at their local primary school. These students

used to sit and learn under a tree. Since May 2017, three other groups have helped to provide furniture for nursery pupils, roofing sheets to complete another pavilion for Junior High School children and teaching aids for the school library. These important community needs were only fulfilled because of VSLA membership and experience.

One unexpected result is that the women reported that they have been empowered. They have more voice during community and household level decision-making in a region where women generally do not speak in public when men are present. Since showing their commitment to the community school, two group members have been appointed to serve on the Sang Primary School executive management committee.

VSLA success factors

According to the women, one of the key factors that contributed to the success of their VSLA was the initial meeting to clearly explain financial management. The women were particularly taken by the idea of protecting and sustaining their resources by limiting wastage in time of abundance and saving for use in time of need. They were shown how resources (cash) could be grown through group saving and loans, and how these savings could be utilised to help people move out of poverty. This introduction created

Above Gbuli Kataima VSLA member sharing knowledge on nutrition for children under 5 with group members during regular saving meeting in Sang community

One of the key factors was the initial meeting to clearly explain financial management.

enthusiasm among the women as they clearly understood the value of the scheme.

The first share-out ceremony in 2014 raised the profile of the groups, not only within the community but also in the district. The women said they felt challenged to keep saving and to do even better because of the expectation of continuing results. This further motivated them to embrace civic responsibilities to support the local school, which led to a greater role and status of the women in the education management in the community.

It has to be noted that the strategic location of the community in a peri-urban area provided an environment conducive to business, including access to markets to start and to expand petty trading. Women who already had a small business saw value in mobilising capital to leverage their business needs.

Weekly meetings strengthened social cohesion and support. Group dynamics training was also cited as helping build group confidence and the ability to work through individual differences as they arose. Of note were issues regarding assertiveness, where medium income and poor women were included in the same group, to ensure that all voices were heard and all members were treated as having equal worth.

Lastly, local VSLA facilitators, and the CFTC and RAINS staff, were felt to have had a significant impact on promoting the effectiveness of VSLA activities. Their competence and transparent accounting quickly

built confidence and trust in the process among group members.

VSLA makes it possible

VSLA makes it possible for poor women to save. It allows them to leverage their savings and give each other access to credit to build their businesses, increase their ability to produce food, and attend to periodic crises without getting into debt. Having savings raised the profile and status of women in their homes and community and changed the power dynamic as well. Women now have greater confidence to intervene in the public domain and be recognised for their input. The women also suggested forming separate men-only groups (given local culture, women would not be able to force them to repay their loans) to reduce wasteful expenditure and encourage a focus on household well-being.



Based in Tamale, **Susan Watkins** works as the Ghana Country Director at Canadian Feed The Children.
E-mail: swatkins@canadianfeedthechildren.ca



Grace Biniyam also works at Canadian Feed the Children, as Project Officer.
E-mail: gbiniyam@canadianfeedthechildren.ca

ACCESS TO FINANCE WITH VSLA GROUPS

Amos Mahama Seidu



In Ghana's West Gonja district, 20 Village Savings and Loan Associations have improved farmers' access to credit, inputs and fair markets, resulting in improved incomes and reduced food insecurity. They have also helped farmers determine the price of their produce when selling to school feeding programmes and other markets.

West Gonja district is 456 km from Tamale, the regional capital of Ghana's Northern Region. The inhabitants are subsistence farmers with limited options to access credit, tractor services, and farm inputs. Access to formal financial services remains limited in spite of the recent growth seen in digital financial services. Women smallholder farmers face additional challenges in production, including access to land and credit to meet the costs of production.

By helping households weather shocks, set aside resources for the lean season, and invest in their farms and other income-generating activities, Village Savings and Loan Associations (VSLAs) aim to increase household incomes and food security, improve the nutritional status of households, and expand and increase farm yields. Focusing on women and their financial inclusion is also thought to support household empowerment and economic activity.

Challenges of agricultural financing

National surveys in 2015 revealed that chronic and acute child malnutrition in the Northern Region was 20% and 33% respectively. Poverty and malnutrition are outcomes of the low yields and low remunerative returns that farmers in West Gonja district get from their farms and other agricultural activities. During a baseline survey for the project, farmers cited a lack of credit and farming inputs as a limitation to expanding

or continuing smallholder farming. The enabling environment for farmers to access loans from formal sources, with fair levels of interest, is largely unavailable. As a result, farmers borrow at a very high interest rate from informal sources to cope.

Women are particularly affected by poor access to credit since they do not own any property such as land which they may use as collateral to access loans from financial institutions. In the Northern Region, there is a widespread belief that women should not own property, particularly land and housing. Women who own property tend to be stereotyped as self-assertive and unruly, and therefore not marriage-worthy.

The lack of alternative sources of income because farmers have no credit, coupled with a fear of post-harvest losses, also forces farmers to sell their produce immediately after harvest, only to buy them later at higher prices when family food stores run out. For this reason, alternative sources of income are warranted. Access to credit gives farmers start-up capital to enter into businesses or increase their farming activities.

Financing smallholder farmers

Between 2014 and 2016 eight communities (Bomboto, Broto, Canteen, Dakpalakura, Nabori, Sor, Yabum and Yipala) were engaged by the Centre for Rural

Cover Community based trainers, or CBTs, offered technical assistance to the group



Above One of the weekly group meetings organised during the first phase of the process

Improvement Services (CRIS), in partnership with World Vision International, Action Aid Ghana, Care International and District Assemblies, to establish 20 VSLAs, each with 15–25 members. In project communities, nearly all households engaged in agricultural activities and about 25% also ran a business.

Community based trainers (CBTs) or village agents were appointed and trained to guide and form the groups, and offer technical assistance to the groups for one year. During the first 4 months, the CBTs provided support by participating in weekly group meetings. During the second phase (months 5–7) the CBTs met the groups twice a month and began to hand over responsibility for all of the procedures to group members. The third phase (month 8–12) saw the CBTs phase out their support and the groups became self-driven.

In order to forestall mistrust and ensure effective governance – leading to more vibrant and sustainable VSLAs – a constitution, governing structure and statutes were established to determine how savings, credit and social fund activities were conducted. VSLA leaders, elected by members, were also trained on leadership skills, record keeping, financial management and team work so that they could lead their groups effectively.

Finance helps boost small farms



Saving was compulsory for every member. Each week a member had to buy at least one ‘share’ (value ranging from 5–10 cedi [€1–2] depending on the group), and could buy up to five shares. Loans were available at every fourth meeting at an interest rate that ranged between 5% and 20%, and they had to be paid back within 3 months. Rules governing loan procedure were set down in the constitution of each group, but one requirement was often that the loan had to be used for income-generating purposes.

During the first year, tractor ploughing services were also arranged by CRIS – for a fee to be paid back after harvest – for the women’s groups (500 women in the eight communities). CRIS also linked the women’s groups to Sumpini, a farm input dealer which supplies farm inputs to farmers for repayment after harvest, and Ministry of Food & Agriculture (MoFA) extension field officers to provide technical advice and training on good agronomic practices.

What was achieved?

VSLAs led to improvements in households’ financial well-being, including increased savings and credit access, and improved microenterprise outcomes. However, VSLAs also increased women’s empowerment.

Fati Gogoberi, a member of the Kayiti women’s group from Zongo, used to cultivate one acre but through her involvement in a VSLA has increased this area to one hectare. “My family eats three times daily,” she explains. “I provide for the basic school needs of my two children and general house upkeep.”

“Inputs were only a dream before the formation of the VSLAs”

By December 2016, 61% of all members had completed at least one savings cycle (1 year) and had received their yearly savings and interest ‘share-out’. Sixty-eight percent of the members had received at least one loan from their group, paying a median interest rate of 10% with a term ranging between 1–3 months. Programme replication was also successful, with 30% of households joining VSLAs in non-targeted communities within the programme clusters – an increase from 14% of households who were joining before the programme began.

(a) Reduced food insecurity. The formation of VSLAs afforded members with the opportunity to access credit to increase the scale of their farming and other businesses. Training on improved farming practices helped to increase yields and improve food storage techniques, leading to increased food security. By June 2016, most members of the groups still had food in their storage barns. Data from health facilities also reported child malnutrition to be approximately 19%; much lower than the Northern Region average. Being a member of a VSLA also enabled households to more effectively offset negative shocks than non-VSLA households. When a drought occurred during the study period, the food security for programme households was therefore more favourable than non-programme households.

(b) Access to credit and production inputs. The groups have increased their access to inputs. By purchasing together, they are also able to buy fertiliser, seed and pesticide at wholesale prices. One woman, Amina Salia, remarked that before farmers were able to purchase inputs together, the average amount of money spent on inputs was 8,000 cedi (or €1,540), making them unaffordable for most

farmers. “Inputs were only a dream before the formation of the VSLAs,” Salia explains.

(c) Access to fair and ready markets. To increase their access to markets and ensure that they received fair prices for their produce, groups were encouraged to use commercial scales and aggregate their produce before calling off-takers. This increased their bargaining power and their incomes. Microenterprise activities were also positively affected by the programme, leading to a 6% increase in the number of businesses operated by VSLA households.

(d) Increasing incomes. In project communities, there is evidence of increased income as a result of increased business and farming activities. In all of the eight groups assessed, members reported improved welfare, income and well-being. Some beneficiaries reported building cement homes and using iron roofs.

(e) Financial inclusion for women. VSLAs led to significant improvements in financial inclusion among women. Total reported savings of women grew by 34% compared to women who were not part of the programme. The programme also affected access to credit: 42% of VSLA group women obtained a loan in the year leading up to the end-line survey, compared to 31% for women outside of the groups. Women have therefore been able to increase their farms and other businesses through the loans they accessed from the VSLAs.

(f) Women’s empowerment. Last, women’s empowerment increased, as measured by a set of questions for women on their influence over household decisions. The programme led to a 4% improvement in the share of women who reported having a high degree of control over household



Above Women report having a greater influence over household decisions

business decisions and food expenses, as well as a 3% and 2% increase in women who said they had influence over education and children's health-related expenses, respectively.

A model to follow

As a result of the affordability of and access to timely loans, farmers are now in the position of being able to cultivate their land on time. By being able to afford ploughing, weedicides, fertilisers and insecticides, women farmers have been able to increase their yields and income, and improve their food security and standard of life. The VSLA groups have also enabled women to better determine the pricing of their farm produce when selling to institutions such as school feeding programmes, and other markets.

In order to get more women out of poverty through improving their incomes, CRIS recommends:

- Providing VSLA groups with a tractor and machinery to reduce their reliance on the services of tractor owners who are often unreliable and also expensive.

This is one of the results of the process started by the "Capitalization of Experiences for Greater Impact in Rural Development" project, implemented by CTA, FAO and IICA and supported by IFAD.
<http://experience-capitalization.cta.int>

- Linking VSLA groups to banks since they should be able to use the number of their members and savings as collateral to raise loans to expand and grow their businesses even further.

CRIS staff are continuing to monitor and learn from beneficiary communities to assess the changes VSLAs have brought to their lives in terms of poverty reduction and increased incomes. The lessons learned will be shared with other organisations working in similar areas to ensure that the project is sustained, and will increase the capacity of CRIS in implementing similar projects.



Amos Mahama Seidu works as Executive Director of the Centre for Rural Improvement Services (CRIS), Damongo, Ghana.

E-mail: criskpaga@yahoo.com

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NEW RURAL FINANCE INSTITUTIONS IN SIERRA LEONE

*Emmanuel S. Gbakie, Brima Kamara
and Patrick A.F. Dumbuya*



Working to eradicate rural poverty and promote economic growth, the Government of Sierra Leone, with financial support from the International Fund for Agricultural Development, has established 17 rural finance institutions across the country. With the widest financial network in the country, community banks are providing access to saving and loan facilities for increasing numbers of rural people.

*Cover The Taiama
Community Bank advertises
its services*

To realise the immense potential of rural finance institutions as a platform for accelerated economic, agricultural, social and rural transformation, the Government of Sierra Leone, with financial support from the International Fund for Agricultural Development (IFAD), began implementing the Rural Finance and Community Improvement Programme in 2008 (RFCIP). Its principal goal is to reduce rural poverty and household food insecurity on a sustainable basis, by improving access to rural financial services and enabling the development of the agricultural sector.

The programme, which is being implemented in the 12 districts where over 70% of the population lives, has established 17 community banks (CBs), 59 financial service associations and an Apex Bank to provide rural communities with access to financial services. The primary target groups for CBs are smallholder farming groups, and micro and small-scale entrepreneurs, including women and youths. The aim of CBs are to tackle the high interest rates charged by unscrupulous middlemen, and a lack of secure saving facilities, affordable loan schemes and remittances.

Making finance work

CBs were first established by the Bank of Sierra Leone (BoSL), which is the regulatory body responsible for

regulating the country's financial sector. Eight rural banks were established in 1985, but these were eroded due to the civil war, poor monitoring and supervision from the BoSL, and weak management systems. As the war ended in 2002, the concept was revamped and six CBs were created. To operationalise CBs, an Act of Parliament (Other Financial Services Act 2001) was enacted, and with the assistance of RFCIP, there are now 17 CBs.

Crucial to the establishment of CBs was the creation in 2008 of the National Steering Committee to coordinate, oversee and monitor the project: Members include the Ministry of Finance and Economic Development (MoFED), the Ministry of Agriculture Forestry and Food Security (MAFFS), IFAD, BoSL, the Parliamentary Committees on finance, agriculture, housing and infrastructure, and the National Federation of Farmers in Sierra Leone as representatives of the farming community.

A feasibility study, conducted in June 2010, was used to select the strategic location of CBs. Key things taken into consideration included market size, population and the general economic activities in each area. Out of 149 chiefdoms, 17 were identified to establish CBs. Various government, donors and beneficiary level stakeholders were informed and sensitised.

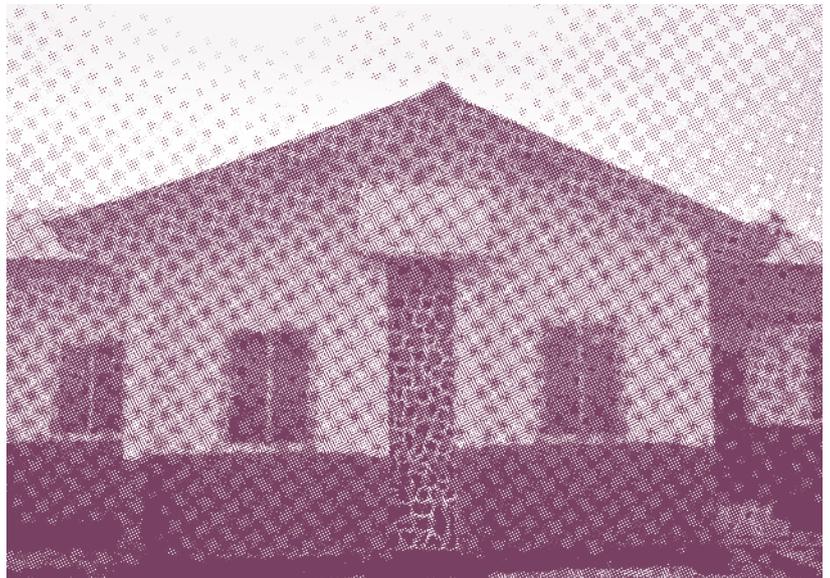
Since the concept of CBs is geared towards community ownership, the sale shares (a unit of

Convening of a general assembly is a crucial step in establishing community banks.

ownership in the CB expressed in monetary terms, where one share is worth 10,000 leone, or €1.10) is then launched. This plays an integral role in mobilising funds, ascertaining the willingness of communities to use the CB and also raising awareness of banking among the intended beneficiaries and would-be shareholders. During this process, members of the selected communities are identified and trained to sell shares, kick-starting the banking process. In some cases, however, whilst the number of shareholders was relatively high, resources mobilised through the sale of shares did not meet the required amount set out by the BoSL (one billion leone, or €112,730, paid up capital).

Monitoring of the sales of shares is carried out by the Apex Bank, ensuring accountability and transparency. Nonetheless, negative attitudes of some share promoters (like dishonesty, ineffectiveness and inefficiency) led to a poor accounting of the capital mobilised. Going forward, the Apex Bank has adopted a strategy of early staff recruitment for CBs to prevent this happening again.

Convening of a general assembly is another crucial step in establishing CBs. This is characterised by identifying, electing/selecting board members and then the chairman. Poor commitment from some board members, as well as an increasing demand for high sitting fees, were the main challenges. CB staff also began to be recruited, providing job opportunities for young people with the right skills and knowledge. Inadequate staff numbers and loss of staff due to the remote locations of CBs did cause some problems. However, the Apex Bank now has a pool of standby personnel to be deployed in case of a staff leaving without prior notice, and modern staff quarters have been constructed.



After a procurement process, construction of CBs was supervised by engineers employed by the project. So far, 11 CBs, 11 managers' quarters and 34 staff quarters have been constructed, and six existing CBs have been renovated. However, land disputes, construction delays, inadequate supervision from some engineers, and inadequate local skilled labour caused delays. Poor supervision by project staff and contractors also resulted in some CBs being substandard.

After construction, each CB submits an application to the BoSL which carries out an inspection to ensure that certain requirements (such as having enough capital and skilled staff) are met before issuing a license enabling the bank to commence banking activities. At the moment, 17 CBs across the country have been issued with a license. Each bank is then

Above Construction was supervised by engineers employed by the project



Above Community banks have been established in 12 out of 14 districts in the country

opened officially to the public, and share mobilisation continues.

Monitoring, supervision and training of CB staff is done by the Inspections and CBs Operations Units of the Apex Bank on a daily, weekly and monthly basis as need arise. Their strategic role is to identify and resolve critical operational lapses; ensure CB control measures and checks and balances are strictly adhered to; and provide training to banking staff to meet demands of clients and detect frauds. The Apex Bank also provides IT support, HR support, training/capacity building, and a refinance facility fund (RFF). As a result, all CBs are fully equipped with Management Information Systems (MIS), and swift movement of cash between CBs is ensured.

Despite these successes, some Apex Bank weaknesses that have been identified include a lack of resident internal auditors, weak board governance and inadequate resources leading to defaults in loan repayments of the RFF. In response, the Apex Bank has increased its field presence by bringing in inspection assistants that constantly monitor CBs on a weekly basis to resolve problems promptly.

What can we see?

CBs have been established in 12 out of 14 districts in Sierra Leone, providing the widest financial network in the country. This is showing results at different levels:

(a) Institutional building: The recruitment and training of 102 CB staff on banking operations, and 51 Board members in corporate governance and financial literacy are pointers of success.

The factors responsible for achieving this are the willingness shown by many communities to provide land for construction; the timely award of contracts to contractors; adherence to the feasibility study; constant monitoring and supervision by the Apex Bank; the desire by all stakeholders to provide rural financial services at national level; the availability of the Apex Bank HR department for recruitment; and the execution of an annual training plan. Lessons learned are that there is need for continuous capacity building of CB staff and board members. Overdependence on one service provider to provide banking software service was a challenge, however software has not been procured to link the CBs to the Apex Bank to ensure real time monitoring.

(b) Access to finance: By December 2016, 17 CBs had a total of 24,016 shareholders with a share capital of 2,770,726,000 leone (€306,722). Depositors/savers totalled 68,590, with a deposit value of 26,952,605,000 leone (€2,985,500). The number of loan clients surged to 20,170 and the loan portfolio was 31,741,739,000 leone (€5,515,800). The total number of clients accessing remittance services was 19,303 with a remittance value of 18,279,162,000 leone (or more than 2 million euro).

The reasons behind these high numbers include the community sensitisation efforts (via radio programmes, jingles, road side shows), stakeholder participation at every stage, and a positive enabling environment (government providing the necessary business rules and regulations to conduct successful business). It has also been mentioned that affordable products and services, and the introduction of a Gender Action Learning System (GALS), helped encourage women to join the bank, just as having products tailored towards the needs of women.

Establishing CBs in rural communities is pivotal in the socio-economic development of a country.

On the other hand, the difficult geographical terrain, staff turnover, limited financial literacy, poor telecommunications, disperse location of customers and lack of crop insurance did deter some people from making the most of CB facilities. One lesson learnt was the importance of financial literacy education to prevent fraud. The need for a credit reference bureau to prevent concurrent borrowing from different CBs, and crop insurance and agricultural production loans, was also identified.

(c) Gender equality and youth empowerment:

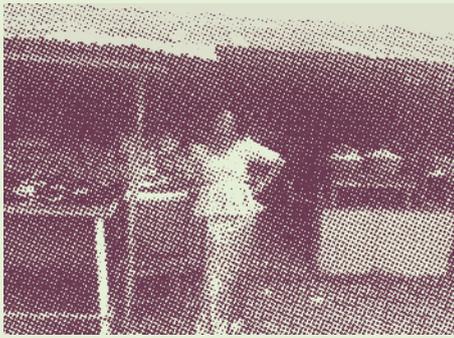
Empowering the disempowered has been the hallmark of the establishment of the CBs. The percentage of youth participation in the area of savings is 37%, and women participation is 42%. In terms of access to loans, 40% are women whilst 42% are youths. An Okada (motor bike) loan scheme was developed exclusively to benefit youths, and of those employed by the CB network 25% were women. To improve these statistics further, GALS is being initiated when a new CB is created to ensure that women are catered to from the start.

(d) Stakeholder participation and ownership:

There has been a growth in share capital mobilisation at community level, and the level of participation from different stakeholders is improving. All 17 CBs have functioning boards made up of community members, and there is a National Steering Committee that meets to strategically discuss implementation and the challenges faced by CBs. There is also an Annual General Meetings for shareholders. A key lesson learnt is that the demand for loans exceeds the savings culture of the rural poor. The project is therefore operating a RFF to provide credit lines to CBs to at least reduce the gap between the demand for loans and what is actually available in CBs.

(e) Sustainability: The network's average operational self-sufficiency (OSS), which is a measure of how well the network is able to generate resources (income) in excess of expenses, stood at 129%, which is well above the Microfinance Information Exchange market benchmark of 112% for microfinance institutions. Financial self-sufficiency (FSS), upon adjusting for operational cost subsidy, averaged 102% (2% above benchmark).

S/N	CB indicators (December 2016)	
1	Share capital	Le 2,770,726,000 (€306,722)
2	Shareholders	24,016
3	Savings/deposits	Le 26,952,605,000 (€2,985,500)
4	Savers/depositors	68,590
	% women	42.31%
	% youth	37.42%
5	Loan portfolio	Le 31,741,739,000 (€5,515,800)
6	Loan clients	20,170
	% women	39.75%
	% youth	42.34%
7	Remittances	Le 18,279,162,000 (€2,024,600)
8	Number of beneficiaries	19,303
9	Operational self-sufficiency (OSS)	129.41%
10	Financial self-sufficiency (FSS)	102%



A booming business

Martha George, a single mother of five children, was a small trader in Taiama, but since receiving a loan from Taimama CB she is among the top businesses in Taiama and owns two shops. With the profit she has made George has been able to construct a house and pay school fees for her children.

George has plans to increase her loan amount so that she can travel to China in order to expand her shop. “By God’s grace I want to have the biggest shop in Taiama in the next 2 years,” she explains.

Martha George

Local (domestic money transfers, electronic cash transfers) and international (Western Union through sub-agency arrangements with established commercial banks) remittances have improved significantly. Access to finance has been on the increase as both savings and loans are growing, as well as the number of people accessing those services. However, despite the steady growth rate, the consolidated share capital of 2.77 billion leone (€306,722) falls below the regulatory paid up capital requirement of 17 billion leone. The network and its supervising body, Apex Bank, are therefore scaling share mobilisation strategies being employed and trying to better capitalise CBs from the outset rather than provide them with operational costs to ensure they are able to meet the growing demand for loans.

Key ingredients

Establishing CBs in rural communities is pivotal in the socio-economic development of a country. Our experience so far has shown that this can be a profitable business. Similar initiatives need to consider:

1. The conduct of a professional feasibility study: this must be done without fear or favour and should be devoid of political interference
2. Capitalisation: banks cannot succeed without enough start-up capital
3. Effective monitoring and supervision
4. Stakeholder participation and ownership
5. Good governance systems

6. Effective management systems
7. Existence of a modern MIS
8. Development of good products and services
9. Good customer relations and marketing
10. Robust sensitisation.



Emmanuel S. Gbokie works as Communication and Knowledge Management Officer at the National Programme Coordination Unit of the International Fund for Agricultural Development, Sierra Leone.

E-mail: emmanuelsgbokie@ymail.com



Brima Kamara is Head of the M&E and Knowledge Management division, National Programme Coordination Unit of the International Fund for Agricultural Development.



Patrick A.F. Dumbuya is Head of the Community Bank Operations, also at the National Programme Coordination Unit of the International Fund for Agricultural Development.

E-mail: jamalhim@yahoo.com.

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2

***AGRICULTURE
AND
AGRIBUSINESSES***

LEGUME FARMING GETS A BOOST

*Jibreel Mohammed Basit, Sachibu Mohammed,
Ibrahim Jamaldeen and Peter Awin*



Despite increasing demand for soybean in Ghana, farmers are not able to make the most of increasing opportunities in the value chain as a result of poor yields. In northern Ghana, the N2Africa project is helping smallholder farmers boost their yields by inoculating their seeds with rhizobium strains to increase biological nitrogen fixation. These inoculants have already boosted the yields of 1,500 farmers by 1.2 t/ha.

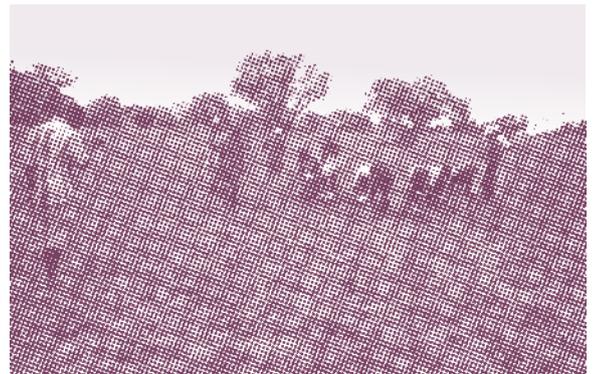
Cover Teaching farmers how to inoculate soybean seed

Right Farmers planting a soybean demonstration plot

Soybean is increasingly becoming an important cash crop in northern Ghana. Besides being a cash crop, soybean plays an important role in improving household nutrition due to its high protein content. Soybean can also improve soil fertility when intercropped or grown in rotation with cereals, with the advantage of reducing the need for nitrogen fertilisers for subsequent maize crops.

Northern Ghana alone produces about 96% of soybean in the country and demand continues to grow, both as source of feed for the poultry industry and for human consumption. According to the Ministry of Trade and Industry, 27,600 t of soybean grain and soybean products (mainly soybean cake, soybean powder, crude oil and cooking oil), valued at more than 55 million dollars, was imported into Ghana in 2015. Despite the potential of soybean to become a cash crop, average soybean productivity in northern Ghana is around 1 t/ha; far below the yields of around 3 t/ha achieved under optimised growing conditions.

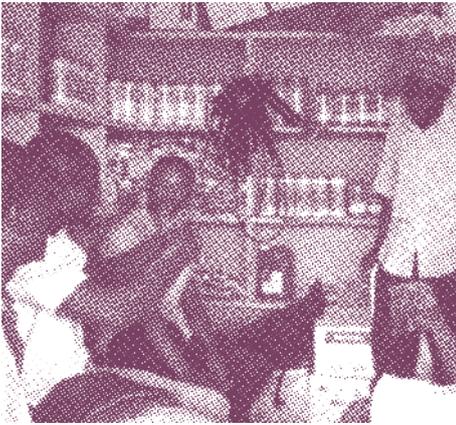
Production is mainly carried out by smallholders on farms of less than 5 hectares. Poor soil fertility, nodulation and germination are serious constraints to farmers' yields. A related constraint is the high cost or limited availability of good quality inputs (fertiliser, herbicides and pesticides). Several studies have documented the potential to enhance soybean yields with the use of improved varieties, phosphorus-based



fertilisers, rhizobia inoculants, or their combination. While the benefits of using legume inoculants have been widely known for a long time, their promotion in Ghana is very recent.

With funding from the International Institute of Tropical Agriculture (IITA), the N2Africa project is working to help smallholder legume farmers benefit from nitrogen fixation. As well as helping farmers to boost their soybean yields through the use of inoculants, the project is also working to test, identify and recommend the most effective approaches to disseminate inoculant technology to small-scale farmers.

In Ghana, N2Africa, which began in January 2014 and is due to end in December 2018, is led by IITA. Partners involved in the project include URBANET,



a local non-governmental organisation based in Tamale, which has been contracted to disseminate legume technologies to farmers in the Savelugu-Nanton district; and the private sector company, Green-Ef Eco-Business Village Ltd., which distributes inputs to farmers through its network of input dealers. Equally active are the Ministry of Food & Agriculture (MoFA), which has overall responsibility for agriculture activities in Ghana; and the Savanna Agricultural Research Institute (SARI) which provides farmers with appropriate technologies to increase their food production in ways that maintain or increase soil fertility.

Maximising the use of nitrogen fixation

N2Africa has disseminated soybean inoculant technologies to farmers using four different approaches:

1. URBANET has established 30 demonstration farms to showcase how rhizobium inoculants influence soybean plant growth by fixing atmospheric nitrogen. In 2015, for example, soybean seeds were planted with different treatments in four sub-plots in Savelugu town and the Zaazi community. The first treatment was 'farmer practice' (soybean seeds planted without inoculants or fertiliser). The second was planted with inoculants only. The third was planted with inoculants and was given an application of triple superphosphate (TSP) fertiliser 2 weeks after germination. The fourth only received an application of TSP fertiliser 2 weeks after germination. The objective was to give farmers an opportunity to see how the soybean plants responded to different environments and select the most cost-effective treatment.

The organisation of 60 farmer field days is giving over 1,500 farmers an opportunity to see the impact of the inoculant technologies at demonstration farms. During planting, plant vegetative stage, and harvesting, farmers are mobilised to see how the technologies are

used during planting. The days also allow the farmer to see how the different sub-plots are performing and evaluate which ones performed the best.

2. In addition to the demonstration plots, which are strategically positioned in the middle of communities, practical demonstrations of how the inoculants are used are showcased to farmers through video shows. The project has produced videos which cover everything from product handling and use on farms, to agronomic and harvesting practices. These videos are shown to communities to deepen their knowledge on the technologies. Opportunities are also provided for questions to be asked and answers provided by URBANET staff after the video shows. However, these shows are only possible in villages that have an electricity supply.
3. To reach a larger audience, air time has also been secured to enable the inoculant technologies to be discussed on the radio. All aspects of the technologies are discussed and opportunities are provided for farmers to phone-in and ask question which are normally addressed by URBANET and Green-Ef staff.
4. Farmers who visit a demonstration farm are also given small samples of the inoculant to try on their own farms.

Stakeholder involvement

Farmers play a critical role in the project because they are the main beneficiaries of the technologies and trainings. As such, they are mobilised into groups of 30 around demonstration plots by URBANET in collaboration with IITA and Green-Ef. URBANET is one of the key partners responsible for spreading knowledge about the technologies in the Savelugu-Nanton district, and has conducted farmer education programmes and supported the district's department of agriculture in setting-up farmer demonstrations. The department of agriculture is responsible for agricultural activities in the area and supports the establishment of demonstration farms and farmer education.

Left Linking input dealers to Green-Ef

Middle Project monitoring team

Right Soybean technology evaluation session

“Thank you for bringing us the inoculant,” Ali said. “It is really working and I will always use it in my soybean farm. I have harvested more soybeans this year than last year. I will continue to use it every year and stop buying fertilisers.”

As the private sector actor, Green-Ef has the resources to deliver inoculants to farmers through input dealers. The company works with over 110 input dealers across the Northern Region’s 55 districts. Another key stakeholder and technical lead of the project is IITA, providing guidance in terms of ensuring that partners’ implementation of the project is in line with the contracts. IITA also provides technical expertise to farmers in terms of agronomy and data collection and entry. In terms of policy and the regulation of inoculants, the MoFA’s Plant Protection and Regulatory Service Directorate is an important stakeholder.

What were the outcomes?

So far, 1,500 farmers have been reached with inoculant technologies through different dissemination approaches, with demonstration farms and video shows emerging as the most effective and efficient. These farmers have recorded an average increase of 1.2 t/ha. This yield increase is encouraging other

farmers to try the technology in smaller experimental plots on their farms. One of these farmers, Mba Ali, from the Zaazi community in the Savelugu district, has seen a 30% increase in his yield after applying inoculants to his soybean crop on his 0.4 ha farm. “Thank you for bringing us the inoculant,” Ali said. “It is really working and I will always use it in my soybean farm. I have harvested more soybeans this year than last year. I will continue to use it every year and stop buying fertilisers.”

In 2016 Green-Ef sold about 0.23 t of inoculants valued at about 97,000 cedi (€18,800). The limited quantities sold were partly due to limited marketing, advertisement and the need for cold distribution and storage infrastructure, as inoculants must be transported and stored under regulated temperatures of not more than 25°C. As part of its impact investment objective, Green-Ef also distributed 10 g of inoculants to 10 poor rural women farmers for free in three districts in the Upper West region in partnership with the international economic development organisation MEDA.

Rhizobium inoculants technology

Soybean forms root nodules which contain bacteria called rhizobia. The bacteria can fix nitrogen from the air into a form that soybean can use for growth. This is called biological nitrogen fixation. However, in most soils, these rhizobia are either not abundant and or not efficient in fixing atmospheric nitrogen. Thus, inoculating

soybean seed with the correct rhizobium strain increases biological nitrogen fixation and gives a good yield at a relatively lower cost (compared to nitrogen fertilisers). The process of coating legume seed with the rhizobia bacteria is called inoculation. Rhizobium bacteria housed in a nutrient-rich material (usually peat) is called an inoculant.

When farmers inoculate their soybean seeds, with good agronomic practices and

the right varieties, grain yields can be as high as 400 kg/ha when grown as a sole crop. The soybean residues (falling leaves/stover) and roots contain lots of nitrogen and when incorporated into the soil the fertility and organic matter content are improved. For soybean, the amount of additional nitrogen brought into the soil is equivalent to over 100 kg of urea. This makes soybean a good crop to grow in rotation with other crops.

For the 2017–2018 farming season, Green-Ef started the production of cowpea and groundnut inoculants. This means that farmers in the project area can inoculate their groundnut and cowpea legumes, the use of native rhizobia bacteria will increase, and the cost of inoculants for farmers should reduce.

Collaboration among stakeholders has been excellent. This is epitomised by the 0.32 t of inoculants that have been used and earmarked to be used by about 4,700 farmers across the three Northern regions through partner projects, with some projects guaranteeing the purchase for farmers. Some seed companies have engaged a number of the participating farmers as seed outgrowers, making the improved seed more widely available, as well as giving farmers additional income.

The project has introduced some improved soybean seed varieties including Afayak, Soungpungun, and Jenguma. These improved seed varieties have been released by SARI as good and improved seed varieties for soybean farmers in the northern Ghana.

Challenges

While the results have been positive, the project also saw some difficulties. Due to the delicate storage and handling requirements of inoculants (storage below 25°C to maintain the living bacteria and the efficacy of the product), many input dealers are not interested in selling the product, thereby limiting its availability. The cost and unreliability of electricity supply in Ghana makes it risky for small-scale input dealers to manage the product.

Another factor limiting the uptake of inoculants is that some farmers who used them disregarded important agronomic practices which resulted in low yields, giving the wrong impression to other farmers about the technology's efficacy. And while there is growing demand for inoculants, the market for soybean is unpredictable due to the availability of cheap soy-based poultry feed from the United States. This affects demand along the whole value chain, including for inputs such as inoculants.

What were the lessons?

Multiple stakeholder participation in the project is key to its success. The different interests of the different

stakeholders are unique, so it is important to carry out a contextual and power analysis of the various interest groups to maximise their commitment to the project.

When demonstrations are set up close to communities, it results in large turnout of farmers for field days. However, culture is an important factor in women's participation, so 'unhelpful' timings could be a significant contributor to gender inequity in rural women's participation. Farmer field days organised early in the morning or late in the afternoon, when women were either preparing evening meals or undertaking their household chores, therefore limited their participation. This will inform future planning of activities.

Pre-event publicity has a positive effect on participation, both in terms of numbers and content, as many participants demonstrated appreciable levels of understanding or at least preparedness on the subject. A simple message coupled with a good radio presenter produces excellent listenership and feedback.

Many of these lessons will inform plans for the coming year and extensive data will be taken and analysed to provide a clear picture of the impact the project has had.



Jibreel Mohammed Basit

works as Head of Programme, URBANET.

E-mail: kindbasit@gmail.com.



Sachibu Mohammed is Founder and CEO, Green-Ef Eco-Business Village Ltd.

E-mail: greenefebv@gmail.com.



Ibrahim Jamaldeen works as Programme Coordinator at the Community Enterprise and Extension Development Agency.

E-mail: jamalhim@yahoo.com.



Peter Awin founded and works with Cowtribe in Tamale, Ghana.

E-mail: peter.awin@cowtribe.com

INCREASING AWARENESS OF GHANA'S PLANTS AND FERTILIZER ACT

Timothy Mensah Smith



In Assin North, Assin South and Gomoa East, training courses have been provided for farmers, extension agents and agrochemical dealers in an attempt to combat the misuse, abuse and misapplication of agrochemicals in Ghana's central region. By increasing the awareness of different value chain participants about Ghana's Plants and Fertilizer Act, the project has increased the capacity of participants to use and sell agrochemicals judiciously, which will safeguard human health and the environment.

Agricultural crop production in Ghana's central region is facing problems of diseases, pest infestation, and decline in soil fertility, leading to low yields. In an attempt to fix poor soil fertility, farmers are applying fertilisers without adequate knowledge of the nature of the soil, the right fertiliser to use, the quantities to apply, and how to apply them safely. The sale of agrochemicals is on the increase and some distributors do not operate in accordance with the national regulations. As a result, there is gross misuse, abuse and misapplication of pesticides.

Between June and September 2016, a project was implemented in Assin North, Assin South and Gomoa East to improve the knowledge of farmers, extension agents and agrochemical dealers about Ghana's 2010 Plants and Fertilizer Act (Act 803). Implemented by Roots Link Africa, and funded by Chemonics and the United States Agency for International Development's Feed the Future initiative, the aim of the project was to reduce chemical abuse by commodity value chain actors in agriculture production by building the capacity of different stakeholders on the judicious sale and use of agrochemicals to safeguard human health and the environment.

Increasing awareness

Farmers in Gomoa East, Assin South and Assin North took part in a two-day training course where they were

taught how to use pesticides judiciously. For example, farmers were taught about the types of pests and diseases that are common in the area, and about the specific chemicals that can be used to control or manage them. They were also asked to consider whether the pesticides were registered for use in Ghana and/or the European Union (EU) before purchasing a product. Farmers were shown how to do this by checking the Environmental Protection Agency registration numbers, hazard pictograms, the directions for use, storage and disposal, the different safety notes, date of manufacture, and the name of the manufacturer.

Information about applying pesticides safety generated interesting discussions as many farmers did not know they were harming themselves and the environment with the methods they were using to spray their fields. They were encouraged to use equipment that complies with safety standards and were taken through the steps for an effective management of pesticides. For example, participants were advised to buy quality sprayers, apply the correct dosage, check directions on labels, or contact an extension officer if they could not read. Participants were also advised to spray in the cool period of the day, i.e. early in the morning and late evening, so that the dew could help to distribute the chemicals deeper into the canopy. They were also told about the importance of ensuring that no unprotected person or animal entered a sprayed area

Cover Farmers joined a two-day training course on how to use pesticides judiciously

Right The training process included a visit to an agro-input shop

Below Facilitators focused on the most important parts of the Plant and Fertilizer Act

for the correct amount of time afterwards. The toxicity of certain chemicals, and how the colours of labels indicated this, was also explained.

On the second day, farmers were introduced to soil and plant nutrients. Facilitators explained about nutrient removal, deficiency symptoms, the importance of soil testing, soil pH, and type of fertilisers to apply depending on the pH level. Farmers were then taken to agro-input shops so they could examine the different types of fertilisers and pesticides, look at the labels and instructions on the containers, and get advice on the types of pesticides to use for particular purposes. A total of 134 flyers on the judicious use of agrochemicals were also distributed to participants.

Participants admitted that before the workshop they had a deficit in knowledge about the use of pesticides. Topics most appreciated were the exclusion periods after spraying, the need to avoid smoking, drinking and eating during spraying, the use of protective clothing and the importance of washing oneself thoroughly immediately after spraying.

(a) Extension agents, teachers and students

In Assin North, a separate one-day workshop was organised for 52 participants (43 men and 9 women), including extension agents and some teachers and students from the high schools which offer agricultural programmes. Facilitators outlined the five parts of the 803 Act, but focused on the first three. Part One (plant protection) aims to prevent the introduction and



spread of plant pests, and regulate the import and facilitate the export of plants and plant materials. Participants were told about the importance of obtaining permits and following regulatory processes before importing or exporting plants, the examination by inspectors, the requirement to conform with the International Plant Protection Convention, and the risk of spreading plants pests through the export of plant materials. Participants were also told about the functions of the Plant Protection and Regulatory Services Directorate (PPRSD).

Part Two (seeds) was explained in detail: the regulation and monitoring of the export and import of seeds, and their commercial transactions, were discussed with participants. The importance of acquiring a license before operating as seed importer, exporter or grower



was also explained, as was the application process, conditions of registration and non-transferability of registration. Different categories of locally produced seeds, the different types of tag (white for basic seed, blue for first generation certified seeds, and red for second generation certified seeds and hybrid seeds) and the need to tag seeds before distributing or retailing them were discussed. In addition to being told that locally-produced seeds had to be certified before they could be sold, participants were also given information about regulations surrounding labelling and packaging of seeds, and offences and penalties of not conforming with the regulations.

Part Three (fertiliser control) focuses on the provision for control and regulation of fertilisers. The types of fertilisers highlighted included inorganic fertilisers, organic fertilisers and bio-fertilisers. Participants also received information about the registration and licencing of fertilisers.

(b) Input dealers

A 3-day workshop was organised for 39 input dealers in Assin North (16), Assin South (12) and Gomoa East (11). The workshop focused on Part Two (seeds) and Part Three (fertiliser control) of the Act. The inputs dealers were told about the purpose of regulating and monitoring all commercial transactions in seeds, and how they needed to register before they could operate as seed importers, exporters or growers. Participants were also made to understand the importance of sampling and testing in accordance with the rules of the International Seed Testing Association (ISTA). Tagging and identification of seeds, labelling of seed packages, and offences and penalties were also covered.

Regarding part three (fertiliser control), participants were told about the processes they had to go through before they could import, manufacture or distribute fertilisers in commercial quantities. As well as informing participants about how to properly store fertilisers in their shops and warehouses, facilitators also highlighted four ‘don’ts’ (mislabelling, adulteration, short weight, and harmful substances that may be included in fertilisers) and informed participants about offences and penalties under the Act.

On the third day of the workshop, participants were asked to observe practices in an input shop to enable them to distinguish between good and bad practices, and be able to apply good practices accordingly. Some of the poor practices identified included a lack of protective clothing being worn, no labelling of local seeds, exposure of some chemicals to the sun and no display of banned chemicals.

(c) Police and immigration officers

A three-day training workshop was also held for police and immigration officers in Assin North, Assin South and Gomoa East to enable them to identify people who have broken the law and act as a deterrent, helping to inspect chemicals, and reduce importation of adulterated chemicals and seeds on the market.

What were the results?

As a result of the workshops, farmers were able to demonstrate a greater understanding of agrochemical applications for pests and diseases, as well as improved knowledge and skills in soil testing and fertiliser application. Participant’s knowledge about the Act, how to handle agrochemicals, and how to monitor the compliance of input dealers has also improved. In the long-term, abuse of agrochemicals should therefore be reduced. Input dealers have also improved their compliance with the law in the distribution and sale of agrochemicals and seeds.

One of the agricultural extension agents who took part in the training workshops was Madam Catherine. “I can confidently say that I now have the know-how on the handling of agrochemicals and the right ones to recommend to farmers who are in need of agrochemicals,” Catherine explained. “I think the impact is great because extension officers and farmers work hand-in-hand, and applying the right dosage of agrochemicals to crops has enhanced farmers production, improved crop yields and reduced abuse of agrochemicals to a minimum.”

Knowledge of the Plant and Fertilizer Act needs to be spread across the remaining districts.



Above The training process also focused on how to store products in shops and warehouses, distinguishing good and bad practices

Nevertheless, although the workshops were a success, participants did identify a number of factors that limited their ability to implement the Act. Farmers were concerned about the high cost of protective clothing, and about the low levels of literacy which made reading information on containers difficult (especially where there are no extension officers). Other challenges identified by the different stakeholders were the low numbers of extension officers to help disseminate knowledge and technologies to farmers, the lack of logistical support for extension officers to reach remote farmers, and the low levels of inspectors to support the police.

To enhance the ability of farmers to use appropriate spraying methods and identify fake seeds and fertilisers, knowledge of the Plants and Fertilizer Act (803) needs to be spread across the remaining districts, in the central and western regions. Strategies that could be used to disseminate this information include the use of radio programmes, community sensitisation programmes, school fora and face-to-face training

of farmers, input dealers, law enforcement agencies, students, teachers and agricultural extension agents. The government is not currently running a training programme in this regard, but with additional funding, Roots Link Africa would be willing to embark on similar programmes across the country.



Timothy Mensah Smith

works as Monitoring and Evaluation Manager at Roots Link Africa. This is a non-governmental organization addressing the environmental, health and poverty-related problems that face rural and urban communities in Ghana.

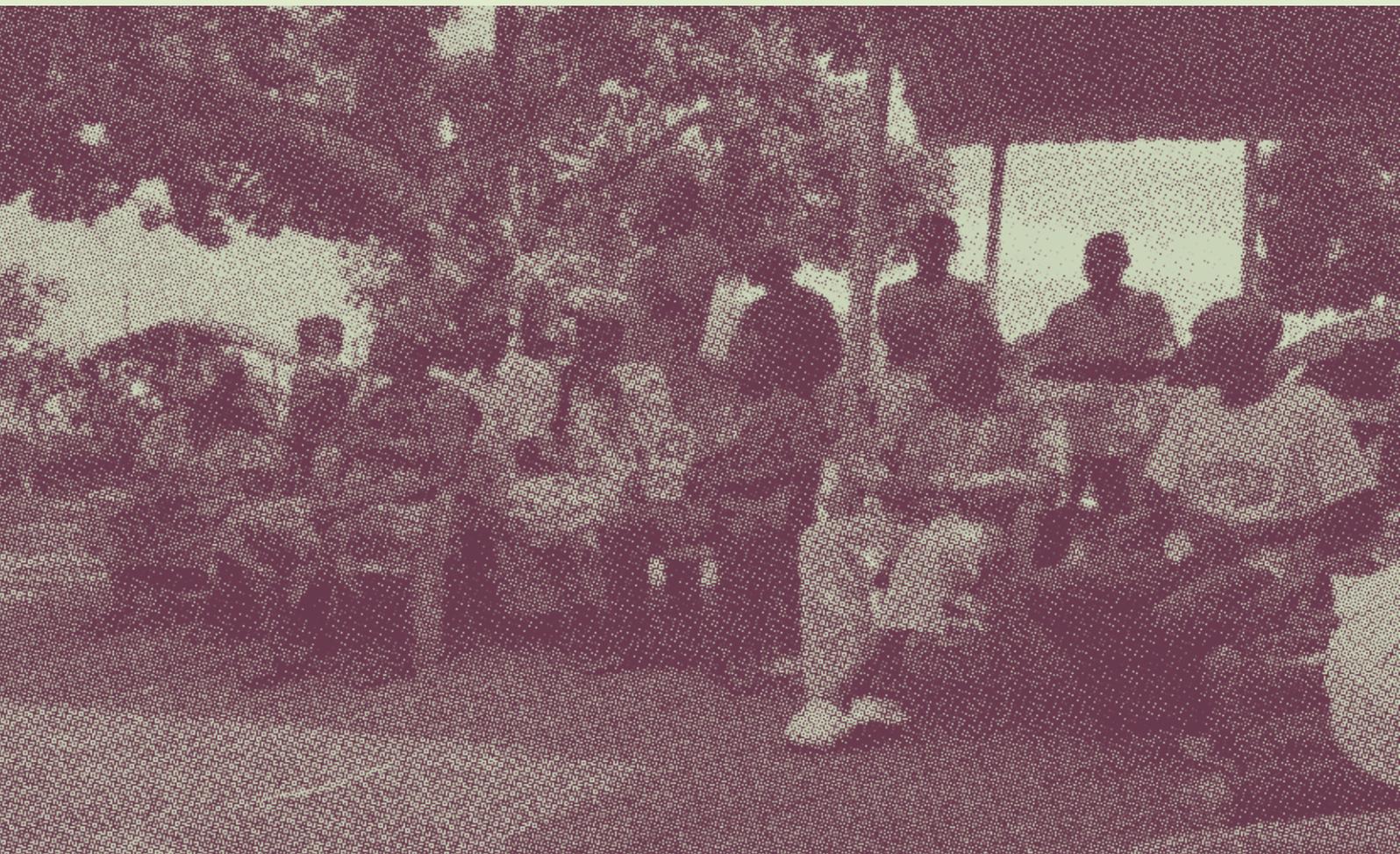
E-mail: rootslinkafrica@yahoo.com

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MAKING FARMER PROGRAMMING SMARTER: THE FARM RADIO APPROACH

Alfred Yeboah and Rosemond Ohene



Suppliers of radio extension programmes in Ghana have been supported by Farm Radio International to make their programmes more participatory and engaging for smallholder farmers. With access to interactive, accurate, timely and interesting information, farmers have reported increased yields and incomes. Radio broadcasters have also been able to make their radio programming more financially sustainable.

Cover A radio listener group in Aworopata community in Ghana's Brong-Ahafo region

In Ghana, extension is mostly provided by the government. However, the Ministry of Food and Agriculture does not have the manpower needed to ensure that its network of agricultural extension workers reaches every farmer. Some smallholder farmers, therefore, have never interacted with an extension agent or received extension support of any kind.

Local production of food crops is predominantly carried out by smallholder farmers who rely on rainfed production, a limited use of inputs, low mechanisation, and inadequate post-harvest facilities. These are farmers who own small plots of land on which they grow subsistence crops, relying almost exclusively on family labour. For these farmers, increased productivity depends on an improved access to proven, affordable technologies and practices, and on their willingness and ability to adopt them. If smallholder farmers are to increase their productivity and profitability, they need to adopt yield-enhancing technologies and practices such as farm inputs and planting a maize crop in rows.

A communications tool

Radio is a great communication tool for African farmers as most have access to it. Radio can provide important and timely information in a farmer's own language, and radio (often coupled with mobile

phones), can give farmers a powerful voice. But radio is not always effective. Farmer programmes often do not provide quality, interactive content and the voices of farmers are rarely heard. 'Experts', on the other hand, are featured and respected, whether they are helpful or not. Programme hosts can often be disdainful of farmers and important issues are ignored or avoided because they are complex, sensitive, or require additional resources. Broadcasters often receive no training, and are expected to produce effective programmes with little or no guidance or support. And most agricultural broadcasting is very boring to listen to!

Too frequently, radio stations think that a farmer programme is a slot in the schedule into which they can simply 'dump' agricultural information and hope that farmers will listen and use it. But a radio programme is a *distinct* communication tool, with its own strengths and weaknesses, like a novel, a comic strip, or a song. An effective farm radio programme follows *standards* that exploit the strengths of radio.

Farm Radio International, with funding from USAID (September 2014 to January 2017) and the Canadian-funded International Development Research Centre's International Food Security Research Fund (November 2015 to February 2018), is leveraging the use of community radio programming to harness the impact of radio extension on the farming businesses of

A radio programme is a distinct communication tool, with its own strengths and weaknesses.

smallholders, and to make the production of such radio programmes financially sustainable. This easy approach targets the suppliers of radio extension to make radio programmes more participatory and engaging for the smallholder farmers who desperately need tailored information in a timely fashion.

The FRI approach

Farm Radio International began by working with community radio station hosts to conduct exploratory research to understand the key characteristics of the farmers whose behaviour the project team sought to change, as well as to understand the environment in which farmers live, work, and make decisions. The aim was to understand the everyday experiences of smallholder farmers. The needs, goals, fears, values, behaviours, and interests of smallholder farmers were gained through observation and face-to-face

conversations with them. Participants were also asked to share an experience or story, focusing on their farming activities in a typical day and use of technologies, to feed into the exploratory research. Farmers were also asked about which types of media they listened to during different parts of the day, and whether they interacted with any of them.

The exploratory research provided a solid understanding of the opportunities to reduce the barriers farmers face in adopting new technologies. Farm Radio International then used the research to train farm broadcasters to make their programmes useful and interesting – and even empowering – and ensure the programmes would have a wide audience of both women and men farmers. To facilitate this training of broadcasters, Farm Radio International pulled together ‘best practices’ of farm broadcasters, and grouped them in a way that would be easy to remember and use (see Box).

VOICE standards for effective farmer radio programming

V – The programme values small-scale farmers, both women and men. It respects farmers for their hard work producing nutritious food for their families and markets, often in the face of major challenges. It reaches out to farmers to understand their situation, and is dedicated to supporting them in their

farming work and in their efforts to improve rural life.

O – The programme provides farmers with the opportunity to speak and be heard on all matters. It encourages small-scale farmers to name their concerns, discuss them, and organise to act on them. It holds to account those with a duty to hear farmers and serve their needs.

I – The programme provides farmers with the information they need, when they need

it. Farmers require specific information and they need it in time to act on it.

C – The programme is consistent and convenient. It is broadcast at least weekly, at a time when women and men farmers can listen.

E – The programme is entertaining and memorable. It appeals to the interests and tastes of a wide range of local farmers. Complicated material is presented in a way that helps farmers remember it.



Importance of rural radio

Three maize farmers in an isolated community of Nsokonee Dentekrom have made significant improvements to their farms and livelihoods since beginning to listen to the AgroTech radio programme. Jenet Owusua, Susanna Nyarko, and Saah Olivia are leaders in their community.

Owusua, who has 20 years of farming experience, used to plant ‘all over the place’ by broadcasting her maize seed, but says that after listening to the programme she

has changed and structured some of her previous practices. For example, she now plants in rows, which has affected the farm positively.

“We haven’t done the harvesting yet,” Owusua said, “but we are anticipating a much higher yield than in previous years. It’s going to help us with our expenses, especially when it comes to paying school fees and hospital bills. This year’s yield will go a long way.” She is expecting to yield 3–4 times more than normal. “Sometimes when we go to the farms, we don’t want to come back to the house as we’re seeing the maize grow beautifully in rows,” Owusua

explained. “We’re just so happy, we like to stay and watch our plants. It’s fulfilling.”

Nyarko, who has 25 years of farming experience, now knows the importance of the way she plants and applies the good agronomic practices she learned from the radio programme, and Olivia says she can now better manage her field. “I would like to highlight especially the lessons on fertiliser application. Before the programme, I would farm a very big piece of land without but it was no use; but now I just feel very happy. All three of us do,” she added.

Above Saah Olivia (32), Susuana Nyarko (56), and Jenet Owusua (41) from the Nsokonee Dentekrom community near Techiman, Ghana

A next step has been the formation of community listener groups. According to farmers, they learn better in groups and like hearing the opinions of others, so they were encouraged to form groups within their communities to enable them listen to content aired over the radio. Farm Radio International trained community members to run discussion sessions with these groups after listening and interact with the programme.

The listening groups allowed for the exchange of differing ideas in the uptake of new ideas. A trusted community member (an agricultural field advisor or a community leader), rather than an outsider or an official, served as a trusted source of information. This encouraged the adoption of ideas that were aired on local community radio programmes. The use of Community Information Centres to remind farming communities by announcing the days and time for airing the radio programmes also proved effective and increased listenership.

What was achieved?

Listenership data from radio broadcasters revealed that on 24 October 2016, Adars FM had over 61,000 unique listeners, and the highest listener figures for its repeat show occurred on 10 July 2016, with 77,000 unique listeners tuning in. On 16 November 2016, Radio Bar had 73,000 listeners. Across all of the radio stations Farm Radio International recruited, 486,390 individuals were reached and 22.1% adopted new agronomic practices. Although likely to be an underestimate, Farm Radio has calculated that an additional 535,000 hectares is being cultivated with improved agronomic technologies.

A listener survey in November 2016, focusing on which technologies farmers had adopted, revealed that those who had listened to interactive radio programmes that promoted row planting were more likely to practice this planting method (79.5%) than non-listeners (73%). Listeners were also more likely to

Boosting yields with radio broadcasts

Adjoa Kuma, a maize farmer from Baniantwe, near Kintampo, has been farming her 1.2 ha farm for the past 5 years with limited success – until she started listening to the AgroTech radio programme on Radio BAR and Adars.

“I have not harvested yet, but it is clear I will get many more bags of maize and more money to put towards my family and health with this year’s yield,” Kuma said.

She explains that the teachings she has heard on the radio programmes are better than the old methods she was using.

Initially, for example, she planted maize but now she is planting her maize in rows and is applying fertiliser, and building on lessons she learned about agrochemical usage.

“My maize is now growing very well and is much bigger than in previous years. It’s much better than in the years before. I’m able to sell, and I will use it in taking care of my children,” Kuma adds.

Her advice to other farmers is to listen to the AgroTech radio programme, promising that if they apply everything they learn on the programme, they will be able to improve their farming.



Mrs Adjoa Kuma

weed their maize fields (85%) than non-listeners (76%) and use tarpaulins to dry their maize (84% listeners, 56% non-listeners). The survey revealed that compared to non-listeners (47%), listeners were also more likely (67%) to use a type of three-layered hermetically sealed storage bag (PICS Bags) to store their seeds.

On the other hand, when radio broadcasters used the VOICE standards approach to improve farmer radio programming, this led to increased listenership and increased advertising sponsorship and revenue from agro-input dealers. As a result, broadcasters and production teams have cultivated a revenue stream from advertising to sustainably produce radio programmes. Research also revealed a significant willingness to pay among diverse groups of stakeholders, including listeners. One option – Farm Radio+ – would charge a small membership fee and give listeners access to a ‘premium’ service that included agricultural tips sent to mobile phones, market information on demand, on air ‘shout-outs’, and guaranteed access for farmers groups to an AgroTech extension agent via phone.

Many encouraging signs

Maize farmers have used the radio as a valuable source of information. The use of PICS bags was significantly different between listeners and non-listeners. Listeners were also more likely to plant their maize in rows, weed their maize fields, and dry their maize on tarpaulins than non-listeners. Overall, there are some encouraging signs that the interactive radio programming has had a pronounced effect on the uptake of improved technologies among listeners of radio stations.



Alfred Yeboah works as Program Manager at the Grameen Foundation, Ghana.
E-mail: ayeboah@grameenfoundation.org



Based in Accra, **Rosemond Ohene** works as Project Coordinator for Farm Radio International.
E-mail: rohene@farmradiogh.org

DEVELOPING BUSINESS SKILLS WITH AN AGRIBUSINESS INNOVATION HUB

Moses Nganwani Tia



To support the development of viable agribusiness ventures in Ghana, an agribusiness Innovation Hub has worked with over 1,500 youths to provide them with business skills and training. The initiative is also helping entrepreneurs to pilot their ideas across the country, and providing much needed investment to enable the entrepreneurs to scale-out their businesses successfully.

The agribusiness Innovation Hub (iHub) project is a flagship youth-in-agribusiness-development initiative run by the Savannah Young Farmers Network (SavaNet-Ghana), a young farmer development organisation in Africa. The iHub was designed to help address the issue of Ghana's unviable agribusinesses, and to help develop an enabling environment for youth to develop profitable agri-enterprises. It builds on a previous initiative carried out under the Youth in Agriculture Programme, implemented by Ghana's Ministry of Food and Agriculture.

During its first implementation phase (2014-2017), the objectives of the iHub project were to help create an environment for agribusiness development through innovative programmes to enable youth to develop viable agribusiness start-ups; to provide agribusiness development advisory services to young agri-entrepreneurs to promote their business growth; and to invest in new agribusiness start-ups developed by the iHub project to promote their business growth.

The project was implemented in 30 communities in four districts of Ghana's Upper East region with funding from the U.S. Department of State, the Climate Adaptation Fund of the United Nations Development Programme (UNDP), the Ministry of Environment, Science, Technology and Innovation (MESTI), and the U. S. African Development

Foundation (USADF). The initiative supported youth to translate their 'disruptive' agribusiness ideas into profitable agri-enterprises, which has led to the creation of job opportunities for other Ghanaian youths.

Under this initiative, youth with smart agribusiness ideas pitch their plans under the iHub project's Agribusiness Ideas Porch and on the 'Play with your Ideas and Challenges' (P&C) programmes. These programmes have helped youth nurture their agribusiness ideas into viable agri-ventures.

The iHub project also provided youths with the opportunity to develop their agribusiness ideas under a proof of concept development programme. To support the up-scaling of piloted agribusiness proof of concepts by young agri-entrepreneurs, iHub provided them with smart agribusiness development services under its business development programme. They included the agribusiness coaching and mentorship programme, agri-apprenticeship programme, the agribusiness marathon programme, agribusiness boot camps programme, the agribusiness investment programme and the agribusiness extension service programme.

The iHub project has directly benefited 1,500 youths with the launch of 820 new agribusiness start-ups. The iHub project invested in 50 of these new agribusiness start-ups to promote their growth.

Cover An initiative to help entrepreneurs to pilot their ideas

The implementation of the iHub project also led to the design of 25 replicable agribusiness development modules and facilitated the development of 150 agribusiness growth value chains.

Stories of success

Issah Hassan, a young unemployed graduate approached the iHub project with an ambitious but under-developed idea to establish an agriculture produce marketing company; focusing on soybeans and shea nuts from smallholder farmers in Ghana. Hassan pitched his idea through iHub's P&C programme, and with the support of the project's agribusiness development facilitators, developed his idea into a smart agribusiness plan. Hassan's idea was also successfully piloted in selected farming communities in the northern region of Ghana with the support of iHub's proof of concept development programme.

In June 2015, Hassan's company was registered as First Fastcom Commodities Ltd., and commenced business operation. The business is currently engaged in the aggregation of soybean and shea nuts for smallholder farmers in 15 communities in the northern region of Ghana. The company currently has an annual produce aggregation capacity of 250 tonnes. The business activities of the company directly benefit 3,500 smallholder farmers and their households, employing eight produce aggregators and 25 casual workers. Following the success of the company, iHub invested US \$10,000 in the company in 2016 and in 2018 received a 56% profit on investment.

Through the support of iHub's market access development programme, First Fastcom Commodities

Ltd. increased its produce aggregation and market access by 60% and 72% respectively in the 2016/2017 market season. The company has rolled out an out grower scheme to work with young smallholder farmers in the production of soybeans. This is aimed at increasing the company's aggregation volumes and increase profit margins, as well as to provide jobs for other young people.

During a monitoring and evaluation engagement with iHub's project beneficiaries, Issah Hassan said, "The iHub project assisted me to translate my business idea into a profitable produce marketing company. From an unemployed young graduate, I currently employ several youth and provide market access to more than 3,500 young smallholder farmers in Ghana. Following our business growth, First Fastcom Commodities now lends to smallholder farmers for the production of soybeans and shea nuts."

Ayaachaab

Another example is that of the *Ayaachaab* women's agro-processing company in Batuisa (a word which means to love each other), established in the Upper East region. The idea to start an agro-processing company in the community was pitched with iHub's P&C programme to be developed into a viable business idea. Under the iHub project's proof of concept programme, the business idea was piloted in the community, and with the support of the agribusiness development facilitators, the idea became a profitable agri-enterprise for the processing of rice and shea butter.

By accessing the project's agribusiness development services, the company was been able to attain an annual processing capacity of 150 and 220 tonnes

The Timonde Association

In 2016, ten farmers from Timonde in the Bawku West district, in the Upper East region, expressed an interest to work with iHub for the establishment of a bee keeping industry in the community. They thus pitched their agribusiness idea with the iHub project's agribusiness P&C and climate resilient agri-enterprise development programmes. The farmers were guided by the project's agri-enterprise development facilitators to develop a viable agribusiness idea, which was then developed into a profitable proof of concept and piloted in Timonde.

With funding from UNDP and MESTI under the Climate Adaptation Fund, the iHub project assisted the Timonde Bee Keepers Association to acquire ten beehives and other bee keeping equipment, and provided them with training to commence business.

Adhering to good bee keeping and business practices, the association currently has 52 beehives with various bee keeping equipment and an annual honey production capacity of 450 kg. The association has been able to establish trade relations with various small, medium and large-scale honey buyers in Ghana. In addition, members of the Timonde Bee Keepers Association have become trainers in bee

keeping, leading to the establishment of other bee keeping agri-enterprises in Timonde and in the Bawku West district at large.

Following the success of the association, they have been engaged by the iHub project to run its young agri-apprenticeship programme for the nurture of young agri-entrepreneurs in bee keeping and honey marketing. During a project evaluation town hall meeting the leader of the association said "Our success in bee keeping is a success for environmental protection in Timonde. A business idea is all the iHub project needs from you to make you a role model in business."



of rice and shea butter, respectively, during the 2015/2016 processing season. To enhance their access to raw materials, they engaged in the cultivation of a 150-hectare rice farm and the management of a 230-hectare naturally generated shea nut plantation.

Under the iHub project, the *Ayaachaab* agro-processing company joined a village saving programme, through which they have been able to internally generate the capital needed to finance their business operations. They have also increased their credit worthiness and have attracted investment interest from various banks and financial institutions. Using their internally generated funds, the *Ayaachaab* agro-processing company has constructed a processing centre and a meeting hall.

Owing to the immense success of the company, iHub invested US\$ 5,000 in to the company in 2015, and in 2017 it received 52.5% profit on investment. *Ayaachaab* was also engaged by iHub to run its young agri-apprenticeship programme for the nurturing of young agri-entrepreneurs in rice and shea butter processing in the community.

During the monitoring and evaluation engagement with iHub beneficiaries, the business manager of *Ayaachaab* said that “we only had a business idea, but with the assistance of the iHub project our company today is the leading agro-processing company in Builsa”.

Looking forward

In spite of the many positive results, the implementation of the iHub project has encountered different challenges. Among these, we have seen the lack of staff needed to support the many youth who approach iHub to engage in agribusiness development; inadequate funding to enable the project to reach more youths. A recurrent problem has been the unwillingness of financial institutions to invest in the agribusinesses of the young agri-entrepreneurs.

But the project goes on, and we expect many more results. The implementation of the second phase of the iHub project aims to launch 3,500 new agri-enterprises by young agri-entrepreneurs. The iHub project will also facilitate the development of 250 viable agribusiness development value chains to provide the desired leverages for young agri-entrepreneurs to grow their agribusinesses.

The iHub project will invest in 78% of the newly established agri-enterprises by young agri entrepreneurs. This is aimed at addressing the challenges young agri-entrepreneurs encounter in engaging in agribusiness.

The Savannah Young Farmers Network welcomes new partners!

Above The initiative supported youth to translate their ideas into profitable agri-enterprises



Moses Nganwani Tia is the founder and Executive Director of the Savannah Young Farmers Network, SavaNet-Ghana.

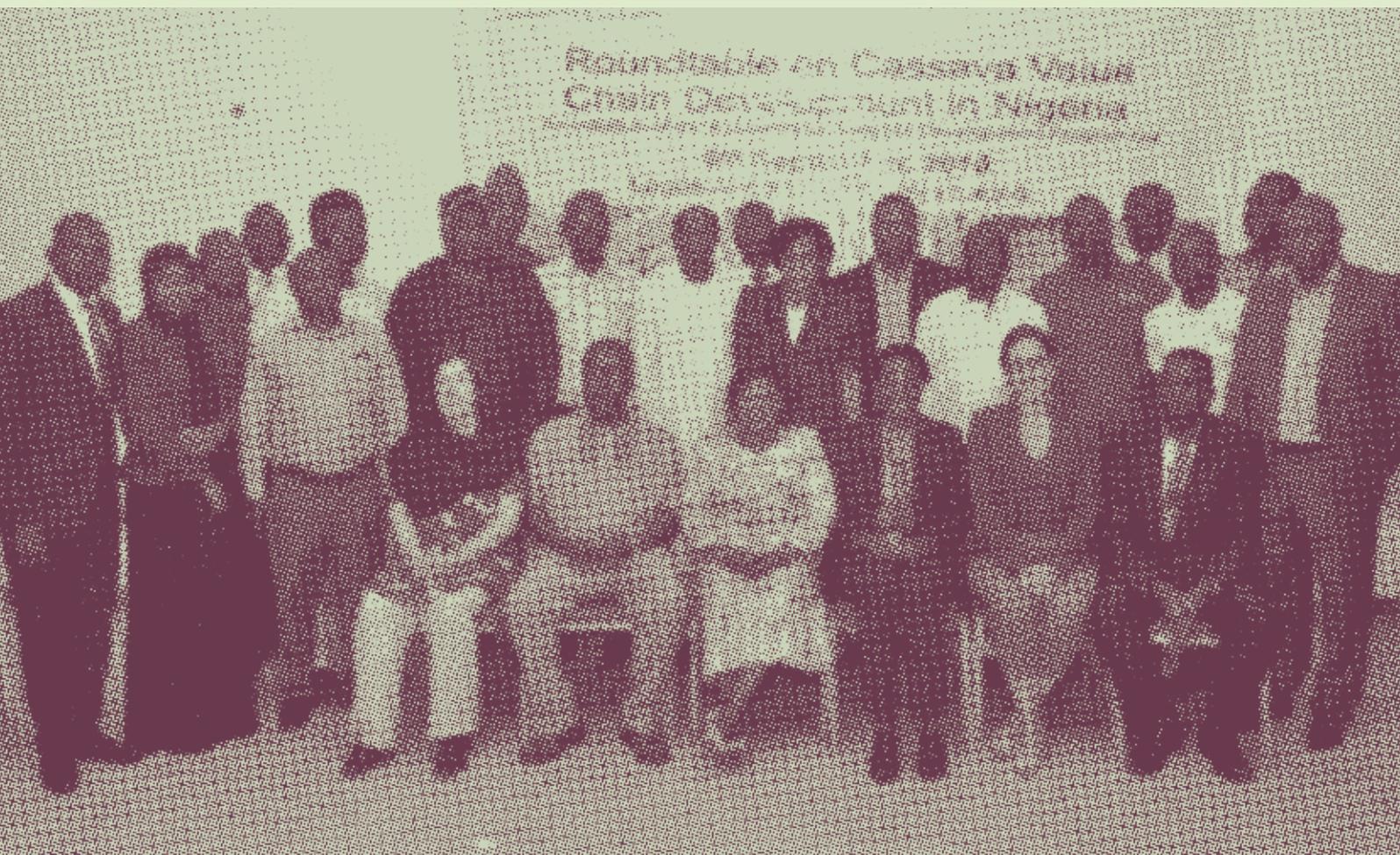
*E-mail: gan_wani@hotmail.com
www.savanet-gh.org*

This is one of the results of the process started by the “Capitalization of Experiences for Greater Impact in Rural Development” project, implemented by CTA, FAO and IICA and supported by IFAD.
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MAKING CASSAVA A TRULY INDUSTRIAL CROP IN NIGERIA

Lucky Musonda and Nelson Abila



A number of national interventions have encouraged the industrialisation of cassava in Nigeria. However, for this industrial revolution to thrive, the value chain needs to become more structured and standardised. To achieve this goal, the Agribusiness Suppliers Development Programme is providing a wide range of support to value chain stakeholders and linking farmers with lead firms.

The agriculture sector in Nigeria has been predominantly subsistence, tailored towards the production of staple foods like maize, sorghum, millet, yam, cassava, beans and groundnuts, among others. The production of these crops has been left in the hands of small-scale farmers cultivating between 0.5 and one hectare with rudimentary production methods, crude implements and a low adoption of improved crops varieties. Thus, the contribution of the sector to the economy has remained marginal.

Several attempts have been made to develop the sector so that it contributes more to the economy and supports government efforts towards a diversification of the economy, stimulating rural development and providing employment opportunities, especially for the rural youth. Cassava is being transformed into a cash crop. This can be seen in various factories processing fresh cassava tubers into various derivatives including starch, flour, ethanol, sucrose, glucose and chips, among others. These cassava derivatives have replaced cereal-based and other kinds of raw materials in the brewery, confectionery, livestock feed, and textile sectors. In Nigeria, therefore, there is every likelihood that cassava will be found in a range of products, from bread to beer. Yet this transformation of cassava did not happen overnight.

The journey to making cassava an industrial crop started with various government policies and

interventions, including the Presidential Initiative on Cassava, and the Cassava Flour Inclusion Policy, which was geared towards promoting the use of wheat-cassava composite flour in the bakery and confectionery industries. Various financing mechanisms were also promoted to give impetus to the goal of attaining industrial utilisation of cassava, and various stakeholders (including agricultural donors and private sector actors) have actively participated in the process.

Ensuring cassava's industrial revolution thrives

Even as progress is being achieved in the industrial utilisation of cassava, it has become obvious that for the cassava industrial revolution to thrive, be inclusive and sustainable, the cassava market needs to become more structured and standardised. Higher productivity per resource utilised, the adoption of best practices and improved varieties, access to finance, extension and other support services, and increased incomes, even for small-scale producers of cassava, are required.

Myriads of supply chain concerns, including poor logistics and derelict rural infrastructure, where they exist at all, must therefore be addressed. Most cassava processing firms also have problems

Cover Participants at the Roundtable on Cassava Value Chain Development, Lagos, September 2016

Right Inviting participants to the first session of what is expected to be a long-standing avenue for dialogue

managing their out-grower schemes. There is therefore a poor amount of forward and backward integration along the supply chain.

There is also the issue of multiple impediments that hinder the free flow of cassava tubers from farms to factory gates. Any delay in getting freshly harvested cassava roots to a factory (between 24–48 hours after harvest) means the tubers can no longer be used for processing into high-end products such as starch. There are many other upstream production concerns including low levels of productivity, which is partly explained by the low levels of mechanisation, high cost of inputs, and low levels of adoption of the best agricultural practices and high-yielding varieties.

In addition, many pioneer companies involved in the industrial utilisation have yet to fully utilise every tonne of raw cassava arriving at their factory gate. This waste compounds low levels of yield of starch, flour or ethanol per tonne of cassava received at factories.

Persistent funding shortfalls contribute to shortages of tubers for factories – most lead firms do not have access to adequate finance to engage as many out-growers to produce enough cassava to meet daily production capacity. This means that the factories are forced to shut down and are unable to meet the demand for starch, flour or other derivatives. Coupled with logistics challenges (delays in moving tubers from farm to factory, warehousing, aggregation and information gaps between farmers and lead firms), attaining full industrial utilisation of cassava is significantly hampered.

For the crop's industrial revolution to last and impact positively on the economy and citizens, particularly smallholder farmers, there is a need to focus attention on solving some of these supply chain problems and help to develop the cassava value chain. This also requires that smallholder farmers, cultivating between 0.5–2 hectares, receive adequate compensation for the tubers harvested from their farms.



Responding to the challenges

Realising the immense economic importance of cassava, the United Nations Development Programme's (UNDP) Agribusiness Suppliers Development Programme (ASDP) has selected cassava as one of the priority crops in Nigeria. ASDP is a regional initiative currently being implemented in six countries across sub-Saharan Africa (Angola, Benin, Côte d'Ivoire, Democratic Republic of Congo, Kenya and Nigeria). It aims to improve the productivity of farmers and small and medium-sized enterprise agribusiness suppliers by facilitating support (training, advice, access to inputs, organisation, standardisation etc.) and linking farmers with lead firms. ASDP focal crops in Nigeria are cassava and rice.

ASDP aims at developing the cassava supply chain by training national agribusiness consultants to acquire the necessary skills to implement UNDP's Suppliers Development Methodology (SDM), which is crucial for conducting supply chain diagnostics, designing supply chain improvement plans for all firms selected by the programme, and work hand-in-hand with the firms in implementing results-oriented improvement plans.

One other unique aspect of ASDP is that it is helping to leverage government policies to facilitate the production of cassava. ASDP is using a multi-

Making the most of cassava

Madam Yemisi Iranloye is a passionate farmer. She worked as an employee of a farm, which launched the first glucose syrup factory in Nigeria, before taking the bold step to launch her own farm and factory – Psaltry International – which is the largest starch factor in Nigeria. With

only a burning passion and bright ideas, she started a farm on 10,000 ha, and started cultivating cassava while maintaining her vision to break into the cassava industrial revolution. With perseverance and determination, her break came with the commissioning of the first line of starch production from her factory at Alayide Village, close to Iseyin in Oyo State. Today, the factory has a capacity to

process over 50 t of fresh cassava daily. She has over 200 employees, not including contract staff and labourers engaged in tending the cassava farms, as well as many farmers engaged in her out-grower scheme. This woman is making farmers, who were poor because they farmed cassava, wealthy. Lorry drivers, who are now constantly on the road delivering fresh cassava roots from farm to factory, have also benefitted.

“As company fortunes grow, I believe employment will be generated across the value chain, poverty will be reduced and livelihoods will be provided for the population.”

stakeholder platform – Commodity Roundtables – for dialogue, as well as to access governmental support, such as finance, towards developing the supply chain. Using the platform to engage with a cross-section of stakeholders (government agencies, private sector actors, research institutions, among others), ASDP is linking cassava farmers with lead firms as well as fast-tracking access to ‘guaranteed credit’ (a loan that is insured against default) and various agricultural financing products available in the country.

To fully develop the cassava supply chain in Nigeria, existing and upcoming companies need to be able to leverage existing financing mechanisms from public and private agricultural financing platforms. Doing this will require intense networking between financial institutions and farmers/lead firms, which ASDP in Nigeria has commenced and will continue to intensify throughout the life of the project.

The journey so far

To kick start the ASDP project, a multi-stakeholder platform was established to bring a wide range of stakeholders together to dialogue on the range of issues affecting the cassava supply chain. It was through this platform that three firms were identified and an initial partnership process was commenced to test the success of the SDM methodology in improving agribusiness. The multi-stakeholder platform – ASDP Cassava Stakeholders’ Roundtable – will be a long-standing avenue for dialoguing and addressing concerns as they emerge. Indeed, a developed supply chain must be able to respond to emerging concerns using a broader multi-stakeholder engagement approach. The supply chain must also be robust enough to respond to issues peculiar to individual firms, particularly specialised ones. Through the multi-stakeholder engagement



platform, the project has gained deeper understanding of the issues which will be important when working with the government and other policy-makers to develop policy improvements that will ease logistics and finance, among other challenges.

The three pilot lead firms ASDP has identified – Psaltry International, Eagleson & Nito Concepts Ltd., and Niji Foods Limited – are major pioneers in cassava industrial utilisation. Psaltry International focuses on the production of starch, which is off taken by Nigerian Breweries. Eagleson & Nito produces flour, which is used as a raw material in further production chains, and high grade *garri*. Niji focuses on the production of *garri* and odourless *fufu* for both local and international markets.

Having identified the lead firms, ASDP conducted due diligence to confirm the appropriateness of the firms to engage in partnership with ASDP, based on

Above The group of consultants included finance, banking and engineering experts, and were all trained in the SDM methodology

a number ethical measurements. Initial engagement with the firms also provided a greater understanding of the problems identified during the stakeholders' forum. This has also set the stage for conducting supply chain diagnostics and putting in place improvement designs.

Having conducted due diligence, the project has identified and trained consultants in SDM. The consultants were drawn from diverse backgrounds including agricultural finance, banking, academia and engineering, among others. They will work hand-in-hand with selected companies in conducting diagnostics, and developing and implementing improvement plans.

For Abdullahi Yusuf, one of the consultants with over 15 years of experience in managing agricultural finance in a major bank in Nigeria, the SDM training has increased his understanding of what is required to develop supplier systems. "The training has broadened my horizon and afforded me an opportunity to see things from a more detailed and informed perspective," Yusuf explains. "Company processes, activities, engagements, interactions, etc.

all play a vital role in ensuring that the company is run effectively which translates to increased productivity and profits. I will deploy the skills acquired to assist in making agricultural companies in Nigeria more competitive and efficient. As company fortunes grow, I believe employment will be generated across the value chain, poverty will be reduced and livelihoods will be provided for the population."

Though the journey into developing the cassava supply chain is just starting, the project is already taking advantages of the available niches for ensuring small-scale farmers benefit. As new companies are emerging into the industrial cassava utilisation circles, the project is linking many more farmers to these companies, establishing more efficient out-grower schemes around upcoming industries. ASDP is also expanding dialogue with other actors within the cassava supply chain. In particular, the project is helping to link farmers with banks for them to benefit from various agricultural financing mechanisms put in place by the government, which have so far not been utilised.

Towards a more efficient scheme

ASDP aims to improve the cassava agriculture sector in Nigeria, making the cassava industrial revolution inclusive and sustainable. Lessons are already coming to the fore. ASDP now knows that pioneer cassava industries are using various kinds of out-grower schemes to ensure that the production and supply of cassava tubers to factories are regular throughout the year and that the factories only shut down for routine maintenance. ASDP will be working towards developing a more efficient out-grower scheme for sustainable and inclusive cassava industrial production and utilisation, giving equal power, influence and information to every core stakeholder. The ASDP project will only be seen to be successful when equality has been attained.



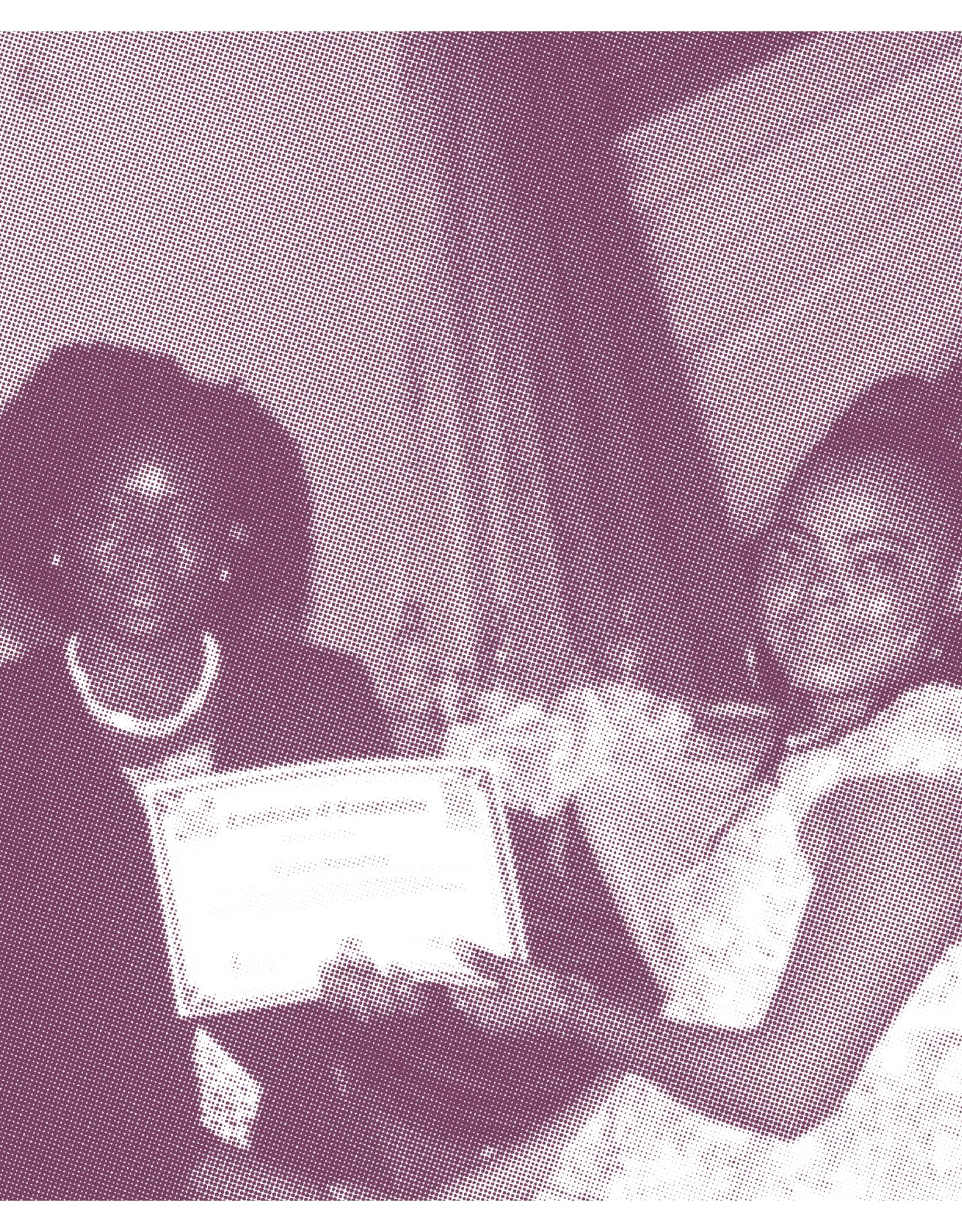
Lucky Musonda works as Communication Specialist at UNDP Nigeria.

E-mail: lucky.musonda@undp.org



Nelson Abila is Agribusiness Specialist, also with UNDP Nigeria.

E-mail: nelson.abila@undp.org

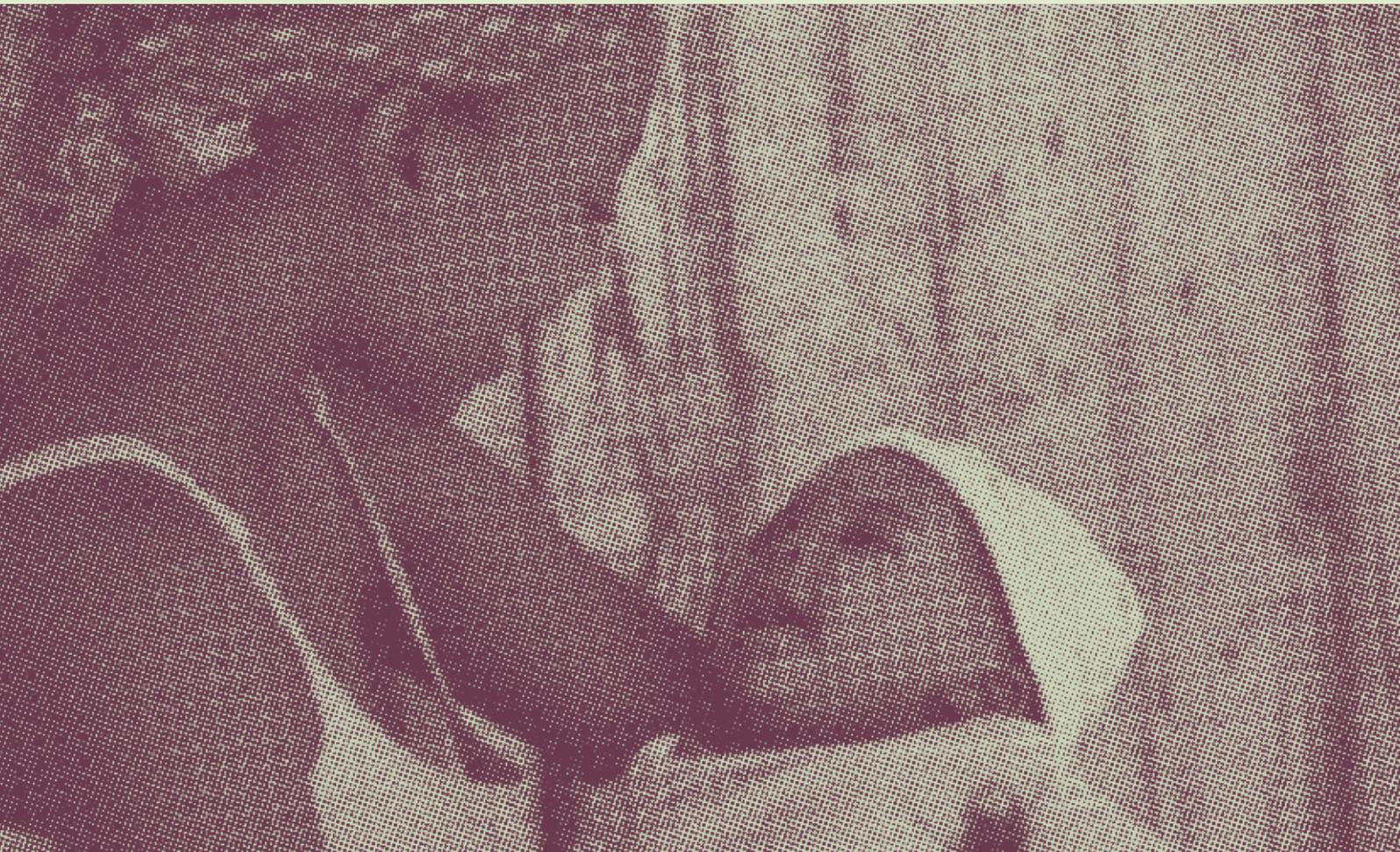


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***CHILDREN
AND YOUTH***

UNIVERSAL BIRTH REGISTRATION AS A CATALYTIC CHILDREN'S DEVELOPMENT TOOL

Cecilia Hanciles, Ralph Wilson and Paul Massaquoi



To improve the rights of unregistered children and young people in Sierra Leone, Plan International has developed a birth registration tool to enable age and identity verification for this vulnerable group. Today, the young participants of the project are accessing their age-appropriate privileges, such as being able to attend school and getting to vote.

Cover The project's success is being monitored by facilitators

In Sierra Leone, nearly 40% of births go unregistered, which exposes children later in life to challenges concerning attainment of their basic human rights and denial of their age-appropriate privileges and services. With this in mind and with the support of the Government of Sierra Leone and other non-governmental organizations, Plan International has designed and implemented the project 'Promoting birth registration for children's' development and protection', geared towards addressing the vulnerability of unregistered children and young people in Sierra Leone and also in Liberia, two Mano River Union countries. The extent of the project's success has been monitored via facilitators to obtain information from the communities in which the project is working.

The study focused on obtaining opinions, views and facts from the target communities on universal birth registration (UBR) as a tool to solve problems affecting children. The research team attempted to obtain such information objectively and without bias, given the project's purpose of influencing change through evidence.

An effective tool

UBR involves the identification of a specific geographic area within which activities are conducted to ensure all children have been registered and issued birth certificates. UBR activities range from

stakeholder mobilisation, raising awareness and birth information registration. As a 'tool', it is not considered an end in itself but as a means to achieving several ends (education, health, child protection, etc.).

In general, a UBR initiative includes:

1. A national workshop to plan and develop consistent messages for increasing awareness, mobilisation and advocacy.
2. Organising and holding a pre-consultative meeting aimed at increasing the buy-in of the local and the national government, and of the target communities.
3. Holding preparatory consultative sustainability meetings aimed at transferring skills and increasing community ownership.
4. Engagement with the public and interactive media.
5. Organising awareness sessions and mass registration campaigns.

Experience has shown that UBR serves as a cost effective and applicable tool for the attainment of child-focused development. It is also a suitable approach for building the foundations of long-term development interventions. In addition, UBR can contribute as a planning instrument during emergencies such as the outbreak of diseases like Ebola. It is also perhaps one of the few tools that possesses and promotes many of the coveted features of development:

- Cross-cutting applicability: the tool can be used to target interventions in different development sectors (such as health, education, governance and human rights), and its benefits can solve problems across sectors and sub sectors.
- Ease of applicability: it is easy to set up systems and structures for UBR, as long as there is an existing government structure in place for birth registration and stakeholder buy-in. Because of its simplicity (whether paper-based or biometric), an area with a population of up to 7 million can be targeted with birth registration activities within a week.
- Quick wins: when UBR is employed, quick results can be realised, especially in protecting children from harm and providing appropriate services to them.
- Big results: high impact in relation to protection and rights assurance solutions are likely. Registration of 95-100% of births within populations is likely when using the tool. In the external evaluation of different cases, registration increase of between 40 and 95% has been recorded.
- Targeted interventions: the desire of development and humanitarian actors to correctly identify the status of target beneficiaries to correctly plan for and allocate resources (for example, in terms of enrolment in schools), is easily enhanced through correct birth registration data. The benefits of correct planning and resource and intervention mapping cannot be overemphasised where projects with limited resources are concerned.
- Collaborative action and working together: because the process of UBR involves many different activities, it encourages collaborative action and crediting of teams rather than a single entity or actor.
- Delayed trials, delayed justice and sometimes denied justice as a result of prolonged debates and arguments over the age of an unregistered child.

Other factors highlighted in our analyses as major problems facing children and youths, especially girls, include the challenge for girls in winning court cases relating to SGBV for lack of evidence; or the fact that if they become teenage mothers and their age has not been determined, girls may not be able to go back to school following the birth of their children. With displacements, as regularly seen in the region, remedial class placements in schools are difficult without age verification. Trafficking in children is aided by the lack of registered births, while child labour accusations and advocacy efforts have frequently been thwarted as a result of unregistered births. In some cases, where births have gone unregistered, the names and identities of unregistered children can be disputed by different sets of parents where births have gone unregistered.

A thorough study

Plan International carried out a thorough study of the tool and of its implementation. This ran from April 2012 to February 2017, and was therefore halted during the Ebola outbreak of 2014-2015. The main stakeholders involved, whose views have been reflected in this work, included the Government of Sierra Leone, the United Nations Children Fund (UNICEF), Plan International, Plan Sierra Leone, many different civil society organizations, and also our implementing partners and other development agencies. Plan International's project manager and staff running the UBR were also interviewed, as well as staff from the birth and death department in Freetown. And additional information was also collected from the National Births and Deaths Registration Office. In short, the whole process considered:

(a) **A national workshop** to plan and develop consistent messages for awareness, mobilisation and advocacy purposes. Plan International facilitated a two-day workshop to develop consistent messaging in partnership with the communication department of the Ministry of Health and Sanitation, the National Office of Births and Deaths, UNICEF, the National Registration Secretariat and the National Electoral Commission. Representatives of the National Commission for Human Rights, the Commission for Disability, the Office of National Security, the National Commission for Democracy, Children's Commission, traditional leaders, religious leaders and CSOs were also in attendance. Discussions at the meeting focused on the importance of birth registration, the problems associated with unregistered births, the procedures to be followed

Why is it necessary?

Plan Sierra Leone, the local councils and other stakeholders identified the situation of unregistered births as:

- A major impediment to successful implementation of child-focused age-appropriate interventions and provision of services in Sierra Leone;
- A principal barrier to the success of improved access to justice by victims of abuse in various sectors and subsectors including sexual and gender based violence (SGBV), child battery, child neglect, child exploitation, and child labour;
- A cause for outright denial of social and civic rights of individuals seeking to exercise such;

Collaborative action can promote adoption among parties with similar interests, which is why as many stakeholders as possible were included.

for child registration and the linkages to the newly established civil registration system.

(b) Pre-implementation consultative meetings.

These activities focused on establishing and strengthening links with existing influential community stakeholders, including traditional and religious leaders, women, youth and child representatives, and community chiefs to ensure successful implementation of the UBR activity, as well as mobilisation of community at large.

(c) Preparatory consultative sustainability meetings. Three consultative meetings were held – one in Port Loko, one in the Western Area and one in Kailahun. A total of 120 participants attended these meetings; 40 participants from each district. Participants included representatives from the National Office of Births and Deaths, the District Health Management Team (DHMT), paramount chiefs, tribal heads, religious leaders, city mayors, women, youth and child organisation representatives, and community based organisations. In light of the Ebola emergency, the meetings discussed the following topics:

- Linkages between birth registration and the spread of disease outbreaks: faster tracing of family ties could reduce or delay the spread of disease to relatives and community members;
- The importance of avoiding a break in registration activities in the eventuality of disease outbreak;
- The importance of encouraging community members to access health facilities and to trust front line health personnel.

There was also a large sensitization effort (April – June 2017), where interactive media played an

important role in community mobilisation.

As the most commonly accessed media channel, radio was the most important outlet for information dissemination. Plan Sierra Leone entered into an agreement with six national radio stations and four community radio stations to broadcast shows (one per month for six months in each district), which focused on the key issues of birth registration. Each show was broadcast at peak hours and lasted for 2 hours, allowing one hour for a panel discussion and one hour for questions and answers by text/phone-in. The panellists comprised of representatives from, for example, DHMT, the District Registrar from the National Office of Births and Deaths, religious and traditional leaders, and Plan Sierra Leone staff.

Last, we also ran thirty-six awareness campaigns in Kailahun, Port Loko and Western Area (12 in each district). In some initiatives, comedians paraded through the streets of the target districts putting on live performances and encouraging parents to register their children for free.

An example to follow

Our study considered different criteria to measure the success of the tool's implementation process:

- **Adoption:** Some partners and agencies said limited funding restricted their ability to implement the project. Others said it was the responsibility of the government to provide UBR, which is why they didn't make it a priority.
- **Effectiveness:** Project participants stated that although effective, the tool was unable to reach all unregistered children due to mistakes preventing all those involved from achieving their aims

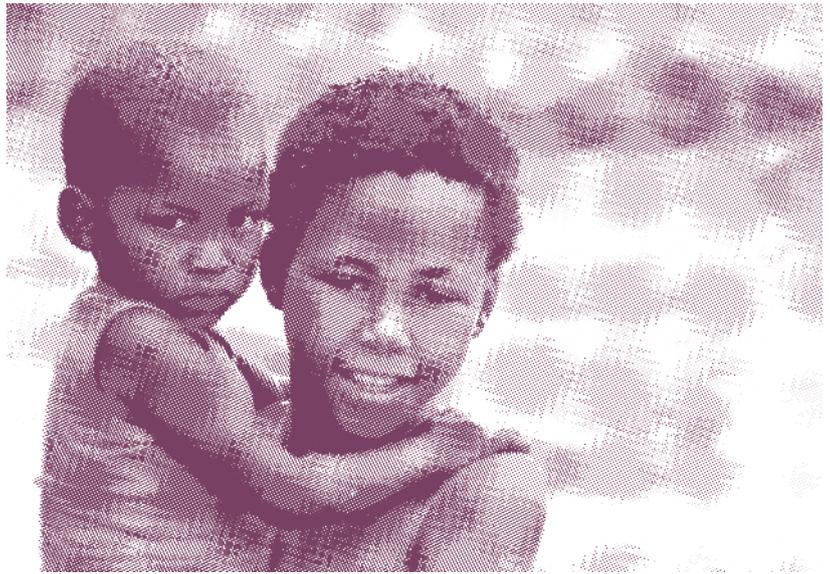
(such as those related to the project design and to the limited availability of resources).

- **Increased access to services:** With proof of age through using the tool, child participants have been able to vote, attend school and avoid early marriages. They have also been able access/receive age-targeted nutrition therapy, immunisations, counselling and appropriate treatment in court.
- **Time-effectiveness:** The time efficacy of UBR can be undermined if the paper-based certificate lacks a photograph. The process of proving legitimacy of the document can then be time consuming.
- **Cost effectiveness:** According to the births and deaths department, it costs less than US\$1 to register a child. However, due to systemic problems within government structures, evaluators of the project reported the cost at just under US\$4 for each child registered.
- **Project reach:** Stakeholders interviewed reported that the UBR recorded about 400,000 people and that 87 percent of the communities in the target area were reached, and that the awareness campaigns greatly contributed to this.
- **Necessity in the context:** The workers at the birth and death department, as well as other project partners, have said that the tool was more than necessary in the context of the country. Districts not served during the project now have comparatively fewer unregistered children.

In general terms, we've seen that collaborative action can promote adoption among parties with similar interests, this is why during the consultative meetings, as many stakeholders as possible were included to ensure the decisions were equally owned. But it is also important to mention that, when planning a mass activity which involves many people, like this one, provisions should be made for cases where disasters restrict the movement of people.

We have also seen that, however result-oriented a tool, universal application cannot easily be guaranteed in a context of weak systems. Therefore, whilst we aimed for 100% registration, underlying factors such as poor systems prevented our attainment of full registration.

The births and deaths department recommends that NGOs and development actors prioritise birth



Above UBR serves as a cost-effective and applicable tool for the attainment of child-focused development

registration at the start of a child's life in order to obtain accurate birth information, which becomes less accurate for children registered over the age of five. UBR should be encouraged by NGOs and mandated by governments. In areas suspected to have lower than 60% birth registration rates, mass awareness campaigns should be undertaken. Plan International should insist on the practice of UBR as a mainstream activity of every country office, especially in the countries where it works.



Cecilia Hanciles is responsible for the implementation and policy enforcement on the Civil Registration/ Birth Registration project.

E-mail: cecilia.hanciles2018@gmail.com



Ralph Wilson works as Administration Manager.

E-mail: wilsonford2860@gmail.com



Paul Massaquoi is the Partnership and Capacity Building Manager.

E-mail: pamassaquoi1@gmail.com

All authors work with Plan International in Sierra Leone.

MAKING INTERNSHIP POLICY A MUST

*Ann-Marie Bassie,
Samuel Palmer and Mary Nelson*



With high rates of unemployment, and a sharp decline in GDP in recent years, economic prospects for young people are limited. To address these challenges, the National Youth Commission (NAYCOM), the Ministry of Youth Affairs (MoYA), and the United Nations Development Programme (UNDP) established a Graduate Internship Programme (GIP) to boost the employability of graduates by increasing the number and quality of internships. So far, 70% of the 791 interns placed have acquired permanent jobs.

Sierra Leone's unemployment rate is amongst the highest in West Africa, and Ebola has made it worse. According to the 2014 Labour Market survey, the unemployment rate is also higher among young people than among older people (5.9% versus 2.2%), and over 80% of the country's young people live below the poverty line of US\$2 per day.

Sierra Leone's economy is attempting to recover from the twin crises of a sharp decline in the price of its primary export commodities and the outbreak of Ebola. Annual GDP growth declined from 20.7% in 2013 to 4.6% in 2014, and to a 20.3% contraction in 2015. This sharp decline in GDP, coupled with a depreciation of the national currency, has further limited economic prospects, especially for young men and women.

The vast majority of young people therefore have little chance of securing and retaining a decent job. The situation is particularly aggravated by a labour market mismatch with graduate training and tertiary education, whose curricula are yet to be aligned with current job market demands. This contributes to shortages of skills at various technical and managerial levels. And the rapid rise in the country's unemployment rate has become a major source of concern, not only economically, but also socially. Large numbers of unemployed youths are a potential source of insecurity given their

vulnerability to recruitment into criminal and violent activities.

The GIP

To address this high rate of graduate youth unemployment and underemployment, the Graduate Internship Programme (GIP) initiative began to be implemented in 2011 by the National Youth Commission (NAYCOM) and the United Nations Development Programme (UNDP) in Sierra Leone. The objective of the programme is threefold: (1) increase the number of young people benefitting from productive internship opportunities nationwide; (2) increase the overall quality of the internship experience, so as to actually contribute to the employability of the intern and maximise both the social and private return of the initiative; and (3) ensure equal opportunities for young men and women (aged 18–35 years) to access merit-based internship positions.

GIP is an employment facilitation programme, geared towards bolstering the employability of young university/college graduates for the labour market, through structured 4-month internships within private, public and non-governmental (NGO) sector organisations, to enhance their employable skills and making them productive assets for the labour market.

Left Award of Certificate of completion to an intern

Right Former UNDP Country Director awarding certificates to interns



Implementation of GIP involves prospective interns, prospective employers and NAYCOM/UNDP. The interns have the chance to develop professional skills and an understanding of a profession, while placement institutions are able to identify and recruit motivated and capable individuals.

Activities start with a pre-placement and preparation phase, which basically considers:

(a) The recruitment of placement institutions, starting as soon as the programme is launched each year until all specified interns are placed. Recruitment is based on specific criteria: the institution should be able to provide the unemployed graduates youths with job apprenticeship opportunities that will expose them to skills and experiences relevant to the current labour market and enhance their employability. It should be prepared to provide a mentoring plan for each intern within two weeks of their start, and should prepare a concept note before the start of the programme, detailing the scope of the internship they will provide. This will include an induction and training plan.

(b) Recruitment of interns. The recruitment exercise for potential interns occurs nationwide in June each year, targeting graduate Sierra Leoneans nationwide through an application process, using established selection criteria.

(c) Orientation and training of interns. The most qualified applicants are selected, and in August they undergo a two-day training and orientation session on ICT, professional tips, soft

and life skills. The training provides graduates with the skills they need when exposed to a formal working environment, and when dealing with work place challenges. Crosscutting issues such as gender, reproductive health, environment and other key questions are also included, providing a holistic approach to the scope of the curricula.

(d) Placement of interns. The GIP Implementation Team, in partnership with the employing institutions match the interns' profiles to institution requirements until all specified interns are placed. Interns travel to the defined employers throughout the country where they spend 4 months learning and contributing. Each intern is paid a stipend of approximately US\$70 for the internship period.

A second phase covers the necessary monitoring and supervision of the programme. This is done on a quarterly basis and includes monitoring the effectiveness of supervisors, mentors and their line managers responsible for the internship programme.

Debriefing sessions are conducted once a year by NAYCOM and UNDP, in collaboration with the placement institutions, towards the end of the internship programme. Debriefing sessions help to determine if interns leaving placement institutions have had a positive experience, and it provides valuable feedback for programme planning for the following year.

Last, an annual graduation ceremony marks the successful completion of the implementation of

Addressing youth employment

“The availability of the interns in our organisation made our work easier and faster. We will always be willing and ready to receive and accommodate more interns every year.

GIP is a timely intervention for graduates and it's a footprint to employment possibilities by virtue of their ethical character and performance during the learning process. I thereby suggest or recommend to scale up the number of beneficiaries and if possible extend the internship period for the interns to be

better exposed and to acquire more knowledge and job experience.”

Musa Khalil Koroma – Founder & Executive Director – Global Youth Network for Empowerment and Development

Young people are often caught in a vicious circle where the lack of experience prevents them from obtaining a job, and the lack of work prevents them from obtaining experience.

GIP and awards certificates to interns who have successfully completed the programme.

Many lessons learned

Our experience has shown that the recruitment of employing institutions and interns should take no more than 2 months. Online applications would be one way of streamlining the process. This will also expose graduates to the internet and computer usage. At the same time, we have seen that

- coaching and counselling sessions, as part of employer supervision, reinforced positive attitudes and performance of interns;
- data collection by GIP is an important element that captures information on placement institutions, and the number of interns supported and those who have acquired permanent gainful employment/or not;
- the participation and willingness of government placements for interns provides a big boost for GIP.

It is clear that placement institutions play a crucial role in providing the orientation and training for interns and should be supported in ensuring orientation sessions with their staff or team before placing interns in those institutions.

Why is GIP successful?

GIP is unique because it is the only internship initiative designed and implemented in collaboration with key state institutions for youth (NAYCOM and the Ministry of Youth Affairs).

GIP provides high-impact work and educational experiences. This is timely, given the worldwide economic downturn and the need for employees to have broad and flexible skill-sets in order to evolve within a highly volatile world of work. As mentioned, 70% of the 791 interns placed so far have acquired permanent jobs; monthly stipends are paid to the interns through a money transfer system, allowing them to be paid efficiently and safely. Not surprisingly,

“My placement taught me a lot about timeliness and helped me improve my organisational and timekeeping skills. I had very little exposure to IT before and I learned how to use a computer for the first time. I also developed facilitation skills. Before the placement I was a shy person but now I feel confident about facing a crowd. My supervisor was helpful and supportive.

I want to go back to college for further education so I am now looking for job where I can earn money. I would like to do a degree in Community Development Studies

with a focus on health. I believe my experience with Child Fund will help me to find another job.”

Victoria Bangura

“I knew little about London Mining before taking up this internship and I was very keen to learn more about the iron ore industry which I have not been exposed to before. I got to work with both national and expatriate staff. I had a good relationship with my supervisor who was very supportive throughout. He has kindly recommended

me to be one of the ten interns London Mining plans to take on into full employment. We are waiting to see the results of that.

The experience of being an intern has been very stimulating. I found myself getting up very early each morning to get into work as soon as I could. I think this is a great programme and a great opportunity for graduates seeking employment. I hope very much it will continue.”

Francis Ibrahim Nwokelo

the internship opportunity is in high demand by unemployed graduates, with an average of 1,000 applications for 150 internships positions per year.

A very positive factor is that GIP staff members work as a team. They brainstorm and review critical issues together and arrive at a consensus, and are open to other views to enrich the programme. And GIP has developed Standard Operating Procedures to ensure that the internship programme is managed in a systematic way which enhances learning for the interns and provides added-value for the institutions as a result of having trainees as interns.

The programme has led to the establishment of the National Youth Service (NYS) Scheme to accelerate the generation of sustainable inclusive and decent pathways to the job market. It caters for university and college graduates and provides job opportunities to young people by placing them in institutions for 12 months. In 2017, 500 youths were recruited and in 2018 this will be scaled up to 1,000 young people. The emphasis now is in the necessary institutional capacity building, so as to ensure that the initiative is eventually sustained by the government.

Ongoing success

The success of GIP, and the demand for it, suggest that a national internship programme can be a key strategy in addressing issues of employability in Sierra Leone. The programme will be maintained until the Government of Sierra Leone takes complete ownership of it. An expanded national programme would therefore seek to involve a greater number of institutions and a larger number of graduates.

An extended information campaign should be implemented to recruit a wider number of employers. This should include a focus on employers of strategic importance to the economy of Sierra Leone who could help to identify skills gaps in the country. At the same time, we think that to improve the effectiveness of the interns, a 3-day orientation training course would enable GIP to impart all of the knowledge and skills required by placement institutions.

One of the main points raised is that employing institutions should ensure that orientation sessions with their staff are conducted before placing interns, and that more ways must be found to motivate female graduates to take part in the programme.

This is one of the results of the process started by the "Capitalization of Experiences for Greater Impact in Rural Development" project, implemented by CTA, FAO and IICA and supported by IFAD.
<http://experience-capitalization.cta.int>

"This programme is geared in the right direction in terms of reducing graduate unemployment by enabling them to develop work-based skills. It is also making a contribution in terms of changing employer attitudes towards young people. More organisations should think about introducing graduate trainee schemes which bring in interns with a view to training them up so they become fully-fledged staff members."

Agatha Bangurah, Child Fund Sierra Leone

The Ministry of Youth Affairs should assess the contribution of internship programmes towards employability and skills development of young graduates. In line with this, they must develop a national internship policy as soon as possible, to guide all internship programmes. NAYCOM is pushing for this through the ministry of Youth Affairs and is trying to put together a policy document.

An internship policy will legally mandate the government, and other institutions, to provide internship opportunities for students, including the required space, supervision, experience, financial resources and opportunities. This is more likely since the establishment of the NYS Scheme. An internship policy will also guide recruitment, retention, duration and other issues around national internship programmes.



Ann-Marie Bassie works as Programme Specialist/Programme Manager, Youth Employment and Empowerment Programme, UNDP Sierra Leone.

E-mail: ann-marie.bassie@undp.org



Samuel Palmer is Programme Specialist/Deputy Team Leader at the Inclusive Growth and Sustainable Development Cluster, UNDP Sierra Leone.

E-mail: samuel.palmer@undp.org



Mary Nelson works as Project Coordinator, Strengthening Access to Health-Care, UNDP Sierra Leone.

E-mail: marynelson1302@yahoo.com

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MAINSTREAMING GENDER AND YOUTH IN GHANAIAIAN AGRICULTURE POLICY

*Larry Komi Marcus, Irene Ockrah-Anyim
and Edna Ovulley*



To encourage policy-makers to more effectively mainstream gender and youth in agriculture in Ghana, Syecomp Ghana Ltd. developed a position paper that highlighted key entry points that could enable young Ghanaians to effectively engage in agricultural value chains. By organising two regional workshops to feed into the position paper, stakeholders were given space for constructive and open discussions on the constraints and opportunities for the entry of young people into the sector.

Cover Presentation of Position Paper on Gender and Youth in Agriculture

Below Inception Workshop Mainstreaming Gender and Youth in Agriculture

Ghana's agricultural development programmes generally lack targeted and formal policies for young people. Where they exist, youth development programmes rarely include clear and detailed provisions to mobilise national resources and policy instruments for inclusive youth participation in agriculture. Youth unemployment continues to rise today, partially due to the skills-mismatch in the labour market among university graduates. Young people possess limited knowledge and skills, and lack financial resources to effectively participate in the agriculture sector.

To address this gap and reduce poverty in Ghana, there is a need to establish a support system that guarantees young graduates' and non-graduates exposure and participation in agricultural investment and self-employment in rural, peri-urban and urban

areas. With growing numbers of disenfranchised youth in Ghana, and a strong focus on finding opportunities for their engagement and employment, there is a need for decision-makers to plan appropriate activities, through targeted interventions for maximum impact.

Tackling inequalities

Youth-inclusive participation in agriculture is therefore receiving increased attention among Ghana's policy-makers, development actors, youth-focused organisations and the private sector. In order to help with efforts to improve youth-inclusive activities in the sector, Syecomp Ghana Ltd., through a USAID-funded Agricultural Policy Support Project (APSP) grant, organised regional workshops to encourage professionals actively involved in various activities across the agricultural value chain to participate and discuss how to effectively mainstream gender and youth in agriculture.

One of Syecomp's key activities was the development of a position paper to publicise outputs from the regional workshops. A first version was drafted and was subsequently reviewed by some key stakeholders at a write-shop in Winneba. A National Forum on Youth in Agriculture to share the outcomes of the 3-month regional dialogue was held at Kempinski Hotel Gold Coast City, Accra, in August 2016. A final position



Mobilising young people

One of the 12 blogs that were published to raise the profile of the position paper focused on inclusive agricultural financing. The blog highlighted how representatives from the Federation of Young Farmers' Ghana and Guza Kuza had urgently expressed the need for banks, non-bank financial institutions, and venture capital firms to design and deploy youth-friendly financial packages. Calls for financing were also heard from a MoFA representative who called for international development partners to introduce guarantee funds for their youth-supported projects to leverage financial institutions to advance credit. A WIAD representative also suggested

advancing support for 5-year tax waivers for youth-managed agribusinesses.

For the full blog visit: <http://agricinghana.com/2016/08/16/inclusive-agricultural-financing-in-ghana/>

Another blog focused on the potential of ICTs to engage young people in agriculture. Participants extensively discussed data gaps within public institutions and opportunities for the use of big data in agriculture. Generally, workshop participants noted that ICT is a unique and attractive entry point for young men and women to be engaged in the agrifood system. There are identifiable constraints along the agricultural value chain, thus making it a smart entry point with innovative technology solutions and sustainable business models. Deliberations also

focused on the need for improved policies from decision-makers that will nurture and develop better partnerships to strengthen the role of young men and women in ICT initiatives and improve the impact of ICTs in agriculture. Workshop participants, for example, discussed the need for youth agribusiness entrepreneurs to develop applications for effective data capture, and to explore possibilities for partnership with large agribusiness players who might express interest in their data interpretation and forecasting models.

For the full blog visit: <http://agricinghana.com/2016/06/23/ict-in-agriculture-in-ghana-the-bulging-potentials-for-ghanas-youth/>

paper (<https://tinyurl.com/yd7gahyf>) was presented to key stakeholders and the general public at a National Advocacy Forum on Youth in Agriculture.

The position paper serves as a policy pointer by acting as a key entry point for the thought processes, information exchanges, and the potential actions that can enable young Ghanaians to effectively engage in agriculture and promote youth-based solutions in climate-smart agriculture (CSA) and in agricultural value chain programmes and projects.

The main objective of the project was the production of a position paper to make recommendations to the Government of Ghana, the Ministry of Food and Agriculture (MoFA), the Ghana Education Service, youth-led organisations, women-led organisations and other interested stakeholders to enhance their programmatic activities in supporting the engagement of women and young people in CSA and market-oriented value chains. In addition to that, 12 blog posts were developed and published online to share the issues discussed by workshop participants (see Box).

What did we do?

A project inception meeting with various stakeholders from the public and private sectors was held in May 2016 in Accra to introduce them to the project. Stakeholders in the projects included youth and youth-led organisations, women and women-led organisations, representatives from government ministries and other policy-makers. Young people,

including women, are the future of every country, so involving them in the drafting of a position paper that seeks to address their exclusion in agricultural policies was seen as crucial.

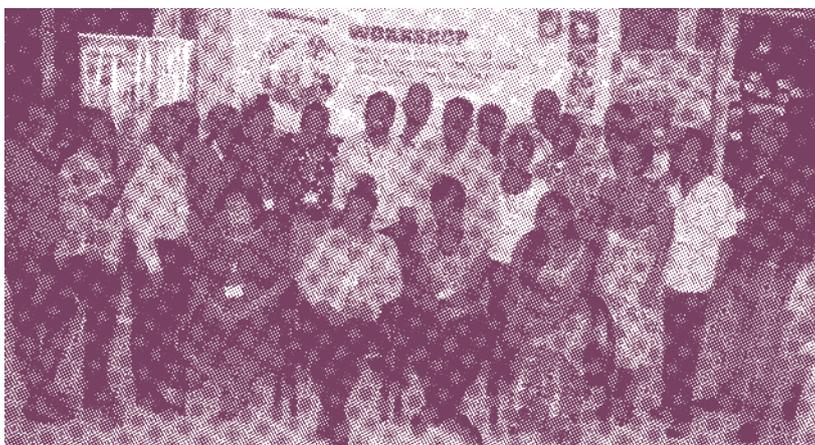
The inception meeting provided an opportunity to give a general overview and outline expected objectives of the project, and the role the participants were expected to play. It effectively highlighted the limited scope given to women and youth in agricultural issues within relevant policy frameworks. Participants at the meeting were eager to know more about the project and the opportunity to contribute to its success. Attendance to the event was very impressive with all invited participants present.

Sycomp Ghana Ltd. organised a northern and a southern regional workshop, with various stakeholders from the public and private sectors, all of whom were

Below Participants at one of the regional workshops



“The project has enriched our knowledge in identifying employable opportunities in Ghana’s agriculture.”



Above Participants at the National Forum on Gender and Youth in Agriculture

invited to discuss, debate and contextualise issues on the effective engagement of gender and youth in agriculture. The purpose was to look at the constraints and opportunities, and also at viable entry points in CSA and market-oriented value chains for Ghanaian youth. The two regional workshops helped have a fruitful discourse to distil opinions, and also generate new ideas on how to mainstream gender and youth in national policy.

The southern workshop was organised on 17 May 2016 in Ho, in the Volta Region, while the northern workshop occurred on 24 May 2016 in Tamale, Northern Region. Representatives from the Ministry of Food and Agriculture (MoFA) and from its Women and Agricultural Development Department (WIAD), from youth-led farmer organisations, agribusiness companies, the National Youth Authority and research organisations, attended the workshops.

Issues discussed ranged from building the professional capacity and skills of Ghanaian women and youth in agribusiness, the challenges young people, and

especially women, face in accessing land, knowledge and finance, and the market opportunities in the sector. In addition, the issue of mobilising agribusiness financing through credit guarantees (leveraged and risk-sharing), and using incentives to shape financial services, were discussed extensively. Additionally, meaningful involvement of youth in policy dialogues, making it difficult to integrate critical priorities concerning youth into programming, were broadly discussed, and many recommendations were made.

Workshop activities were structured to serve as an analytical framework to receive relevant inputs to assess the factors determining effective youth participation in agriculture. It was also intended to support the design of evidence-based national gender and youth strategies and programmes in the country. Workshop discussions took into consideration the multiple dimensions of youth and gender participation in agriculture (i.e. demographic, economic, social, legal, cultural and political) as well as the financial, legal, administrative and institutional implications of policy choices.

Concrete results

A 23-page position paper was drafted by the end of the two workshops, and was subsequently reviewed by all the key stakeholders at a one-day writeshop in July 2016. The draft position paper was successfully reviewed and captured all salient topical areas for effectively improving approaches to mainstream youth in agriculture in Ghana, with gender as a cross-cutting issue. WIAD was instrumental in helping review the paper, and in helping the project team cover the gender component.

A National Forum on Youth in Agriculture was held in August 2016 to share the outcomes of the 3-month regional dialogue. The paper highlighted various job creation opportunities available along the agricultural value chain, and also refocused the attention of financial institutions and policy-makers on effective ways to support youth.

The position paper was formally presented to the Deputy Minister of Food and Agriculture. The forum was also aimed at facilitating a convening space for a constructive and open discussion on the best way to address youth unemployment. Additionally, the forum shared good practices of successful young farmers and youth organisations with participants. The project team concluded by emphasising three key themes – knowledge, skills and finance – as feasible and sustainable approaches to be critically addressed to increase Ghanaian youth participation in the agricultural sector.

Since the National Forum on Youth in Agriculture, the position paper has been disseminated to various stakeholders, including policy-makers from MoFA, the Ministry of Aquaculture and Fisheries, the National Youth Authority, the Youth in Agriculture Programme Secretariat, and WIAD.

Key position paper recommendations

1. Explicitly target youth in agriculture policies;
2. Develop a land policy/land bank system so that Ghanaian youth can lease land;
3. Develop credit/financial schemes targeting youth in the agricultural sector;
4. Liberalise markets for agricultural produce for youth-managed agribusinesses;
5. Promote and expand training in agriculture and agribusiness through designing and availing relevant syllabi and infrastructure;
6. Facilitate an improved information pathway;
7. Invest in youth capacity in technical, entrepreneurial and managerial skills.

This is one of the results of the process started by the “Capitalization of Experiences for Greater Impact in Rural Development” project, implemented by CTA, FAO and IICA and supported by IFAD.
<http://experience-capitalization.cta.int>



New ideas

The project has been successful in bringing new ideas to the fore on how to directly integrate gender and youth in more diverse and productive roles in Ghana's agrifood system. Additionally, the project has successfully promoted youth-based solutions in emerging CSA value chain programmes and projects, and has been instrumental in highlighting the need to specifically target youth in Ghana's agricultural policy processes. Furthermore, the interactive nature of the project facilitated a convening space for constructive and open discussions on constraints and opportunities for the entry of Ghanaian youth into the agricultural sector to address unemployment.

The authors work at Syecomp Ltd., a company which seeks to enhance agriculture through ICTs and advanced geospatial solutions.



Larry Komi Marcus is the Monitoring & Knowledge Management Lead
E-mail: larry@syecomp.com



Irene Ockrah-Anyim is the Growth and Impact Lead
E-mail: irene@syecomp.com



Edna Ovulley works as Project Coordinator
E-mail: edna@syecomp.com

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**Project
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Jorge Chavez-Tafur

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CONTACT US

CTA
PO Box 380
6700 AJ Wageningen
The Netherlands

T +31 317 467100
F +31 317 460067
E cta@cta.int

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 [CTAflash](#)

