ENHANCING THE CAPACITY OF THE PRIVATE SECTOR WITH BUSINESS DEVELOPMENT SERVICES
FOREWORD BY THE FUND MANAGER

BUSAC Fund Phase III is a component under DANIDA’S Support to Private Sector Development phase III (SPSD III) programme, which has been formulated with the objective of “promoting inclusive and greener economic growth through private sector development leading to increased income and better welfare of Ghanaians”.

With the support of Danida, USAID and the EU, the BUSAC Fund phase III runs from July 2016 to December 2020. The Fund aims at further improving the business environment in Ghana to facilitate private sector growth. It is generally expected that as private sector business associations advocate an improvement in the Ghanaian business environment, opportunities for business growth will emerge, which will require that private sector organizations (PSOs) must possess the right set of skills and competencies to take advantage of the emerging opportunities.

The BUSAC Fund Phase III support facilities include the Business Development Services (BDS) window to help PSOs to identify the capacity gaps / skill needs of their members and address those needs with the assistance of certified BDS providers.

More than 90 business associations have been able to provide capacity-building services to their members through the BUSAC Fund’s BDS facility. This capacity enhancement has helped the beneficiary private businesses to enhance their technical and managerial skills, leading to an increase in their productivity and incomes.

The Fund has already identified success stories from 31 beneficiary business associations, demonstrating how the BUSAC Fund’s capacity building support is helping private business entities to improve their operational and managerial efficiencies in order to maximize productivity.

The BUSAC Fund wishes to acknowledge the support of its development partners, DANIDA, USAID and the European Union, whose resources have made the Fund’s private sector support schemes feasible and successful.

Nicolas Jørgensen Gebara
Fund Manager,
BUSAC Fund
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INTRODUCTION
The BUSAC Fund's Business Development Services (BDS) Facility

The Private Sector has often been described as the engine of growth for most developing countries. Despite this potential, many enterprises, especially smaller ones, lack the capacity to take advantage of emerging business opportunities. The Business Development Services window under BUSAC III is a facility reserved to strengthen the capacity of Private Sector Organizations (PSOs) and Farmer Based Organizations (FBOs) to facilitate the provision of business development services (BDS) to their members with the assistance of certified BDS providers.

The PSOs, with the guidance of BDS providers, prepare training and coaching programmes/modules for their members. These modules have been designed to address the specific skill gaps which need to be bridged to enable business entities operate more efficiently and profitably.

The BDS facility supports training on BDS modules and topics within the BUSAC Fund's priority areas of Sustainable Agriculture, Trade, Cost of Doing Business, Green Growth and Human Rights Based Approach (HRBA).

By supporting PSOs to offer Business Development Services to their members, the PSOs will increase their credibility among their members and attract more dues-paying members.

The BUSAC Fund's BDS support is offered in two forms – the trainer of trainers (TOT) model and the PSO model. With the TOT approach, a selected number of members within the association are trained to become nucleus trainers, who later impart the knowledge to other members of the association. This approach is cost efficient and ideal for associations with a large number of members. By contrast, the PSO approach offers all members of the association the opportunity to participate in the training at a given time.

Both approaches of the BUSAC Fund's BDS support have been used with great effect, and the pages of this booklet highlights the results achieved by selected beneficiary PSOs.

Enjoy reading!
Only a handful of farmers in the north are able to meet the key criteria of quality grain production set by cereal aggregators and major food processing companies such as Nestle Ghana Ltd and Premium Foods who procure large quantities of farm produce from farmers.

Meeting such criteria is the target set by Ms. Asimwu Ibrahim, a 29-year old farmer at the Bontanga Irrigation Scheme. Ms. Ibrahim, a member of the Ghana Trade and Livelihood Coalition (GTLC), intends to produce grains that meet such lofty standards in the next cropping season after receiving a BUSAC Fund-sponsored Business Development Services (BDS) training on crop production and processing.

Six-months after participating in the capacity-building programme, Ms. Ibrahim put into practice lessons learnt from the training by harvesting at the right time, threshing her rice on tarpaulin to avoid stones and ensuring her grains were well winnowed to eliminate all unwanted materials.

She cheerfully testifies that after implementing such good cultivation practices, she sold seven 100-kilo bags of rice each for GHC 105 to aggregators from southern Ghana.

Ghana Trade and Livelihood Coalition
Improving high value market access for farmers

Women threshing rice on tarpaulin
“This is my all-time record sale. Last year the aggregators bought the same quantity of my produce for just GH¢ 60, because of the lower quality. I will strive to continue to do clean work in order to get value for money,……

Ms. Asimwu Ibrahim, a member of GTLC

But the knowledge Ms. Ibrahim gained at the capacity building programme is not all about improved rice cultivation skills. She quickly hinted that the negotiating skills learned during the training had helped her to rent two additional acres of land to add to her existing plot in other to expand her farm and cultivate more quality rice.

“Now that I am about to expand my farm and increase my productivity, my aim is to work hard and use my income to support my husband and family members who are in school,” she said.

Due to the low quality of produce and inadequate coordination, many smallholder farmers in northern Ghana are unable to sustain high-value markets for their agricultural produce. To address this challenge, members of the Ghana Trade and Livelihood Coalition (GTLC) sought capacity-building support in September 2017 from the BUSAC Fund and its development partners, Danida, USAID and the European Union. Through the BUSAC Fund’s Business Development Services (BDS) support, Ms. Ibrahim and her fellow GTLC members learnt very useful skills in Participatory Market System Development.

The skills acquired by members of GTLC is helping to increase collaboration among market actors, improve market access to high-value markets, increase advocacy among market actors to improve the agribusiness environment in Ghana.

Alhaji Ibrahim Akalbila, President of GTLC noted that as part of the effort to prepare and orient farmers, they were given hands-on training to
expose them to Good Agricultural Practices (GAPs) that would enable the crops to respond in a better way for the inputs.

“We realise that farmers lack GAPs because some aggregators complain that sometimes the produce they buy from farmers are not are not up to the required quality standards. This problem has to do with production so we tried educating farmers to appreciate some of these pertinent issues and follow the right instruction to get good produce,” he noted.

Alhaji Akalbila noted that ensuring GAPs in every aspect of farm operations facilitates economic and social sustainability for on-farm processes, enable efficient use of farm resources and result in safe and quality agricultural products.

The better understanding of these practices Alhaji Ibrahim indicated had led to a quality outcome from field operations in terms of high productivity and better resource-use efficiency.

Commenting on the impact on other members who were into shea processing, Alhaji Akalbila said the training had educated the women in the industry to collect healthy fruits and preserve them well in other to get good shea butter.

That he said would help reduce the high free fatty acids in some of the shea butter in other to get access to good and long-term profitable markets. After the training and its subsequent positive results, Alhaji Ibrahim received an invitation from many people, especially the chiefs of Kpopolu and Derimo communities to train farmers.

“We are now very attaractive”, he added.
Northern Region Farmers Association
Increasing yields for vegetable farmers

Members of the Northern Region Farmers Association (NORFA) in Tamale have secured a long-term contract with the major hospitality industries in the Metropolis to supply high-quality vegetables due to the good practices embraced by members.

Based on the quality seed produced this season, the group had obtained a unique deal with the Ministry of Food and Agriculture (MoFA) to produce seeds to be distributed to farmers under the government's Planting for Food and Jobs programme.

Additionally, some women beneficiaries had gotten the opportunity to produce groundnuts to sell to the Buffer Stock Company to be distributed to schools in the region.

These successes have been achieved through the BUSAC Fund's Business Development Services (BDS) programme which provided NORFA members with training on Sustainable Agriculture Production.

Members of NORFA are testifying that the BDS training received is helping them to use modern and safe methods of vegetables farming to increase productivity and incomes, as well as become more competitive on the market.

“For the first time in my farming experience, my fellow female farmers and I realised a profit margin of about 70 percent on our investments in the groundnut business. In addition to the good agronomic practices, we
also learned book-keeping skills that helped us to itemize inputs bought, labour cost and proceeds,” Madam Alimatu Yahaya remarked.

“The trainers did very well by taking us through theory and practice. We were taught how to handle agro-inputs, use of certified seeds, planting methods, protective clothing and when to apply agrochemicals taking into account the weather conditions,” she continued.

“I am going to use part of the profit to support my child’s education, keep some for our upkeep during the lean season and then use the remaining to expand my farm next season,” she added.

Members of NORFA are crop farmers who cultivate leafy vegetables, tomatoes, cabbage, carrot, spring onions, lettuce, groundnuts, maize, and rice. The group’s agricultural exploits are highly relevant to the Sustainable Development Goal on ending hunger, achieving food security, improving nutrition and promoting sustainable agriculture.

Among the great challenges the world faces is how to ensure that a growing global population - projected to rise to around 10 billion by 2050 – has enough quality food to meet their nutritional needs for a healthy life.

The little effort of the association is complementing effort by government and Food Agriculture Organisation and others to achieve food security through an integrated approach that addresses all forms of malnutrition, the productivity and incomes of small-scale food producers, the resilience of food systems and the sustainable use of biodiversity and genetic resources.

Mr. Mohammed Adam Nashiru, President of NORFA said prior to the intervention farmers of the Association resorted to traditional and unproductive methods of farming which were harmful to the environment and did not provide them with sustainable income and food security.

“Our burden of looking for up-takers is over. We now have buyers who are happy with our produce. All we have to do is to maintain our quality standards because they often send their inspectors to our farmers. Now we have a ready market for our
produce and this is a good motivation. Already, many of our members have plans to expand their farms,” he stated.

“We are going to expand the grain seed production from five acres to 20 because aside MoFA, another local non-governmental organization called Mama to Angels is requesting for seeds to distribute to rural farmers in the Eastern Corridors,” Mr. Nashiru revealed.

On the other impact of the negotiation skills learned by NORFA members, he said it has built their confidence levels and taught them how to approach their elected leaders to interact with them and present requests.

After the main training of trainer of trainees (ToTs), the association was able to replicate the training to some of the members in the other districts, which has helped them to increase their yields.

As a result of the bumper yield obtained by trainees, 600 more farmers have expressed interest to join NORFA, which already has a membership of 1,750 in the Northern Region.

In addition to the good agronomic practices, we also learned book-keeping skills that helped us to itemize inputs bought, labour cost and proceeds.

Ms. Alimatu Yahaya,
a member of NORFA
Chefs Association of Ghana
Improving the catering skills of Chefs

Presenting local dishes in innovative ways continue to wow clients for Mr. Eric Addo Nyarkoh, a member of the Ghana Chefs Association (GCA) after going through a BUSAC Fund supported training in food safety and exhibition using local materials.

Thanks to the intervention of the BUSAC Fund and its development partners, Danida, USAID and the EU, Mr. Nyarko's improved food preparation and presentation skills are now selling his brand, giving him more value; and as result, he is fully booked to prepare food for individuals, religious institutions and corporate institutions during the December 2018 Christmas period.

“In years past, I could not handle more than two food orders at a time due to lack of planning. But the BDS training I received was capped with skills on how to prioritise, coordinate and multitask in order to take up more food orders,” Mr. Nyarko remarked with delight.

“The training taught me that as a leader chef, you do not only give orders for food to be prepared; it is important to supervise the entire food preparation process to ensure client satisfaction,” he added.
Mr. Nyarkoh also revealed that learning and practicing food items and pantry auditing had helped him to know which ingredient needs a refill to avoid experiencing shortages at crucial moments.

Mr. Nyarko was also very grateful for the opportunity to learn how to ensure food safety during the BDS training programme. He noted that food safety has become paramount because relegating it to the background could lead to dire consequences such as food poisoning which can tarnish one's reputation and take one out of business.

Almost 70 percent of Ghanaian chefs enter the profession as cleaners (stewards), gradually rise to kitchen hands and later become chefs without passing through proper culinary education.

Mr. Isaac Sackey, President of GCA explained that the few that pass through some level of culinary education also do not have the requisite skills set for the industry and in the preparation and presentation of our local cuisine.

This, he says has to a large extent affected the ability of members to get juicy employment avenues in the international Hotel and tourism facilities as members lack food presentation skills regarding local and continental dishes. He added that many local chefs have a poor appreciation of food safety techniques and preparation procedure with the mindset of saving time.

Mr. Sackey intimated that the phenomenon has relegated the services of Ghanaian cuisine to that of the traditional local caterer.

But just three months after the BDS training, the skills acquired by members of GCA in food safety and presentation using local materials...
has struck the right note by improving and enhancing the work of Chefs as well as positioning the association strategically.

The wind of change, according to Mr. Sackey, had ensured effective and efficient management practices, thereby making the association attractive to other chefs, to the extent that membership has now increased from 450 to 500 and still counting.

“Initially, we operated without any formalization and things were done without documentation as done in most associations. Monies were paid and received without proper records for traceability, which becomes difficult during auditing.

“Through the knowledge we got during the training, the association is been well managed in an orderly manner. We are doing very well with office management including how to prepare a memorandum of understanding, pay voucher, categorizing documents, labeling and filing,” he said.

On a personal note, Mr. Sackey added that the training had equipped them with the necessary capacity to handle food safety issues and remain competitive.
Rosh Pinnah Café and Rosh Pinnah Foundation

Maximising the productivity of agri-business operators

Mr. Frank Mattah, a vegetable farmer at Ho in the Volta Region has taken his vegetable production to the next level by grading the produce into small, medium and big during sales.

Armed with effective negotiating skills which he acquired during the BUSAC Fund sponsored BDS training programme, Mr. Mattah has successfully signed a contract with Fresh Mak Company Ltd. to supply tomatoes and other vegetables on a regular basis.

Through the agribusiness education, Mr. Mattah was able to discuss and convince the company to buy each size of his vegetables at a different rate.

“I used to sell my vegetables without grading, and often waited for market
women to buy from my farm gate. But the BDS training has equipped me with the necessary skills to approach potential customers and get value for my produce,” Mr. Mattah testified.

He also revealed that the business management skills he learned at the BDS training programme has taught him to produce vegetables strategically in other to avoid selling produce at a cheaper rate and avoid post-harvest losses.

“I now prioritize which crop I need to cultivate at a particular season taking into consideration the demand by my customers. The training has taught me to do things in a very organised and coordinated way. I am making good money so I plan to expand my vegetable farm next year,” he said.

Mr. Mattah is a member of Rosh Pinnah Foundation’s (RPC-F) comprehensive training programme aimed at helping members to acquire Business Competencies in the Knowledge, Skills, Attitudes and Practice of Enhanced Agri-business Management through Practical Hands-on Training.

Another beneficiary, Mr. Michael Sakye, a Bee Keeper in the Brong Ahafo region attests to the fact that the training has enabled him to redesign a holistic module in the honey processing industry and was making extra income.

“The training taught me how to develop other streams of income in addition to the beekeeping so now I teach people who want to start beekeeping, manage people's farm for a fee and process honey. These additional ventures are generating money for me because so far I have trained 10 persons so far and each one paid at least GHc 300,” he said.

Mr. Sakye stated that the training was a big turning point in the fortunes of his business - Golden Bee limited, adding that the growth of his business had been phenomenal over the past couple of months. His plans for next year is to train more people, supply quality honey to more people nationwide and export to Europe.

Dr. Florence Vanderpuye, President of the RPC-F said most of the members who were young graduates with enthusiasm to farm provided her foundation with the motivation to enhance the capacities of agribusiness operators.
She recalled that the government and WAPP in 2017 started the 260 Greenhouse technology Project for the cultivation of vegetables in Ghana to grow vegetables such as tomato, cucumber and sweet pepper under fully controlled environmental conditions for optimum growth and productivity.

According to Dr Vanderpuye, the initiative to promote peri-urban vegetable farming in the country opened fresh windows of opportunity to build the capacity of people in greenhouse management but it lacked the agribusiness management dimension that would help the businesses to flourish, hence the training.

“The training has helped many beneficiaries to improve on their farming business. It has had a great impact on me to the extent that I had to re-shape my Foundation, re-look at its management style and branding,” She said.

In 2009, Dr Vanderpuye hopes to extend the training to 50 new members located nationwide to help grow their business so they could be profitable and pay their taxes to support the Ghana Beyond Aid agenda.

Thanks to the support of the BUSAC Fund and its development partners, Danida, USAID and the EU, through this support, Rosh Pinnah Foundation is building the capacity of agribusiness operators to increase their productivity and income, which is relevant to the Sustainable Development Goal eight that seeks to eradicate poverty especially among young people through the provision of an enabling environment for business.

Plants flourishing in an enclosed farm
An agrochemical dealer at work

Open Ghana

Improving the operations of Agro Input Dealers

The sale and wrongful application of unlicensed agrochemicals has a dire effect on the crops, environment, and biodiversity of our natural environment.

Studies have shown that the use of inferior agrochemicals such as herbicides, insecticides, fungicides, and chemical fertilizers, often sprayed resulted in the widespread pollution of an increasing number of watercourses, the soil and air.

Being an organization dedicated to strengthening the institutional capacities of agri-input dealers and farmer based organizations in Northern Ghana for improved productivity, Open Ghana realised that the weak nature of Ghana Agro Inputs Dealers Association (GAIDA) resulted in other unregistered dealers selling illegal agro products to unsuspecting farmers in the Northern Region.

This explains why Open Ghana decided to seek the Business Development Services (BDS) support of the BUSAC Fund to build the capacity of Farmer Base Organisations (FBOs) working with GAIDA on the rightful acquisition and safe use of agrochemicals.
In addition to enhancing the capacities of farmers and GAIDA members on the safe use of agrochemicals, Open Ghana also collaborated with GAIDA and the FBOs to initiate the signing of a Memorandum of Understanding (MoU) with law enforcement agencies to periodically conduct a swoop to arrest people selling illegal agrochemicals and those dealers who have not renewed their registration.

Mr. Isaac Kombat, President of Open Ghana remarked that the MoU, which is at the final stage of preparation, would see the combined efforts of the Regional Office of the Environmental Protection Agency, the Ghana Police Service, Open Ghana, GAIDA and Plant Protection and Regulatory Services Directorate (PPRSD) of the Ministry of Food and Agriculture to work together to curtail the sale of wrong agrochemicals to farmers.

Mr. Mohammed Mahamood, Secretary of Northern Regional Branch of GAIDA noted that as a result of the BDS training received, farmers are now better informed about how to identify and purchase genuine agrochemicals.

“We have told farmers to look out for the license of dealers before buying any product from them so that pushed majority of the dealers who were also operating illegally to officially register,”

Members of GAIDA and the beneficiary FBOs also testified that the BDS training they received is helping them to grow their agribusinesses.

Mr. Mohammed Mahamood, Secretary of Northern Regional Branch of GAIDA, noted that as result of the BDS training received, about 90 percent of GAIDA members can now develop their own business plans and proposals, forecast trends as well as manage their business.

“The benefits our members derived from this training programme are quite significant. In fact, for the first time, our farmer groups have been oriented to elect women to leadership positions, open group accounts, keep financial records and record minutes of group meetings,” Mr. Mahamood remarked.
Towards the growth of the GAIDA, Mr. Kombat says FBO's now feel comfortable in buying agro inputs from GAIDA shops because they are aware the law enforcement agencies are poised to deal with the fake agrochemical sellers.

He explains that the mass media activities has educated farmers to approach farming as a business but not a subsistence activity adding that the trend would help the nation's quest to attain food security and sufficiency.

Through the training and widespread education, he stated that the Association's membership of 400 had increased to over 600 and that others were in the process of completing their registration.

With the support of its development partners, Danida, USAID and the EU, the BUSAC Fund's BDS facility has significantly helped to improve the functionality, efficiency, effectiveness, profitability and sustainability of GAIDA members and some 12 beneficiary FBOs in northern Ghana.
An artisan advertising her services

Artisans Association of Ghana (AAG)
Improving skills for higher income

Mrs. Vivian Agbeko has been working as an interior decorator and a caterer for over 10 years. Her modus operandi was to just charge clients who seek her services based on sentiments. However, after participating in a BDS training programme sponsored by the BUSAC Fund in mid-2018, she acquired skills that have improved her methods of costing catering and decoration jobs.

Mrs Agbeko is not the only artisan who lacks vital costing skills. Many other artisans all over Ghana often lack the skills needed to efficiently cost contracts or jobs properly.

Mrs. Agbeko recognizes that the result of such poor costing skills is that she mostly ends up running short of funds and has to add up to render services because the quotation has already been given to the client. She lamented that this weakness affected her businesses negatively.

“Sometimes clients are over charged, while in other cases they are undercharged,” she noted.
“Initially, when a client comes to seek my services, I just look at the person and quote an amount but now I itemize everything I will need and the cost, add my service charge and transport cost before giving out the figure. It gives me a strong bargaining power. I am now making good profits as a result,” she disclosed.

Mrs Agbeko is one of the members of the Artisans Association of Ghana (AAG) who benefited from a comprehensive BDS Training of trainers program aimed at strengthening artisans under AAG to provide excellent service to their clients.

Prior to the training programme, members of AAG had realized that about 70% of the master craftsmen on their database do not have the requisite and adequate skills to deliver quality services, meet clients expectations or match up to the high profile construction projects that are springing up in the country. Reports from AAG’s job matching system and feedback from clients also indicated that most of the master craftsmen who were matched to jobs have very poor work ethics which contributed to job dissatisfaction by clients.

To address this capacity gaps, the leadership of AAG sought the BDS support of the BUSAC Fund to upgrade the skills of their members. Thanks to the support of the BUSAC Fund and its development partners Danida, USAID and the EU, the BDS training programme equipped AAG’s members with skills to enable them improve upon service delivery to clients, thereby increasing positive feedback from clients.

The training also provided an avenue for the Mastercraftsmen to improve upon their competency in skill areas to be abreast with current trends as well as remain competitive on the market.

These skills development is in line with the governments' drive to formalize the informal sector that employs of 80 percent of labour in the country, majority of whom were under the bracket of the artisans to be able to generate revenue to support the Ghana Beyond Aid Agenda as most development partners are moving from aid to trade.
Mrs Agbeko, who also runs a catering school said that the training helped to improve upon her client service skills, and had changed her method of teaching students at Agbeko Training School as well as communicating to her clients because she had realized that clients were crucial for the progress of her work.

“The training made me understand that without clients, I will be out of business; they feed your business, so they are your treasure,” she said.

Now, she has been equipped with skills to look for contracts and also put together a proposal to solicit for jobs.

Commenting on the impact of the comprehensive training package, Mr. Gideon Bidor, AAG President explained that six-year-old organization is more organised and has become attractive to other members.

The training, he said had, enabled their staff to be good managers of the organization and inspired them to collaborate more with government and non-governmental organisations.

“This is the kind of training most members have been yearning for over the years and that has boosted the membership. They now see that we are fronting their interest,” he remarked.

Artisans of AAG have enhanced their managerial skills through the BUSAC Fund's BDS training programme.
The apt and timely guidance of the basic kaizen training offered by the BUSAC Fund’s BDS programme reignited and injected some new life into Restoration Point Clothing (RPC), a top fashion design company located in the Adenta-Medina Municipality of Accra.

As a result of kaizen, (a Japanese word, which means change), a little training that happened six-months down the life of RPC, the company has increased its sales between 50 to 70 percent and still counting. Mrs Ernestina K. Duncan-Arhin, Managing Director of Restoration Point Clothing is one of the active members of the Association of Small Scale Industries (ASSI) and a beneficiary of the kaizen training programme organized for ASSI members with the aimed of improving the competitiveness of 150 export-oriented and domestic Micro Small and Medium Enterprises (MSMEs).

Mrs. Duncan-Arhin explained that initially her shop was located on a
story building, which was not customer friendly but the training taught her that the customer is always right and that business owners needed to listen to them because it is a service.

“My business was slow and sales were poor because customers did not like the previous location. I had folded the clothing, and only dressed the dummy with some of the products,” she recalled.

“My clients used to complain about the old location, but I did not take their complaints seriously. However, the Kaizen training has taught me that my presence in business depended on the satisfaction of customers, and this lesson has changed my business fortunes tremendously,” she disclosed.

Now I have relocated my showroom downstairs; the clothing has been properly arranged and segregated. When clients walk into the shop they find men short sleeves and the long sleeves at a particular location, as well as the different location for women's official, casual and traditional clothing,” an elated Mrs Duncan-Arhin said.

As projection for the year 2019, she envisages that the company would employ fashion designers and tailors to help increase production due to the local and continental demand of her products.

She suggested to the government to identify small-scale businesses with the great potential and support them in the form of providing wavers on sewing machines, business enhancement programs, to help them expand their business.

Alhaji Saeed Moomen, President of ASSI said over 300 of its members nationwide had benefited from the training to improve productivity and competitiveness of Ghana's privates' sector, which has the potential of generating employment and creating wealth.

“Looking at the output and the testimonies about the impact of the training, plans were advanced to equip the members with the advanced kaizen training in the first quarter of 2019 to enhance the work of its members to be productive and pay taxes,” he said.
While describing BUSAC fund as a main backbone of ASSI, he recalled that the fund had helped restructure the Association, review its constitution, develop a five-year strategic plan and create a website loaded with more useful information.

The association had been equipped with advocacy and lobbying skills and that had aided them to court all the major stakeholders including the Ministry of Trade and Industry.

Towards the governments' agenda to formalize the informal sector, Alhaji Moomen noted that the training had psyched members to get involved by acquiring the tax identification numbers and also file their tax returns.

The various supports from BUSAC fund had made ASSI visible, well recognized and attractive to other unions saying that the Association was present in 170 districts scattered in the 10 regions of Ghana.

“We have just been given a brand new Toyota pick-up for our operations. Rural Enterprise Programme has signed a Memorandum of Understand with the ASSI to cooperate and work with ASSI to enhance their business. We are very attractive now so many multinationals are constantly inviting us to share experience and be on their board, thanks to the immense support of the BUSAC Fund,” he stated,

With 26 unions and about 200,000 members within the association, the leadership of ASSI has recently launched a new app for members known as the ASSI Edwumaruwa Service. The app is meant to identify artisans across the country, give them the opportunity to do savings and get loans when needed as well as allow people to request for the services of artisans.

The innovative app will also allow the association to keep track of already existing as well as new members and help management tailor decisions to suit the needs of their members.
Mushroom Farmers and Exporters Association of Ghana (MUGREAG)

Increasing mushroom production through enhanced skills

Ghana has many natural resources and has the advantage of producing food crops but one of the major challenges the country faces is the lack of a well-developed and viable local agro-industry. One of such natural products is mushroom, a delicacy in Ghana which becomes abundant between the month of July to September and often gets affected by post-harvest losses.

However due to inadequate technical knowledge on modern production technology, there is inadequate and low quality of spawn and compost production. This has led to low volumes of mushroom production nationwide.

To help producers of mushroom in the value chain to increase productivity and income, the members of Mushroom Farmers and...
Exporters Association of Ghana (MUGREAG) sought the business development services (BDS) support of the BUSAC fund to train 20 members of the association on increasing mushroom yield, effective costing of produce, marketing and financial management skills.

The training also equipped members with facilitation skills to enable them provide continuous coaching and mentoring for members of the association in business development and financial management skills at both national and regional levels.

Members of MUGREAG also testified that the training is also helping them to increase their yields, enhance their cultivation methods, add value to the products and subsequently contribute positively to sustainable food security in Ghana.

These are contributing greatly to the sustainable development goals on working to ensure food security, healthy lifestyle and post-harvest losses in the country.

Madam Vera Amo Asamoah, Vice President of MUGREAG explained that the training package has equipped the members with technical knowledge on modern production technology.

“Through the training, the inability of our members to produce good quality spawns and compost bags is now a thing of the past. These improved skills are now helping our members to increase yield and value,” she noted.

As a result of the training and improvement of their production, Madam Asamoah said the association had gained 40 members after the training.

On the management of the group, she stated that the training had enlightened the executives in the area of needs assessment, prioritization and had put them on their toes.

Madam Theresa Ganfaa, a member said the training had helped the members to improve production, and value addition alternatives by using the mushroom to prepare pepper sauce, powder, kebab, buttered mushroom.
“The mushroom we produce is unique and we no more experience post-harvest losses because if it becomes abundant, we dry, preserve and process it into powder for cooking. The mushroom has great potential but the sector needs more support to fully reach its target,” Ms. Ganfaa remarked.

Currently, she produces 80 kilos a day but had the capacity to increase it to over 150 kilos with adequate support to be able to meet the growing demand.

The training introduced the group to local additives like cassava peels and moringa and other processes to aid decomposition to enable them to attain the ideal yield of 300 grams. Theresa’s production has shot up by 70 percent ever since.

Theresa said the marketing and bookkeeping skills they learnt have also helped them to account for their production and also sell their produce.

After mastering the training, Theresa has become a resource person and both individuals and government agencies and the most recent one were when the Abokobi District Assemble invited her to train women in mushroom production.

She said the training has motivated her to go the extra mile to try new technologies like humidifier to grow the mushroom and address the obstacle to increasing weather conditions.

Mr. David Asante, a mushroom retailer attested to the fact that the quality of Theresa’s mushrooms has improved tremendously within the last few months.

“It is well cleaned and of good quality. That is the kind of produce we want because we sell our mushroom to expatriates, so we cannot afford to give them low-quality standard,” he said.

Mr. Asante said his company was attracting more market with the value addition products especially the dry and the buttered mushroom. He said clients liked it because it is organic.
Members of the Ghana National Association of Poultry Farmers (GNAPF) are testifying that they are experiencing an increase in the sale of their poultry products and a corresponding increase in their incomes.

The poultry farmers attribute this upturn in economic fortunes to the application of innovative marketing strategies, improved entrepreneurial skills and effective broiler management techniques which they learnt from the Business Development Services (BDS) training programme sponsored by the BUSAC Fund and its development partners, DANIDA, USAID and the EU.

The Vice Chairman of the Greater Accra Regional Branch of GNAPF, Mr. Okoh Tetteh disclosed that through the skills they learnt at the BDS training, he and his fellow poultry farmers are now able to dictate their own prices and control the market for poultry products, rather than be at the mercy of intermediaries.

“Like many other poultry farmers, I used to market my poultry products
by relying on market women and middlemen who usually dictated the prices to my disadvantage. However, through this BDS training, I learnt how to segment my market and produce customized products to satisfy each segment of the market. I realized that once customers are satisfied with the customized poultry products, they are often willing to pay good prices,” Mr. Okoh remarked.

Mr. Okoh also mentioned that the innovative production and marketing skills he acquired is helping him to increase sales and maximize profits.

“Nowadays, I often try to find the poultry needs of each segment of my market, and then I develop new products to meet those needs. For instance, some clients prefer dressed chicken to live birds, so I produce to meet their needs. That way, I am able to get good prices for my products; and for the first time in the history of my poultry business, I am now able to sell a kilogram of poultry products to clients for GH¢ 20.00, and they buy it happily,” Mr. Okoh disclosed.

Members of GNAPF also attribute the improvement in their sales and income to the innovative packaging skills they learnt from their BDS training. The poultry farmers admitted that the BDS training enlightened them about the strong relationship between packaging and pricing, thus empowering them to make their products more presentable and competitive.

The Acting Executive Secretary of the association, Mr. Lawrence Amartey Tetteh explained that while applying the packaging skills they learnt at the training, he and his fellow poultry farmers are realizing that customers are willing to offer to good prices for poultry products that are well packaged.

“There are certain things about packaging that many of us took for granted, and this adversely affected our pricing and profit margins. However, the BDS training taught us that even eggs must be cleaned and well packaged, so that they can appeal to customers; and then they will pay the right prices,” Mr. Amartey remarked.

Over the years, Poultry Farmers have lamented that owing to the absence of an institution responsible for training potential poultry farmers regarding the siting of poultry farms and the best poultry managerial practices, many Ghanaians venture into the poultry industry without the essential skills required for success in the poultry business. As a result, many poultry farmers experience high bird mortality rates during poultry production, which often renders them financially handicapped and incapable of achieving economies of scale.
This further makes it impossible for the poultry farmers to mitigate their cost of production in order to price their products competitively. This situation has persisted over the years to the disadvantage of local poultry farmers, as many Ghanaian consumers considered local poultry expensive, and therefore preferred the cheaper imported poultry products.

To halt this worrying trend and make the products of Ghanaian poultry farmers more competitive, the leadership of Ghana National Association of Poultry Farmers sought the support of the BUSAC Fund to provide capacity building for members of the association to improve their technical production and marketing skills to enable them compete favourably on the poultry market. The BDS support from the BUSAC Fund enabled members of GNAPF to learn important skills on Innovation and marketing strategy development, Entrepreneurship approaches, poultry health, poultry housing basics and broiler management.

Mr. Amartey recalls, “We met with the BUSAC Fund Manager to discuss how the Fund can support us to reposition the local poultry industry to ensure price competitiveness through the reduction of mortality rates and best farm practices. During our discussions, it became obvious that poultry farmers in Ghana were over-reliant on government support which was not forth-coming, thus affecting the competitiveness of the industry.”

Mr. Amartey stated that from their discussions, the leadership of GNAPF realized that in order to make the domestic poultry industry competitive, there is the need to urgently build the capacity of local poultry farmers to improve upon their production, packaging and marketing skills, adding that the BDS training came at the right time.

Mr. Okoh stated, “The skills we acquired at the BDS training from BUSAC Fund is helping to transform our poultry businesses, and personally, I have passed on these skills to my workers and other poultry farmers in this region. In fact, I am even dreaming of starting a poultry farming school to train the youth who desire to become poultry farmers. We are grateful to the BUSAC Fund for the support.”

….. Through this BDS training, I learnt how to segment my market and produce customized products to satisfy each segment of the market.

Mr. Okoh Tetteh, a member of GNAPF
The Ghana National Association of Garment Makers (GNAGM), a national body of garment workers has embarked on an intensive capacity building campaign for its members to update their skills in risk management and packaging procedures for their products.

With the support of the Business Sector Advocacy Challenge (BUSAC) Fund, the association set out to train a set of nucleus of trainers to train masters and apprentices in selected skill areas to overcome the challenge of bad labelling, poor packaging, inadequate knowledge on record keeping and poor risk management.

In line with its core objectives, GNAGM ensures that steps are taken to build the capacity of its members through the organisation of training programmes to constantly update their skills.

This is to help them source for market for their products, expand their businesses, increase revenue, generate more jobs and spur them on to pay their taxes.
To address these challenges, there was the urgent need for capacity building and training programmes to bridge the capacity gaps identified. It was at this critical point that the BUSAC Fund, supported by DANIDA, USAID and the EU, came in to give the association a helping hand.

According to the President of the association, Mr. David Setsoafia, BUSAC Fund financed 80 per cent of the cost of a five-day residential training programme held from April 15 to 19, 2018 which trained 30 selected officials of the association drawn from all the 10 regions of Ghana.

He explained that the 30 trainees were taken through record keeping, risk management, labeling, packaging, basic accounting, and other modules that will help them to upgrade their services.

The trainees were then supposed to train other members of the association to improve on their work during the implementation stage. The replication of this training is currently taking place across various regional branches of GNAGM in Ghana.

Mr. Setsoafia said the story so far has been so good because the garment workers are in good business.

"I have personally visited many of our people to see how they were applying the skills they learnt from the training programmes and can tell you on authority that there is massive improvement in the way they do business now."

They now keep proper records, do accurate accounting, label appropriately, and are able to package their products well all because of the skills they acquired," he explained.

Meanwhile, 35-year old Mark Adu, a garment worker at Katamantu market in Accra testified that his life has not been the same since he got the opportunity to be trained by the trainers from the BUSAC Fund programme.

"I could not keep proper records or label my products appropriately but the training programme has helped me to overcome that challenge. Now, my work has improved and I get a lot of work from customers," he said.
Members of the Central Regional branch of the Ghana Traditional Caterers Association (GTCA) have disclosed that they are now operating in a more conducive environment and increasing their incomes, thanks to their successful BDS training programme supported by the BUSAC Fund and its development partners, Danida, USAID and the EU.

The traditional caterers have testified that as a result of the Business Development Services (BDS) support received from the BUSAC Fund, many caterers within the association are able to bid for large catering contracts.

The inability of the Traditional Caterers Association to participate in government or any formalised tender invitation process was a serious inhibition to their participation in an otherwise lucrative sector of the catering service industry in Ghana.
The leadership of GTCA realised that a vast majority of traditional caterers did not have the minimum requisite knowledge to prepare bid documents that meet the technical evaluation criteria of the prospective contracting institutions. This constraint reflected in their members’ lack of capacity to utilize available resources and expertise to develop business proposals to solicit catering services from corporate institutions and other catering service-related government offers.

The challenge was also denying traditional caterers of the opportunity to compete favourably for hugely lucrative catering services such as the government’s school feeding programme, catering for state functions and for state institutions such as Parliament, health institutions and the military.

To address this challenge, the traditional caterers once again successfully accessed Business Development Services (BDS) support from the BUSAC Fund in September 2017. The BDS support enabled the members of the association to receive training on Standard Bid Documents and Responding to bids, Preparation of winning bid documents, Preparation of effective business Proposals, Standard Bid Requirements and Ghana’s Procurement Framework.

Members of the association are of the opinion that after receiving this recent BDS support, they have now understood the basic rudiments of the contract process and also know where to seek help.

Ms. Anita Danso disclosed that through the BDS support from the BUSAC Fund, many of their members are now able to bid for large catering contracts from corporate organizations and government institutions.

“Today if any institution invites bids for any catering assignment, our members know what to do to be considered for such catering contracts, thanks to the BDS training we had,” Ms. Danso remarked.

Ms. Danso further disclosed that the BUSAC Fund and SDF have had a massive impact on both the association and the members as it has given the caterers the requisite training needed to improve and expand their businesses.

She noted that a result of the support, the traditional caterers association has now become one of the leading stakeholders in the domestic food industry and its suggestions were respected by policy makers.

Today if any institution invites bids for any catering assignment, our members know what to do to be considered for such catering contracts, thanks to the BDS training we had.

Ms. Anita Danso, a member of GTCA
Milenorvishie Cooperative Fish Mongers Marketing Association
Training on shrimp farming transforms Esinam's agribusiness

The value addition and packaging component of the training in modern domestic shrimp and lobster culturing in commercial quantities has transformed the shrimp farming business of 40-year old Ms. Esinam Esorand her fellow members of Milenorvishie Cooperative Fish Mongers Marketing Association (MCFMMA).

After gaining three more aggregators due to the quality of her products, she used her bargaining skills to secure a sustainable source of supply of shrimps, which used to be seasonal.

“The training has opened doors of opportunities for us because customers used to complain about sand particles in our fish and
The skills we learnt at the training is helping us to improve the quality of our fish and shrimps. I process and sell 20 kilograms at the cost of GH¢ 400 for each of my clients every week.

Ms. Esinam Esorand
a member of Milenorvishie Cooperative Fish Mongers Marketing Association

...shrimps; but now they no longer complain because the skills we learnt at the training is helping us to improve the quality of our fish and shrimps. I now process and sell 20 kilograms at the cost of GH¢ 400 for each of my clients every week. They keep coming back for more because of the quality of the produce,” she added.

Madam Esor who is a single mother says her children no more starve and she saves part of the money at the bank because her business has seen a boost and she now has a sustainable source of income.

As a result of the depleted open sea fish stock, the fishing vessels use their dragnets to catch very tiny immature shrimps and lobsters, which are usually mixed with sea sand.

As a result of the bookkeeping and other business management lessons delivered to the group through the BUSAC Fund-sponsored Business Development Services (BDS) support facility, Ms. Esor is able to track her investments and profits, while also saving enough money to pay her children’s school fees and provide them with educational materials to keep them in school.

“We did not know that the shrimps from the river were very healthy, tasty and more sustainable to farm than those from the sea. The training has enlightened us about the fact that we can farm shrimps on a commercial scale,” she added.

The members of the association have always depended on fish, lobster and shrimps caught from deep in the wild. Unfortunately, the catch from the sea and natural water bodies has reduced drastically in recent times due to various factors such as environmental and climate changes, as well as pair-trawling activities which severely exploit the natural fish, lobster and shrimp stock in the wild.

As a result of the bookkeeping and other business management lessons delivered to the group through the BUSAC Fund-sponsored Business Development Services (BDS) support facility, Ms. Esor is able to track her investments and profits, while also saving enough money to pay her children’s school fees and provide them with educational materials to keep them in school.
from the BUSAC Fund to equip members of the association with the relevant knowledge on how to farm shrimps on a commercial scale. With the support of Danida, USAID and the EU, the BUSAC Fund provided a Business Development Services (BDS) grant, which enabled the association to train their members on how to culture domestic shrimps and lobsters in commercial quantities. Aside learning the technical shrimp culturing skills, members of the association also got the opportunity to learn business financial management, record keeping and innovative marketing skills.

Already, Mr. Philip Amenakaor, Secretary of the Milenorvishie Cooperative Fish Mongers Marketing Association disclosed that the group has secured two plots of land measuring 70 meters by 70 meters to build two ponds with the capacity of accommodating 10,000 to cultured shrimps.

“The cost involved in constructing the pond is very expensive, so we will appeal to the assembly to help because now the quantity of natural sea shrimps is small in size and does not come as often so with the pond we will be in business always. Moreover, the close season to be implemented by the government on the sea will not affect our work, because we will be in direct control of our own ponds,” he added.

Touching on the impact of the training on the group, Mr. Amenakaor attested that after learning about group dynamics, they have stuck together as a united body with a common vision and mission. In their little ways at the community level, the Milenorvishie Cooperative Fish Mongers Marketing Association are contributing to at least two global targets of ending poverty in all its form and ensuring responsible consumption and production as contained in the Sustainable Development Goals (SDGs).

Progress towards these Sustainable Developments Goals will ultimately depend on the responsible management of natural resources, which underpins the wellbeing of humanity, the environment and economy.
National Beekeepers Association, Nkoranza

Bee Keepers boost honey production and income.

According to the Food and Agriculture Organisation (FAO), 75 percent of the world’s crops depend, in part on pollination to grow, and if pollinators including bees do not exist, there will be no honey.

In Ghana, bee colonies are acquired either by absconding or migrating bees. There is no established place where bee colonies can be purchased and so farmers depend on the natural process of bees migrating to colonize their hives.

This uncertainty made business planning difficult for members of the Nkoranza branch of the National Beekeepers Association since one cannot determine when a hive will be acquired.
colonized. This is detrimental to the business of honey farmers because some hives have been on the farms for three years without being colonized or stocked with bees.

Now, through the BUSAC sponsored trainer of trainers (TOT) training programme, members of the association have gained special knowledge on queen bee rearing and colony division technique.

Mr. Kenneth Twene, a member of the association stated that since he participated in the training, he had successfully separated over 100 populated hives in Nkoranza and its environs who hitherto would have absconded.

“Before undertaking a division operation, I first look out for conditions including the presence of more than one bee queen, the presence of honey, lava and egg. If I do not see these it means it is not ripe for separation,” he explained while highlighting some of the lessons he learnt from the TOT programme.

He said the availability of many large plantations of cashew, mango and cocoa in the region makes that part of the country fertile for honey farming.

The training, he testified, has served as a big boost to the honey businesses of members and has helped maximise the profit and protect the environment.

The training exposed the beekeepers to a type of hive called the Langstroth, which has the advantage of facilitating the honey processing because the bees do not need to build new combs before filling them with honey.

Comparing the Langstroth to the old hive called Topbar, Mr. Twene said honey from Langstroth is pure because it is drained by a machine and reduces human contact.

He said the new technology would help the group achieve its goal of reaching the foreign market with its honey products.

“Before the training we used to harvest the entire honey in the hives but the training has taught us to

Before the training we used to harvest the entire honey in the hives but the training has taught us to preserve the lava and some of the honey to keep the bees in the hive.

Mr. Kenneth Twene,
a member of National Beekeepers Association, Nkoranza
preserve the lava and some of the honey to keep the bees in the hive,” he revealed.

Regarding the processing chain, Mr. Twene said the training has educated members to process the honey as soon as it is harvested to avoid contamination, fermentation and deterioration in quality.

In the area of marketing, he explained that the group took the initiative to institute a campaign to educate the public on the nutritional benefits of honey, so many people within the municipality are now substituting sugar for honey.

While talking about the value addition and packaging skills derived from the training, Madam Agnes Pokua, a member of the group also attested to the fact that their honey products run out right after harvesting.

“Before we start harvesting people from far and near make their orders so the product is processed and sent to them. We are getting more orders even from clients abroad,” she said.

Through the training, Madam Pokua says the group members are now producing yoghurt, bathing gel and hair cream from the honey which was also in high demand.

“The training has helped the group very well, because the majority of members are women. This has helped us to gain extra income to venture into other enterprises such as trading in maize and groundnuts,” she said.
Association of People for Practical Life Education

Women group improves gari processing

Gari, a granular flour of varying texture is very popular among Ghanaians and some people in the West African Sub-Region, such as Nigerians. However, produce from some processors including Association of People for Practical Life Education (APPLE) do not attract good prices due to poor quality.

Made from cassava, well packaged and good quality gari attracts premium prices between GHC 8 and GHC 10 per kilogram on shelves of super markets in Ghana, and $18.99 on Amazon.

To support members of APPLE with the set of skills needed to produce higher quality gari, the BUSAC Fund financed intensive hands-on training in Business Management practices to make their business sustainable.

Just after applying what was taught at the training, Madam Vida Larbi, a
member of the group says her gari and those of her colleagues have become sought-after products at the Amasaman and “Our production capacity has increased significantly. Before the training I use to process 10 kilograms of gari a week but now I produce 30 kilograms which is sold as soon as I am done,” Ms. Larbi said.

“I am reinvesting the profit to increase my capital. I have also used part of my profits to start retailing roasted maize and groundnuts. It is the same gari that I feed my family with”, she further remarked.

In explaining some of the process, Madam Larbi says after peeling the tubers of cassava, instead of washing only once, she washes it more than three times with clean water thoroughly to make sure there was no visible traces of sand.

“I make sure the grinding machine is clean and once done it is put into a jute sack which is tied or stitched and left to ferment for three to seven days. This step is very important, as the fermentation process helps to reduce and detoxify the high cyanide content of the cassava. The sacks containing grated cassava are packed on each other with a wooden board placed below and above them to avoid contact with sand. These are part of the skills I acquired during the training programme,” she said.

After the fluid is drained, it is taken through other processes until frying, and subsequently branded as well as packaged for distribution.

Ms. Enyonam Vorsah, a leading member of the group says through the packaging and branding training she does not only sell her gari in bulk but also in smaller nicely packaged quantities.

“When I applied the lessons I learnt in business management, I realised that it is economically wise to retail part of my products to generate money. But for the training I would not have known this,” she said.

Through these hands-on training, the gari processors of the APPLE group are increasing their productivity and incomes, while also encouraging other women in the locality to venture into the profitable gari processing business. Through this feat, the global aim of achieving the Sustainable Development Goals of empowering women and girls as well as ending extreme poverty is being addressed at the local communities.
Alata Soap Makers Association

Improved standards of living for soap makers

The Alata Semina soap is a popular indigenous Ghanaian soap known for its medicinal values and its ability to combat certain skin diseases. Madam Ama Biney has been engaged in the alata soap business for many years, and is a member of the Alata Soap Makers Association (ASMA) in Ajumako within the Central Region of Ghana.

Madam Biney’s soap production capacity has increased sharply from six packs of 60 kg to 30 packs in a week after receiving a rigorous hands-on training on improved and sustainable production methods that was financed by the BUSAC Fund and its development partners, DANIDA, USAID and the EU.

As a result, her income level has accordingly increased from GHC 300 to over GHC 1700 a month due to the improved methods, standardization and product differentiation.

“I just learnt the production from my local master 20 years ago and have since stuck to my old ways of production; but the training has transformed my production process and I have educated 10 women on the new methods,” Madam Biney revealed.

“With the old practice, the soap at the end turns dark, soft and sticky due to impurities that are mixed during the process. Hitherto we just estimated and mixed the ingredients but now we measure the quantities of all the ingredients before mixing them”, she noted.
“Also, I use less quantities of firewood with the new process than the old one. In times past, my product was not as attractive as it is today. The patronage was low, we could produce soap and for over a year it will still be there without being sold,” she recalled.

Madam Biney intimated that because the soap was not formerly weighed they often sold more quantity for less but the standardization has helped to address that challenge, enabling the soap makers to get value for money.

Thanks to the 10-day training programme, which has left an indelible mark on the social and economic life of Madam Biney, she is now marketing her products on the foreign market.

“Now we package in small plastic containers, cartons and single use plastics for our retailers. The value addition training has taught me how to add lime, produce lotion, and add fragrance to the soap to get a good price,” she added.

Together with her group, she said they have secured one of the biggest soap making contracts in their production life to produce a forty-footer container of their products for clients abroad.

“We owe all these improvement seen in our line of work to BUSAC Fund and its development partners,” she acknowledged.

Madam Biney's trainee, Madam Cecelia Mensah, 52, says the knowledge transfer has given her hope and a new life.

“As a single mother of three I used to depend on small profit margins from sachet water sale. I was sad and dying slowly. No one came to my aid but when I learnt the soap production trade, I can boldly say I have a vocation and my life is better. I feel very happy,” she recounted.

Less than five months after undergoing training, Madam Mensah now processes soap, retails them on her own without any assistance and two of her children who dropped out of school are back to the classroom.

“I feel very happy within me. One of my joyous moments is when I return from the market and count my daily sales. I say to myself: ‘now I have money’. It has really saved me and my family,” she concluded.

Mr. Justice Nyarko, Chairman of the Alata Soap Markers Association says the Association is planning to train Vocational and Senior High school students especially those in the track system to keep them busy and equip them with the skills to boost production and generate income.

He stated that it was the Association's way of addressing the increasing menace of youth unemployment and teenage pregnancy in the area.
Members of EGEVFA have learnt how to overcome the whitefly menace to reduce post-harvest losses

**Eastern Gomoa Export Vegetable Farmers Association**

**Overcoming the whitefly menace**

The constant surge of whiteflies, a sap-sucking insect that is often found in a thick crowd on the undersides of crop leaves is now outdated among vegetable farmers of Eastern Gomoa Export Vegetable Farmers Association (EGEVFA).

As a result of being proactive and strictly following the instructions given to them during the training in Greenhouse Horticulture, the destructive white flies which plagued their vegetable farms have been defeated.

For many years, vegetable farmers within the association have been practicing open field vegetable cultivation, which exposed their crops to the destructive presence of white flies which adversely affected farmers' productivity and income.

However, with the support of the BUSAC Fund and its development partners, DANIDA, USAID and the EU, members of the association benefitted from training on
Greenhouse Horticulture which ensures competitive and productive per acre yield all year round.

About ninety percent of the farmers from Eastern Gomoa have participated in various training programmes on vegetable production, thanks to the Business Development Services facility from the BUSAC Fund.

The rampaging flies were not able to devour the six-acre tomato and pepper farm of Madam Rita Andoh, who is a member of the Association because she was able to spot the presence of flies early and applied pesticide to kick them out.

She recounts that in the previous years she lost between 40 to 60 per cent of her produce to the whiteflies, but now only 10 per cent is lost.

“Before the training, I was helpless whenever I saw the flies on my crops. In a very short time, you see them taking over the whole farm. But now, I look out for a sticky substance known as honeydew on the leaves which shows that the whiteflies have been feeding for several days,” Ms. Andoh explained.

“The other symptom is the presence of ants, which are attracted to the honeydew. I check the undersides of the leaves around the veins for white insects. Now I am vigilant so when I see any trace of whiteflies on a single crop I do not wait for them to spread to other crops; I take immediate action, she testified.

To produce more quality, chemical-free vegetables to meet the nutritional needs of a growing population and to withstand the changing trends of the rainfall pattern as a result of climate change, the training has built the capacity of members to not only farm in the open but also at greenhouse facilities in order to remain in business all year round.

Mr. Richard Kofi Nukpete, a leading member of the group complained that before the training, the group members experienced high cost of doing business and post-harvest losses making vegetable farming uncompetitive.

He said other issues such as the misapplication and high concentration levels of pesticides and other harmful agrochemical

Before the training, I was helpless whenever I saw the flies on my crops. ...... But now, I look out for a sticky substance known as honeydew on the leaves which shows that the whiteflies have been feeding for several days,

Ms. Rita Andoh, a member of EGEVFA
residues found in vegetables lead to the rejection of their produce by clients.

Comparing the produce of open field farming and those from greenhouse facilities, Mr. Nukpete, the leader of the group said the greenhouse gives a good yield than the open field.

“The fruits of tomatoes, green pepper, okro and cucumber we cultivated in the greenhouse are heavy, neat, healthier and have less chemical fertilizer. This is because the crops are in a controlled environment; water supply is consistent and they are neither exposed to harmful substances, nor are they at the mercy of the natural climate condition,” he said.

On the value of greenhouse produce, Mr. Nukpete explains that due to the attractive and quality nature of the fruits it is bought at a higher price compared to the open field produce.

“With the green house option, if I buy certified seeds, and use the right farm practices I am assured of doubling my investment. When we go to the market women who buy our produce, they normally prefer vegetables from the green house to those from open field farming,” he added.

Mr. Emmanuel Adjei, Chairman of the Association, praised BUSAC fund for the support, saying the income of many farmers have increased after following the practices learnt at the capacity building programme.
Cocoa Organic Farmers Association (COFA)

Extension services for cocoa go digital

Organic Cocoa Farmers do not go through the stress of waiting for over three weeks before getting solutions from cocoa experts to fight pests and diseases on their farms.

Black ants infestation and black pod disease are the two major diseases hampering the productivity of this group of farmers whose aim is to produce organic cocoa to attract premium prices on domestic and international markets.

Although reviewed by the Ghana Cocoa Board in 2010 to ensure sustainable production of cocoa and to make it globally competitive, the extension service delivery to cocoa farmers has not been very successful as a result of issues including cost and lack of human resource.

To make extension service delivery and technical expertise readily available, members of the Cocoa Organic Farmers Association (COFA) sought the support of the BUSAC fund to undergo training on the use of mobile phones and other ICT tools to document and gather data on pests and diseases and send them to Entomologists at the Cocoa Research Institute of Ghana for diagnoses and recommendations.

Madam Georgina Ansah, a member of the Group explained that with this innovative approach, farmers took pictures of an anomaly, on their farms and sent it to the leaders and experts for technical assistance.

Improved access to extension services via ICT tools is helping cocoa farmers to increase productivity.
“Before the initiative, we either pluck the affected pod and leaf or cut a branch and send it to the cocoa office, which is about 20 kilometers away. The officer, after receiving the item, records as well as assigns someone to visit the field to verify and do a further examination,” she said.

“Upon receiving the visuals, a directive is given to the farmer as a short term measure and it is then followed up by the expert with a recommendation to address the problem,” she added.

Madam Ansah stated that were cases where a team was set up to urgently do spot spraying immediately just to control the disease or pest while with others the cocoa official instructed that the affected tree is cut, buried and burnt to avoid spreading the disease.

She recalls that before the mobile phone era a farmer had to cut down many of his cocoa trees because cocoa officials responded late to complaints lodged.

“It was very demotivating and I wanted to even sell off my farm. But this initiative has given me renewed hope. It is our profession so if we get the needed support we are encouraged to work hard.”

Ms. Georgina Ansah, a member of COFA
“It was very demotivating and I wanted to even sell off my farm. But this initiative has given me renewed hope. It is our profession so if we get the needed support we are encouraged to work hard,” she said.

Mr. Francis Otu Acquah, President of Organic Cocoa Farmers said, “The project has catapulted the group to greater heights and is the farmers are now benefiting from support from both government and non-governmental organizations.”

Last year the government did not give them the organic inputs but now the group had been given assurance that they will receive inputs. The officer-in-charge of distribution has followed up with a mobile call to confirm delivery of the inputs within a month.

“I was surprised when the officer called that the inputs will come next month. The Business Development Service (BDS) support from the BUSAC Fund within these few months is bearing many fruits for the group,” he added.

According to the President of the Association, the group has recently received invitations to stakeholder meetings by the government and civil societies to share ideas with players in the industry to improve sustainable cocoa production.

“Just last week a group called Solidaridad visited our office with the mission to support us with some funding through a savings and loan program to improve our business”, Mr. Acquah disclosed.

Experts say aside cocoa being one of the few crops that has a ready market, it is a good prospector for Ghana's attainment of the new Sustainable Development Goal 15 which seeks to, among other things, help countries to sustainably manage their forests.

Professor Alfred Oteng Yeboah, Chair of the National Biodiversity Committee states that the adoption of practices and activities that favour pollinators such as promotion of biological pest control and very limited use of pesticides have increased the abundance, diversity and health of these pollinators.

“Pollinators play an essential role in helping to feed a rising local population in a sustainable way and help maintain biodiversity and a vibrant ecosystem, which is in line with Sustainable Development Goal 15”, he said.
Sadieventa Wear House, a garments and accessories company will start operating a travel and tour (T&T) business at the beginning of April 2019 as an additional line of business.

The T&T business is to satisfy the demand of their foreign-based clients obtained through the company's Facebook page, which was created after the owner of Sadieventa participated in the BUSAC fund sponsored training on digital marketing tools.

Madam Evelyn Talata Nuroo, a Partner of Sadieventa Wear House disclosed that patrons of the new tourism agency will have the opportunity to visit Aburi Botanical Garden, the company’s production factory at Suhum, the escarpment and some Forest Reserves in the Eastern Region to give the visitors a feel of that part of the country. Apart from the Accra Arts Center, the company's factory is one of the Centers that has diverse arts and garment products.

Madam Nuroo who is a member of SPINnet Textile & Garment Cluster mentioned that the company was able to take that bold decision due to the encouragement by a facilitator to diversify their operations to generate an additional stream of income.

Prior to the use of Information Communication Technology in business, Madam Nuroo did not bother to use social media tools like Facebook and twitter; but after the training exposed her to the power of social media, she got interested.
“I use to rely on recommendations and walk-in customers but now I am practicing aggressive digital marketing on Facebook where I have uploaded my products and contacts. The page received many likes by visitors who usually followed it up to buy products,” she said.

Mr. Samuel Dodoo President of SPINnet Textile & Garment Cluster observed that over the past decade, members of the group, just like many Ghanaian textiles and garment producers, have been grossly disadvantaged by their lack of access to digital marketing tools and the use of other emerging technologies.

The effect of the problem on the industry, he says is severely impacting on their ability to compete in the international garment industry hence the training.

Mr. Dodoo recounts that the support had helped strengthen the association by uniting them and increasing the membership from 40 to 60.

The group has over the period cultivated a healthy relationship with the National Board for Small Scale Industries and have worked together to start a business incubation program where young people receive mentorship from accomplished fashion designers.

Already three sets of 20 fashion designers have benefited from the mentorship program and had been supported to register their business as members.

He hinted that the group was partnering with the Ghana Standards Authority and other stakeholders to develop a new standard and label for African clothing.

“Just as you hear 'United Kingdom size' or 'European size', we are working towards having the African size,” he said.

The President announced that SPINnet Textile & Garment Cluster has plans to reignite the “Wear made in Ghana” campaign by organizing a programme called corporate catwalk where the business executives will model in their African print design office clothing.

The move, he explains, will not only market the local fabrics, but will also create the needed demand for the service of the Association members, boost income levels of the informal sector and create more jobs.
Ghana Bee Keepers Association
Increasing revenues with improved marketing skills

Mr. Patrick Addo Newman, founder of Tree Honey Farms has seen his more than 30-year-old company grow astronomically over the last year after applying the lessons he learnt from a comprehensive training on honey value addition supported by BUSAC Fund.

Through the hands-on exercise, he has in the last five months introduced additional honey products such as Facial Cleansers, Pro-Wax Cream (Hair), Pawpaw tee, Honey Cough, Honey, Asthma, Honey Brain, Candles and Honey Soap.

According to him, most of these products have passed the scientific test at the Chemistry Department of Kwame Nkrumah University of Science and Technology, which indicates that the products had good medicinal properties and health value.
Results from the test conducted on the products, (especially the Honey Cough, Honey Asthma and Honey Brain) at the Mampong Herbal center were positive and the company is planning to donate Honey Brain to the students of the various Special schools.

“Before the training, I only sold a 222-kilo barrel of honey in six months; but now the same quantity is sold within a month. .... It was an eye-opener for our group. The success is huge,” says Mr. Newman.

The experienced beekeeper is not only diversifying the products but part of the knowledge gained in business management is helping him to simultaneously focus on marketing the products thereby opening up more outlets.

“Within this short period, I have opened retail shops in Ho, Accra, Somanya and I am planning to open one in Koforidua. As part of our plans for the year, we will be selling our products at Church Crusades, exhibitions and conferences. More shops will be accredited to sell my products,” he stated.

Touching on product exportation, Mr. Newman disclosed that his company has successfully struck a deal and sent the first 20 kilos of the cream consignment to a German partner who was impressed and was due to travel to Ghana to hold a discussion on facilitating more exports.

To keep the environment favorable for the bees, he has cultivated a sunflower farm to ensure that the bees get the raw materials to sustainably produce honey.

Bearing in mind the implication felling of trees and its impact on the nation's forests, Mr. Newman cultivates trees called Cinderella, with a maturity period of six years to build his beehives.

Mr. Oscar Nartey Adjabeng, a leading Member of the Ghana Bee Keepers Association noted that Ghana has a conducive environment for honey production but the production level is low and unable to meet both domestic and international demands.
He stated that the members of the Association have improved from raw material producers and sellers of raw honey to value addition through the production of honey soap, honey hair cream and honey cough mixture.

“Members are making a good income after being exposed to the new products and some are producing honey beverages and serving at occasions including weddings, outdooring events and funerals. I know of three members who are briskly involved in producing both liquid and bar soaps and selling them at various markets in the Eastern Region,” he attested.

On the impact of the BUSAC Fund sponsored Business Development Services training on the group, he said the support has rejuvenated members of the Association at all levels in the country and therefore they have realized the need to pay their dues and participate in the association’s activities.

“Prior to the support, the association nearly collapsed. We have a strong association now, with people attending meetings at the districts, regional and national levels. The executives are functioning and we have people taking minutes of their meetings and it is very vibrant”, he remarked.

As a result of the visibility and hard work of the association, he noted that one of the members was awarded at the recent national farmers' day celebration.
Ghana National Tailors and Dressmakers Association
Transforming businesses through skills enhancement

In less than a year, the clientele base of Mrs. Evelyn Ampadu, a fashion designer has more than doubled after she begun to advertise her African Print clothing on Facebook, WhatsApp, and YouTube social media applications.

Mrs. Ampadu, who is a member of the Dansoman branch of Ghana National Tailors and Dressmakers Association (GNTDA), said she did not know the power of these social media applications until the BUSAC Fund sponsored training exposed her and her fellow fashion designers to the basic skills in Information Communication Technology in the garment production industry.

“Traditionally, as I learned from my superior, we sat and waited for walk-

*Tailors and dressmakers are now using social media platforms to advertise their products*
in customers to bring us their materials to sew; and I never learned about advertising products so it was something new,” she noted.

“I followed the digital marketing tools lessons very keenly and by the end of the lesson I had created accounts on each of these social media platforms. When I got home, I took pictures of my designer dress and begun uploading them. That was the magic.”

Mrs. Ampadu, who is the Welfare Officer of the group, says the majority of her old contacts called her to express interest while others went further to place others for some of the clothing she posted. She explained that the YouTube and Facebook got her new contacts with some of the orders coming from abroad.

Aside the information technology skills, Mrs. Ampadu noted that members of the association also received training on financial management practices and bookkeeping skills from the BUSAC Fund sponsored capacity building programme, which is helping them to efficiently manage their businesses.

“Since we started practicing effective record keeping I am able to track my sales, investment and profit margin. I have refrained from just dipping my hands into the coffers and spending. Now I have to write every cedi I take and assign a reason. This has helped me to save as well as plough back into my business,” she added.

With Ms. Martha Bakuusa who is also a member, one skill she learnt from the BDS training programme, which has transformed her business was following up on old clients with a telephone call to check on them and also finding out if they had the stuff to sew.

“I am practicing the follow-up and it is paying off. Some of my customers actually had materials to sew but due to time constraint they are unable to come to my shop so now I pick the materials from their houses and deliver at a fee,” she stated.

As an entrepreneur, she says the training taught her to diversify her operations and as a result, she has begun to sell fabrics.

“When customers come to my shop they just choose from the different materials displayed and I guide them to choose a style that fits their figure. I go to that extra mile because it serves as an advertisement for me,” she explained.

One other take away from the training programme that had transformed Ms. Bakuusa’s business is the act of cultivating and maintaining a healthy relationship with subordinates at work.

“For my staff to give off their best, I relate with them and have an open discussion with all of them. I try to understand them, know their worries and try to help them to overcome challenges just as I will do for my brothers and sisters. This is working well for me and for this exposure, I am grateful to BUSAC and their development partners, DANIDA, USAID and the EU”.
Mary Ghanasah, President of Dansoman GNTDA attests that members were very active now and staying united to find solutions to address the challenge of attrition within their sector saying, “We instituted a legislation to ban trade masters from taking on workers who are in the habit of moving from one master to the other to maintain discipline within the Municipality.”

According to her, previously, member’s dues payment was encouraging but after the training, they now see the need to regularly pay their dues.

“We have become vibrant, increased our membership from 50 to 60 and we are trying to court key public sector officials, especially our Member of Parliament, Madam Ursula Erkuful and the Municipal Chief Executive,” she noted.

The training, she said had enabled the staff to be good managers of the organization and inspired to collaborate more with government and non-governmental organisations.

“This is the kind of training most members have been yearning for over the years and that has boosted the membership. They now see that the leadership is fronting for their interests,” he remarked.

In an ever-changing business environment and in a competitive domain there is the need to upgrade and learn more skills to remain relevant and competitive on the market and this training has really been worth it.

These skills development is in line with the governments' drive to formalize the informal sector that employs over 80 percent of the labour force in the country, majority of who fall within the bracket artisans. This has the potential to enhance the nation's ability to generate revenue to support the Ghana Beyond Aid agenda as development partners are gradually moving from aid to trade.

Since we started practicing effective record keeping I am able to track my sales, investment and profit margin. ..... This has helped me to save as well as plough back into my business.

Mrs. Evelyn Ampadu, a member of GNTDA
BEMCOM Youth Association

Mushroom growers increase productivity and income

There are generally three known varieties of edible mushrooms: the cultivated organic species which are in season all year, the type that develops on palm trees and the local type that naturally grows on ridges during the harvesting season.

Mushrooms are a good source of protein food, and some experts suggest that in an effort to cut down emissions generated from animal farming, humans should substitute animal protein with mushrooms.

Edible Mushrooms help to regulate many functions of the human body. As a source of good protein, the cultivation of mushrooms contributes greatly to the sustainable development goals on working to ensure food security and healthy lifestyles for the society.

However, the contamination of processed compost, which is one of the major challenges associated with mushroom cultivation among members of BEMCOM Youth Association (BYA), a mushroom
farmer group in the Brong Ahafo region, has been addressed through the BUSAC Fund-sponsored training on the Green Growth potential for ecologically sustainable mushroom production.

Through the training, many farmers have acquired the required knowledge and skills for reducing the contamination levels of their processed compost.

The training has helped producers of mushroom and operators within the mushroom value chain gap, by equipping them with facilitation skills to be able to provide continuous coaching and mentoring for members of the association in business development and financial management skills at both national and regional levels.

They have also been equipped with the skills to increase the yield of their production capacity, enhance their work, add value to the products and subsequently contribute positively to sustainable food security in Ghana.

Madam Mary Adjiewaah, a mushroom farmer in Techiman in the Brong Ahafo Region has been in the mushroom cultivation business for over four years, and just like her counterparts, she used to lose 50 percent of her processed compost to contamination.

“Because of the deficiencies in the preparation of the compost, 1500 out of 3000 prepared compost often got wasted. Although this has not stopped, the number has drastically reduced from to 1500 to 200, thanks to the skills I acquired at the BDS training.

Ms. Mary Adjiewaah, a member of BYA
stopped, the number has drastically reduced from to 1500 to 200, thanks to the skills I acquired at the BDS training,” Ms. Adjiewaah disclosed.

Madam Adjiewaah who is a mother of five and has an additional responsibility taking care of her seven grandchildren says mushroom farming is lucrative, and therefore she is planning to make the necessary investment to maintain it as her main occupation after retiring from active public service.

“It has many business components; I sell the compost, process the mushroom for uptake and then process the mushroom as well. I am planning to expand my production from 3000 to 7000 because I have the capacity to produce good quality spawns and compost bags,” she added

Nana Takyie Ameyaw, President of the BEMCOM Youth Association says members have recorded massive improvement in production after receiving the technical training, thanks to the support of the BUSAC Fund and its development partners, DANIDA, USAID and the EU.

He disclosed that hotels in and around Techiman sourced their mushrooms from the group due to the quality of their produce.

From a membership of 500, he stated that the group has become attractive enough to attract an extra 500 members, along side non-governmental organizations including the Rotary Club, who have all taken interest in the group’s mushroom production business.

“The Rotary Club is supporting the group through Fiagya Rural Bank with loans with interest rate of 20 percent. One good thing is that the entire requirement is to open an account with the bank and be a member of the group. No collateral is required to access the loan to change from firewood based production to the Liquefied Petroleum Gas (LPG),” he said.

Mr. Ameyaw explained that the use of LPG provides consistent heat during the processing of the compost as compared to the use of firewood, which fluctuates.

Additionally, the use of LPG, he stated, has an advantage of conserving forest resources to help address climate change challenges by the rising temperature at check, which is one the sustainable development goals.
Engaging in more than one business is a luxury in the Gurungu community in the Upper West Region of Ghana as most people in this community are unemployed. However, Madam Aziz Hawawu will not let her environment place limitations on her capabilities.

Madam Aziz Hawawu, a member of the Sungbawiara Foundation, operates two businesses to the admiration of her colleagues as well as the entire community. She is a seamstress and operates a shop near the market centre and more recently she has started a soap making business which has transformed her life. She started her soap making business after receiving a BUSAC Fund-sponsored Business Development Services (BDS) training on skills development.

Three months after participating in the capacity-building programme, Madam Hawawu put into practice lessons learnt from the training by...
Madam Hawawu, who produces both liquid and bar soaps also processes hair cream, shampoo and body pomade; she attributes these skills to the BDS training she received. She said she has been able to transfer these skills to about seven individuals who have also started the soap making business.

Madam Hawawu was part of about 100 women who were trained in soap making and hair and body pomade making by the Sungbawiara Foundation with support from the BUSAC Fund-sponsored Business Development Services.

Another beneficiary of the training, Madam Mohammed Ajara- a caterer, said she venturing into soap making has not only earned her extra income but has also reduced her production cost in the catering business.

“I no longer buy soap for my catering business. I use what I produce and that has saved me a lot of money. In fact, I no longer depend on my husband to fund my catering business since I started producing and selling the soaps,” she hinted.

Owing to lack of technical skills, high unemployment rate coupled with other challenges facing most women in some parts of the Upper West Region, the Sungbawiara Foundation sought capacity building support from the BUSAC Fund and its development partners, DANIDA, USAID and the European Union.

Through the BUSAC Fund's Business Development Services (BDS) support, Madam Hawawu and her colleague members of the Sungbawiara Foundation were equipped with useful skills that have changed their lives forever.
Through the skills acquired by the members, the association is helping to reduce the unemployment rate in that region. This has enabled many of the women to be independent, thus reducing the financial pressure on their spouses.

The Executive Director of Sungbawiara Foundation, Mrs. Christine Choka Seidu, noted that the lack of technical or basic vocational skills to engage in any meaningful venture was a big challenge for the women hence the focus of the training was to build their capacity in soap, pomade and shampoo making.

“The inability of the women to do anything for themselves pushed us to seek support to build their capacity to produce and market these products for income,” Mrs. Seidu stated.

Mrs. Seidu said the impact of the training has resulted in boosting the image of the Foundation as many more women have expressed interest in joining the Foundation to ensure that they also benefit from other opportunities. She also noted that the commitment level of members have increased as they now participate in almost every activity of the Foundation.

“The BDS training from BUSAC Fund has provided alternative livelihoods for our members and we are so grateful to those who made it possible,” Mrs. Seidu observed.

Members of the foundation are increasing their productivity and income
Small Scale Weavers at Jirapa in the Upper West Region of Ghana are expanding their businesses with new skills and attitudes. Ms. Mildred Bayuo, a traditional cloth weaver has increased her production capacity from 30 cloths to 50 cloths a week and has also employed additional hands to help her in the business.

Ms. Bayuo attributed the growth of her business to her ability to practice proper financial management and record keeping which has helped her to appreciate the difference between revenue and profit.

“Previously I considered anything I got from my business as profit, and I spent it however I wished. But the training taught me to differentiate between my capital and my profit and this has been very beneficial to my business,” Ms. Bayuo disclosed.
Ms. Bayuo was among 10 other members of the GHANECare/ALD Germany (GHAG) who received the BUSAC Fund sponsored Business Development Services (BDS) training on record keeping, prudent time and financial management skills.

She added that “Initially I didn't keep record of my debtors and I either forgot who owed me or how much the person owed and this sometimes generated arguments; but now things have changed. Even if it is Ghc1 I write it down and we sign or thump-print against it.”

Ms. Bayuo, who only used to engage the services of apprentices, now employs four more experienced weavers in addition to four other apprentices to help her meet the demands of her customers.

“I wish I had received this training much earlier when I started this business, the story would have been far different and more positive than it is today,” she remarked.

Another beneficiary, Mrs. Patience Karah, a traditional dealer in cloths and also a seamstress, said prior to the training, she sewed only two dresses a week but after training she now sews about 10 dresses within the same period.

“I used to sew only two dresses per week but now I sew up to 10 dresses per week because I avoid unnecessary time wasting at social events,” she stressed.

Ms. Mildred Bayuo and Mrs. Karah, together with the eight (8) other participants of the BDS training, have

She attributed the success to her ability to manage her time prudently and avoid spending too much time at social events.

She also revealed that previously she would wait for customers to place orders before she sews but after the training, she has been empowered to sew dresses on her own and send to the market centres to sell; and by so doing she is no longer at the beck and call of her customers.

“I have also diversified my business to include beans trading, and the capital for this business came from my sewing,” Mrs. Karah pointed out.

“..... The training taught me to differentiate between my capital and my profit and this has been very beneficial to my business.”

Ms. Mildred Bayuo, a member of GHAG
been able to train additional members of the group who are also applying these skills in their businesses.

Low productivity due to improper record-keeping practices and poor time management has hindered the growth of small businesses especially members of GHAG in the Jirapa municipality.

The chairperson of GHAG, Mrs. Augustina Abu, noted that the financial management and record keeping of members of the association was not encouraging and this contributed to the collapsing of some businesses.

These challenges compelled the leadership of GHAG to approach the BUSAC Fund for business management training, aimed at enhancing financial and group management skills of members for improved agri-business and sustainable growth of the association.

“In the mist of hopelessness and frustration from a cross section of the people of Jirapa, we have found hope due to the timeliness of this training”, Mrs. Abu stressed.

The training has helped to revive businesses and reduced the poverty level of members of the association thereby facilitating the achievement of goals one and eight of the Sustainable Development Goals (SGDs).

Workers of Ms. Mildred Bayuo busily weaving some of the traditional cloths mostly used for sewing smocks
Supplying fresh vegetables to his customers in the dry season has been widely praised and many have tried to find out what his secret might be.

Mr. Jula Der, a vegetable farmer in Nandom in the Upper West Region and a member of the Bille-baa Balkedi Garden Farmers Association, hardly notices the change in the weather conditions because of his ability to properly manage his sources of water and the practice of good agronomics on his farm.

Mr. Der started observing prudent water management techniques and mulching on his farm after undergoing a training organized by the Bille-baa Balkedi Garden Farmers Association (BBGFA) with
support from the BUSAC Fund and their Development Partners, DANIDA, USAID and the EU.

“My colleagues and I were trained on how to properly manage our water to last us throughout the dry season and also on mulching which helps to keep our farms moist throughout the day,” he elaborated.

Mr. Der was among 16 members of the association who were trained on water management, best agronomics and ideal harvest times for their vegetables. Mulching is the practice of keeping dry grass on top of the farm beds before watering. The grass absorbs the water and releases it gradually onto the soil for the nourishment of the plants.

“Previously we used buckets to fetch water from our hand dug wells to water our farms and we lost a lot of water through this practice. However, after the training we have invested in a simple mechanism that helps us to water our farms and also manage the water by avoiding unnecessary spillages,” Mr. Der narrated.

The new technique has impacted positively on the yield of these farmers. Mr. Der who used to produce about three bags of pepper and 2 basins of tomatoes, now produces seven bags of pepper and 5 basins of tomatoes on the same piece of land. Mr. Der said “these new skills have transformed my perspective of farming as a business.”

Another beneficiary of the training, Mr. Nicholas Nibelli, observed that the education on mulching has also contributed to the water management as they only water their farms once a day as compared to the twice daily practice that they were used to prior to the training.

“Using the bucket to water the farms previously was a tedious task but the new watering technology, together with the mulching, makes it possible for us to water only once and we are good for the day,” Mr. Nibelli noted.

Both Mr. Der and Mr. Nibelli have been able to transfer this knowledge to other farmers especially women. One of such women is Madam Bong-ire Yuora. She said “I was encouraged by these new skills to go back to farming.” Madam Yuora abandoned her farm due to her inability to secure
water to water her farm during the dry season.

Getting access to water for farming especially in the dry season has always been a major challenge for farmers in the Upper West Region. This has forced many people out of farming and impacted negatively on their lives.

Water scarcity has a huge impact on food production. Without water people do not have a means of watering their crops and, therefore, unable to provide food for the fast growing population.

The financial secretary of the association, Mr. Dominic Maabesog, noted that the vegetable farmers have had series of challenges especially with water during the dry season.

“Water runs out between February and March and this makes it difficult to undertake any farming activities in this part of the country. But the training has changed all that; people can farm anytime of the year,” he narrated.

He added that because of the long distance between the farms and the market centres, the farmers were also advised to harvest at the right time and not wait till the vegetables are over-riped before harvesting as this reduces the lifespan of the vegetables before it reaches the market.

The BUSAC Fund sponsored BDS training has made the association more popular and this has resulted in the total number of members of the association increasing from 16 to over 20.

Mr. Jula Der demonstrating how he used to water his plants with the bucket
Sissala Area Tractor Owners Cooperative Farmers

More money for tractor owners

Tractor owners in the Sisala East district of the Upper West Region are happy that skills acquired from BUSAC Fund's Business Development Service (BDS) training is helping them to make more money. Members of the association are testifying that the application of these new skills is helping them increase productivity in their businesses.

Mr. Sulley Basi, a member of the Sissala Area Tractor Owners Cooperative Farmers disclosed in an interview that the new skills have enabled him to improve productivity, adding that skills on how and when to undertake maintenance has helped him to prevent the frequent breakdown of his tractor.

“Previously, until my tractor breaks down I did not undertake maintenance activities and this resulted in frequent breakdowns of my tractors during the planting,” he added.
Mr. Basi also added that lessons on record keeping have also contributed to his current success story. “With the skills on proper record keeping, I am now able to determine how much I spend on every aspect of my tractor business which is very helpful for decision making,” he said.

“The skills have enabled me to plan my routines very well. Now I know when to undertake scheduled maintenance, know ahead of time which farm to work on first”, Mr. Sulley Basi remarked.

Due to the profitability of his business, he gave a hint about expanding his business. “I have two tractors and I am planning on getting a third one to expand my businesses”, he hinted.

Having realized the importance and benefits of record keeping to his business growth, Mr. Abu Batong, a member of the association and a large-scale farmer, has employed two more people.

“Apart from the casual labourers I work with, I have also employed additional two secretaries to help me with my records on all my businesses. He added, “I plan to increase my farm size from 53 acres to 170 acres and I will certainly need help with the records”

On his own, Mr. Basi has been able to train about 15 additional people on the skills he acquired during the BDS training.

In Sissala East, 90 percent of farmers rely on tractor owners for services on their farms but lack of planning, irregular maintenance, improper record keeping, lack of basic managerial skills and high operational cost made it difficult for many tractor owners to break even. Some of these owners who bought tractors with bank loans are struggling to pay their loans due to poor management practices.

The Chairman of the association, Mr. Fuseini Kanton, noted that most of the tractor owners were operating at high cost which was forcing some of them out of business.

“With the skills on proper record keeping, I am now able to determine how much I spend on every aspect of my tractor business which is very helpful for decision making.”

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Mr. Sulley Basi,  
a member of the Sissala Area Tractor Owners
“Most people sold their tractors because they could not cope with the challenges associated with the business. That is why we called on BUSAC Fund for support”, he noted.

In October 2018, The Sissala Area Tractor Owners Cooperative Farmers and Marketing Society Limited secured capacity building support from the BUSAC Fund aimed at increasing tractor service delivery through improved business skills.

“Through this support we have been able to increase our tractor service delivery and also improved our business skills”, Mr. Kanton emphasized.

He explained that due to the periodic maintenance being practiced by members, their harvesting and threshing services have improved and the association's image and relations with its members have also improved to the extent that members are willingly paying their dues.

Mr. Kanton is very hopeful that the association's ability to develop a schedule for providing the various services to farmers within and outside the district will contribute to food production and food security thereby enhancing the profitability of their businesses.
Sheirigu Farmers Association

New skills bring more yields

Vegetable farmers in Bolgatanga in the Upper East Region are recording increased yields from applying skills acquired from BUSAC Fund’s Business Development Services (BDS) programme.

The farmers who have increased their yield per acre are happy that adherence to new skills and practices from the training is yielding results, thereby enabling them to increase productivity.

Mr. Apate Anye, who has been a subsistent farmer for as long as he could remember recently harvested eight bags of pepper from his four-acre farm. This compares favourably with his previous yield of five bags from the same farm.

Mr. Anye also added that he has increased his acreage from four acres to nine acres and hopes to record higher yields which would translate to extra income for him.

“I do 9 acres of farmland as compared to four acres. This is because the training has boosted my capacity to do more”, he stated. “I will use the extra income to support my children’s education as well as renovate my house”, he added.
Mr. Anye revealed that he sows his seeds anyhow he deemed fit without following any proper agricultural practices. However, after participating in a BDS training programme sponsored by the BUSAC Fund in 2018, he has acquired skills that have improved his farming activities.

Mr. Anye recognizes that such poor agricultural practices have had a negative impact on his yields with little to sell for income. “After preparing the land, I planted as I saw fit without even considering proper spacing of the crops”, he remarked.

Mr. Anye was one of the members of the Sheirigu Farmers Association in Bolgatanga in the Upper East region who benefited from the comprehensive BDS Training programme aimed at equipping farmers with the technical know-how to ensure best agricultural practices. “Currently I use a rope to check the spacing of my crops and I also plant in rows; this was something I did not practice before,” Mr. Anye disclosed.

Majority of smallholder farmers in the Upper East Region do not have the requisite and adequate skills to produce high quality farm produce and the volumes produced are also low. Due to this challenge, most of the farmers have abandoned their trade and that was seriously affecting their livelihoods.

To address these capacity gaps, the leadership of the association sought BDS support from the BUSAC Fund to upgrade the skills of their members. The training also provided an avenue for the farmers to improve upon their skills to be abreast with current trends in farming. The training focused on proper usage of fertilizer, spacing in-between crops and the negative effects of bush burning.

Commenting on the impact of the BDS training, Mr. Wilfred Akapanga, Chairman of the association, explained that the association is more organised now and has become attractive to other members.

“Testimonies from members have attracted other farmers to express interest in joining the association,” he noted.

These skills development is in line with the government’s agenda of planting for food and jobs which is aimed at improving the agricultural sector which engages about half of the county’s population, while also ensuring food security.

> Currently I use a rope to check the spacing of my crops and I also plant in rows; this was something I did not practice before.

— Mr. Apate Anye, a member of Sheirigu Farmers Association
Farmers in Vea in the Upper East Region are recording bumper harvest after implementing skills acquired from the Business Development Service training programme supported by the BUSAC Fund.

Mr. Atanga Atiah, a rice farmer in the Vea community and a member of the META Foundation, said in an interview that his yield has increased from five bags of rice to 15 bags in the last harvest season.

He said the bumper harvest has motivated him to expand his farm from half an acre to two acres to enable him make more money from the sale of the harvests.

“The increase in my yield has gingered me to do more so I can make more money from farming,” he stated.
Mr. Atiah said lessons on crop and farm budgeting was eye-opening for him as the observation of this practice has resulted in his increased yields.

He revealed that he has used part of the proceeds from the sale of his farm produce to invest in guinea fowl business. He currently has about 20 birds and he plans to increase the number of birds to 100 in the shortest possible time.

Mr. Atiah stressed that meeting etiquettes observed during the BDS training has impacted positively on him and he has instituted these skills in a small group to which he belongs in order to streamline their meeting activities.

Ms. Ayompoka Atuah, also a member of the association, recorded a bumper harvest during the last farming season after she observed best practices from the BDS training in 2018. She said lessons on spacing of crops and proper fertilizer application has contributed significantly to her bumper harvest.

“I harvested 10 basins of vegetables as compared to two basins in previous harvests,” Madam Atuah recounted.
Through the business development training, Ms. Atuah has also diversified her farming business to include rice farming and she receives technical support from her peers.

“During the training, we were encouraged to form peer groups to provide support to each other and that has been very helpful to my rice farming,” she disclosed.

The peer group has been providing technical support and labour on the farms of members of the peer group which is made up of about 15 farmers. They sometimes contribute to buy farming inputs for other members if the need arises.

Members of the META Foundation have had challenges with food security, lack of agro support, and marketing and these have translated into low yields.

Mr. David Azupogo, the executive director of META Foundation, said more of the farmers in the Vea community were experiencing low yield due to the non-adherence to approved agronomic practices on their farms. These challenges prompted the association to approach the BUSAC Fund for support in addressing these challenges.

Thirty members were trained on several skills including crop spacing, cooperative development, fertilizer application and business development. Mr. Azupogo advised that BUSAC Fund should replicate such support for the informal sector which is the engine of economic growth.

This being the first support that META Foundation has received from BUSAC Fund, Mr. Azupogo was grateful and recommended that BUSAC Fund should continue to support the informal sector to ensure growth.

“ I harvested 10 basins of vegetables as compared to two basins in previous harvests."

Ms. Ayompoka Atuah,
a member of META Foundation
Members of the Ghana Agri-Input Dealers Association (GAIDA) in the Northern Region are excited about their success in securing credit lines from financial institutions to support their business activities.

GAIDA members, in an interview, expressed their joy over how their ability to develop business plans and proposals as a result of training they received from the Business Development Service (BDS) is aiding them to secure funds from financial institutions to promote their agro-chemical businesses.

A member of the association and a senior staff of Ganye Enterprise, John Adams, said his company’s fortunes started to turn around after they were able to put together a

Ghana Agri-Input Dealers Association
Securing credit facilities to sustain business
comprehensive business plan which enabled them to secure a credit line from Tradeline finance.

“With a business plan in place, we were able to secure a credit line from Tradeline with ease, something which eluded us for many years”, he disclosed.

According to him, the credit line enabled Ganye enterprise to procure agro-chemical inputs and supplied same in a timely manner to farmers in Savelugu in the Northern Region, adding that “the availability of the agro-chemicals enabled the farmers to adhere to best practices on their farms.”

John Adams, who has been a member of the association for three years, added that the skills he acquired from the BDS training on business plan development, marketing, handling and packaging has empowered him to expand his shea butter processing business.

“Thanks to the lessons I learnt at the BDS training, I have been able to develop a business plan to aid the expansion of my shea butter processing business,” he remarked.

Another member of the association, Alhassan Hamza, said after several challenges with developing a business plan, the BDS training has brought clarity and finality on the subject for him. He said, not only has he been able to develop a business plan for his agro-chemical shop, but also he has been able to plan how through the success of the shop, he will start a new business on groundnut paste processing.

“The training has enabled me to develop a convincing business plan detailing how I intend to grow my agro-chemical business and also start a new one on groundnut paste processing,” Hamza stated.

The Ghana Agri-input Dealers Association is primarily involved in the sale of agri-inputs such as seeds, chemicals and fertilizers. The climate
variation in northern Ghana permits the members to do active business during the raining season and access to credit facilities to boost their stocks at the beginning of every farming season remains their main challenge.

Members of GAIDA are unable to prepare their own business plan which is a pre-requisite for accessing loans from financial institutions, thereby paying huge sums of monies to agents to prepare business plans for them and this increases their cost of doing business.

Overwhelmed with these challenges, the executives of GAIDA approached the BUSAC Fund for capacity building support.

The General Secretary of the association, Mr. Mohammed Mahmud said the support was very timely as it has helped to improve the businesses of the members of the association.

“The training equipped our members to prepare their own business plans which some of them have used to secure loan facilities to support their businesses,” he noted.

He added that the impact of the training has whipped the interest of members of the association as well as encouraged non-members to join the association.

“Testimonies form members on the support of the BUSAC sponsored training has even helped us to increase our membership by 10,” he added.
Farmers of Kibus Co-operative Society in Bimbilla in the Nanumba North District of the Northern Region now have access to credit for their farming activities as a result of a Business Development Service training on group development.

Ms. Alhassan Wasila, a member of Gukatimali (together we solve issues), said the formation of smaller groups within the association has helped her to secure funds for her farming activities.

She disclosed that she used the funds to purchase farming inputs including agro chemicals, fertilizers, etc to support her farming and this greatly helped to increase her yield as well as reduce post-harvest losses.
“The group supported me with funds to buy farming inputs during the last farming season”, she remarked.

Gukatimali, which is a subset of the Kibus Co-operative Food Farming and Marketing Society Limited, has about 20 members who are all women. They meet once a month to provide peer support and contribute financially to support members who are in need.

Ms. Wasila said, “I used my income to buy farming inputs for the coming farming season so that I wouldn’t have to borrow from the group, thereby providing opportunities for other members to access funds from the group”.

Mr. Bawa Azara, a member of another peer group, said the formation of the group has really ignited his interest in farming as he was thinking of venturing into some occupations other than farming.

“I had planned on quitting farming but the BDS training and formation of the smaller groups has gingered me to continue with my farming”, Mr. Azara disclosed.

“My group contributed money to enable me pay for the ploughing services and the early ploughing contributed to my bumper harvest”, he added.
He said his children's education is a priority to him so he used part of his income from the sale of the farm produce to cater for their education.

Kibus Co-operative Food Farming and Marketing Society Limited has been operating as a small-holder farmer association in the Nanumba North District for the past five years. The association has been successful in mobilizing and sustaining interest of members through trainings, coaching and linkages with some agricultural service providers.

However, commitment of members has gradually reduced due to low capacity to sustain strong linkages with critical value chain actors, declining productivity and inability to strengthen individual groups within the association.

To address these challenges, the Kibus Co-operative Food Farming and Marketing Society Limited secured support from the BUSAC Funds Business Development Service aimed at providing customized trainings on group development and sustainability, business development techniques, climate smart agriculture and management of agriculture value chains.

The Chairman of Kibus Co-operative Food Farming and Marketing Society Limited, Mr. Alhassan Ibrahim, said BDS training has built the capacity of the members of the association where some members are able to undertake certain activities themselves.

“Members understanding in agro chemical application have improved and some of them are able to even spray their own crops with very little or no assistance”, he added.

“Thanks to the BUSAC Fund and its development partners, DANIDA, USAID and EU, our group has benefited a lot from the BDS training, which has helped to transform the mindset of our members to appreciate farming as a business and not something to while away time”, he disclosed.

“"I had planned on quitting farming but the BDS training and formation of the smaller groups has gingered me to continue with my farming.”

Mr. Bawa Azara,
a member of Kibus Co-operative Society
Savannah Plus
Ensuring food security through post-harvest management

Smallholder farmers in Nabdam in the Upper East Region are happy that they have been able to find a solution to their post harvest challenges and this has reignited the farming spirit among them.

The farmers said having addressed the issues of post harvest losses has brought them a huge relief and they are now motivated to expand their farmlands to produce more.

Ms. Gloria Kundeng, a farmer and a member of the Savannah Plus group, has noted that her produce are much cleaner and free of termites as compared to previous harvests, adding that her yield has also increased from six bags to about 10 bags from the same piece of land.

She also stated that her ability to pre-test seeds before planting has also
contributed greatly to the increased yields and eventual reduction of post harvest losses.

“I do pretesting to determine the quality of seeds before planting and this helps me to identify bad seeds that have been attacked by bacteria and fungi”, Ms. Kundeng disclosed.

Ms. Kundeng who uses donkey to cart her maize from the farm to the storage area now uses tarpaulin to line the interior of the cart and also to cover the maize to avoid spillage and prevent dust from contaminating the grains.

“My orientation about agriculture has changed; I now see agriculture as business”, she noted. “I never really bothered about how much grain I lost during transportation or storage but after learning from the BUSAC Fund’s Business Development Services (BDS) training, now every grain counts”, she continued.

Ms. Kundeng has been able to achieve these successes because she participated in a BDS training programme organized by Savannah Plus, with support from the BUSAC Fund and its development partners, DANIDA, the USAID and the EU.

As a result of the training, post-harvest loses, which used to be the main challenge of the farmers has reduced significantly.

“I learnt all these good farming practices from the BUSAC Fund’s BDS training and it has changed my life forever”, she remarked.

Another beneficiary of the training, Mr. Maxwell Yen, said the training has helped him to separate bad grains from good ones before storage, adding that he has also stopped the practice of storing his harvest just anywhere.

“I didn’t know these were contributing to low quality of grains and reducing the market value of my produce”, he observed. “With these new skills, I have doubled my acreage from five acres to 10 acres”, he continued.
Poor food handling practices, including poor storage has resulted in food losses which is a major factor in food shortages in the Nabdam District of the Upper East region of Ghana. The Executive Director of Savannah Plus, Joseph Bangu, said post harvest loses has been the bane of the farmers to the extent of pushing some farmers out of business.

“This is why we contacted BUSAC Fund in 2018 to assist us provide post harvest loss management training to our members”, Mr. Bangu stated.

With the support of the BUSAC Fund, the group participated in a BDS training programme, during which members learnt innovative harvesting procedures and post-harvest handling practices. The application of these new skills is helping members of Savannah Plus to significantly increase their productivity and incomes.

Through praise signing and word of mouth advertisement from members of Savannah Plus, the training has helped the association to gain recognition from the general public. As a result, three more farmer groups (consisting of about 20 farmers per group) have joined the association.
Anongtaaba Ghana

Weaving out of poverty

Basket weaving in the Sumbrungu and Zorko Goo communities in the Upper East Region is undoubtedly a vibrant industry. Both the young and the old attest to the fact that it was handed down to them by their forefathers. It is, therefore, not surprising that residents rely so much on this industry to meet their basic needs.

The industry has recently created a lot of employment opportunities for women, thereby reducing the menace of labour migration to the south to seek greener pastures. It has also helped in the generation of foreign currency as most expatriates patronise the products.

Ms. Martha Aluya, a member of the Anongtaaba Ghana Basketry Association who used to produce one basket a week now produces about three baskets a week as result of her improved basket weaving and time management skills.
“Thanks to the BUSAC Fund's BDS training, I have increased my output, making it possible for me to earn extra income which I use to cater for my children's school fees and home expenses.”

Ms. Martha Aluya,
a member of Anongtaaba Ghana

“Now, I can replicate my baskets without any challenge. Previously, customers will point out the differences in the finished baskets to me and this sometimes led to rejection of the baskets”, she continued.

Ms. Aluya, who was grateful to the BUSAC Fund for sponsoring the training, said she has been able to transfer the skills and knowledge to about 16 other women who were initially not part of the association.

Another member of the association, Akanteha Asonbinge, remarked that she had worked without any professionalism and seriousness for the past two years but the training has opened her eyes to things that inhibited the growth of her basketry business.

“The training was an eye-opener. I learnt about time and financial management which has helped to boost my production”, she noted.

Just as Ms. Aluya, Ms. Asonbinge has been able to transfer the knowledge she acquired during the training to five other members.

“My friends always wanted to know how I was progressing and that made it easier for me to train them”, she narrated.

Ms. Asonbinge now produces four baskets per week after her capacity was built, compared to the initial one basket a week.
For many years, the basket weavers in Sumbrungu and Zorko Goo communities lacked some basic skills which adversely affected their productivity and income. There were no standards in the production of their baskets and high volumes could not be guaranteed since the weavers do not attach some level of seriousness to the business.

These challenges were the reasons that motivated the Anongtaaba Ghana Basketry Association to seek the support of the BUSAC Fund to provide skills and innovative basketry training for its members.

The capacity-building programme for the weavers focused on time management, basic standardization practices, leadership skills and production efficiency.

The Executive Director of Anongtaaba Ghana Basketry Association, Nuhu Salifu, said the support from the BUSAC Fund and its impact on the lives of the members of the association has strengthened the association’s reputation.

“Anongtaaba is now well known and highly respected and this has contributed to the increase in our membership. The membership of the association which used to be 120 has now grown to 160 after the intervention from the BUSAC Fund”, he remarked.
BUSAC FUND SECRETARIAT
No. C49/14, Nii Bonne Crescent, Dzorwulu, Accra;
Opposite Pentax House, near the Dzorwulu Police Station.
Box 30507, KIA, Accra Ghana
Phone: +233 (0)302780178:
Email: contact@busac.org
Website : www.busac.org

TAMALE LIAISON OFFICE:
Location: Plot 143, Industrial Residential Area,
Block III, Chanshegu, Tamale
P. O. Box TL 1140, Tamale, NR, Ghana.
Digital address: NT02373385
Phone  +233 (0)3720 223566 / (0)3202 781217
Email: tamale@busac.org

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