GROWING GHANA’S SME SECTOR THROUGH BUSINESS ADVOCACY.
List of Contents

BUSAC FUND’S SUPPORT TO SME DEVELOPMENT
BACK TO BUSINESS ............................................................................................................................................................................................ 04
RURAL BANKS BENEFIT FROM EXPERIENCE OF BOARD MEMBERS ....................................................................................................... 06
THE DISABLED VOW TO BREAK BUSINESS BARRIERS IN DIFFICULT ECONOMY ................................................................................... 08
BUSINESS ADVOCACY IMPACTS THE LIVES OF COMMUNITY MEMBERS ............................................................................................. 11
ACCESS TO MORE FUNDS BOOSTS WOMEN’S BUSINESSES ................................................................................................................... 14
NEVER AGAIN! MEMBERS OF ASSI NEGOTIATE FEES WITH BEARERS ................................................................................................... 16
MORE TAXES FOR GRA AS BEAD MAKERS INCREASE THEIR INCOME ................................................................................................... 19
GIVING SMALL SCALE MINERS A VOICE ........................................................................................................................................................ 22

BUSAC FUND’S SUPPORT TO TRADITIONAL MEDICINE SECTOR
INTEGRATING TRADITIONAL MEDICINE INTO THE HEALTH SECTOR THROUGH ADVOCACY ................................................................. 25
MARKETING BILLS DRASTICALLY REDUCED .............................................................................................................................................. 28
REGULATING TRADITIONAL MEDICINE PRACTICE ................................................................................................................................. 31
Small and Medium Enterprises (SMEs) are touted to be the bedrock of economic development as they are seen as key drivers to economic growth and national development. This is because SMEs play a crucial role in job creation, wealth generation, equitable distribution of income, regional dispersal of industries, development of technology, improvement in quality of life and socio-economic stability.

In Ghana, more than 90 per cent of companies registered are micro, small and medium enterprises providing about 85 per cent of manufacturing employment, and contributing about 70 per cent to Ghana’s GDP, having therefore catalytic impacts on economic growth, income and employment.¹

Despite being an integral part of the Ghanaian economy, the SME sector is confronted with challenges in the business environment that hamper its operations and growth. Notable among these challenges are lack of affordable long-term capital, inefficient technology, unfavourable regulatory framework, difficulty in accessing arable lands and lack of managerial and entrepreneurial skills, among others.

Recognizing the contribution of SMEs to Ghana’s economic growth and development, the BUSAC Fund has, throughout its existence the last 10 years, supported Private Sector Organizations (PSOs) in advocating the removal of the operational challenges in the business environment to

enhance the productivity and growth. The Fund facilitated the creation of a platform for private-public sector policy dialogue aimed at addressing the myriad of challenges in the business environment that hamper private sector growth and development.

The Fund granted support to more than 20 PSOs to facilitate their access to finance. Notable among these PSOs is the Dunkwa Civic Union Women’s Wing, who successfully advocated for easy access to bank credit at affordable interest rates for business women in Upper Denkyira District in the Central region. Another example is the Techiman Market Cooperative Fishmongers Association who also successfully advocated the need to make business loans accessible and profitable to traders within the municipality.

Within a decade of operations in Ghana, the BUSAC Fund also contributed towards strengthening and sanitizing the regulatory framework for Ghanaian PSOs. Between 2004 and 2015, the BUSAC Fund awarded 193 grants worth GH¢ 14.1 million to various PSOs to enable them advocate the review of the regulatory framework for private sector businesses. Notable among these PSOs is the Association of Private Medical Laboratories whose advocacy action contributed significantly to the successful passage of the Health Professions Regulation Body Bill into law. Also worthy of mention is the achievement of the Ghana Cooperative Susu Collectors Association who successfully advocated the need to regulate the operations of susu collectors in Ghana.

As a cross cutting issue, the Fund also focused highly on rights-based advocacy. In this respect the BUSAC Fund awarded 28 grants worth GH¢ 1.3 million to various PSOs to empower them advocate the need to improve the business environment of their members. Among these PSOs worth mentioning are the Association of Farmers with Disabilities who successfully advocated access to quality vegetable seeds and the rehabilitation of their broken irrigation canals and the Ghana Federation of the Disabled who advocated the enforcement of the Disability Act, 2006 (Act 715).

Over the years, the BUSAC Fund’s impact has also been felt in the traditional medicine sub-sector, where the Ghana Association of Medical Herbalists successfully advocated the integration of herbal medicine practice into Ghana’s formal health care system; while the Ghana National Association of
Traditional Healers also successfully advocated the need to check the unbridled advertisement of traditional medicines and facilities.

In the next chapters, the BUSAC Fund outlines details of success stories from selected private sector organizations who successfully advocated the improvement of the business environment to enhance the operations of SMEs in Ghana. We hope you will enjoy the reading!
Techiman fishmongers are back to business following the association’s advocacy for low and better business capital.

Access to low interest funds with better payment terms is helping fishmongers within the Techiman Municipality in the Brong Ahafo Region to stabilize their businesses.

Some of the women who abandoned their sheds to avoid harassment from money-lenders because they could not pay for loans, are happy to be back in business.

Madam Esther Aframa, a member of the association, who express her satisfaction that the harassments by individual money lenders are over also explains that she now has a peace of mind to do her business. According to her, she is able to pay her children’s school fees as result of relatively cheap funds and better payment terms she gets from the rural banks. “Now I have peace of mind to work and I am able to make profit to take of my children’s school fees and other family issues.”

This development according to the leadership of The Techiman Market Cooperative Fishmongers Association has greatly improved the financial status of both individuals and the association due to members’ ability to pay dues on time.

Mrs. Dorcas Kwatemaa, Techiman Market Cooperative Fishmongers Association’s Secretary, noted that the drastic reduction on interest rate with longer period for payment has enable fishmongers to expand their businesses. Mrs Kwatemaa also observed that the recent activities of the association to alleviate the challenges of its members have attracted more fishmongers into the association.

“Our membership has grown due to the series of activities that
we embarked on and we are very grateful to BUSAC Fund” says Mrs. Dorcas Kwatemaa secretary to the association.

She further explained that “the business advocacy actions has made the association popular and this attracted more fishmongers into the association. More members means more dues and before the advocacy actions our membership stood below 100 but now it has grown to over 220 members.”

Mrs. Kwatemaa says the advocacy action has built her confidence and she is able to enter any office without intimidation. “The programme has even empowered me to stand for Unit Committee Office position in my community”. Prior to this, I always shy away from public speaking and public office”.

In the past, the fishmongers, who form over 80% of the traders in Techiman market, relied on individual money lenders who gave out loans at high interest rates sometimes between 10-20% per week. These loans (comprising of interest and principal) were supposed to be paid within a week. This affected their profits translating into their inability to sustain and expand their businesses.

As part of the business advocacy programme, the association organized sensitization workshops and media interactions with board of directors of several rural banks within the Brong Ahafo Region with the overall goal of negotiating much lower interest rates on loan advances to their members.

The advocacy actions were not in vain as the banks have drastically reduced their interest spread on loan advances to members of the association.
RURAL BANKS BENEFIT FROM EXPERIENCE OF BOARD MEMBERS

Having a board chairman who is also a board member of the Apex bank means the Upper Manya Krobo Rural Bank gets double the measure of benefits in terms of experience and leading the pack in innovation.

The Upper Manya Krobo Rural Banks’ Board Chair and member of the Apex Bank Board, James Otieku recognizes the immense impact it has on the operations of the rural banks.

‘It’s extremely beneficial because we bring all our experiences, from the various regions, to bear on the policy directions and decisions because the only clients of Apex bank are the rural banks so there’s no better way to understand the rural banks than hearing it from their own representatives. They get a lot of insight, hands on experience with what is happening on the ground.

The Apex bank has a 13 member board, 10 from the association of rural banks representing each region and representation from the Bank of Ghana and the Ministry of Finance.

The grant and advocacy skills gained from the BUSAC Fund equipped the association to engage the Ministry of Finance, Bank of Ghana, Apex Bank, Attorney Generals’ Department, Ministry of Local Government and Rural Development and the Rural Bankers.

Section 38 of the Banking Act 673, states that a person shall not be appointed or elected, or accept appointment or election as a director, chief executive officer or employee of a bank if that person is a director of another bank. This implied that the law did not allow board members of rural banks to serve on the board of the APEX bank. That presented a problem because as it stood, the key decision makers of rural banks were not
directly represented on the board of the Apex bank, hence the concerns of rural banks could not be directly channeled to the board of the Apex bank which serves as the mini central bank for rural banks.

The Association of Rural Banks (ARB) therefore accessed a grant from the BUSAC Fund to enable them advocate the amendment of section 38 of the Act so as to allow rural bank board members to serve on the board of the Apex Bank.

Board Chairman of the Upper Manya Krobo rural bank board, James Otieku, said ‘as the mini central bank for all the rural banks it does all the functions that are performed by the banking supervision department of the bank of Ghana. So they are actually working on behalf of the central bank focusing on the rural banks. It’s just fair and proper that shareholders superintend over their investment.’

With the current dispensation, rural banks are well represented on the board of the Apex bank, hence they can be sure their interest will always be served.

Staff of Upper Manya Kro Rural Bank serving their clients
Persons With Disabilities (PWDs) in the Ellembele district of the Western Region have vowed to break even in spite of the difficult economy the country finds itself in at the moment. This follows a training they have undertaken in the areas of baking bread, making of local soaps, repair of mobile phones and computers, poultry farming and carpentry. The training was organized by the Ellembelle District Assembly as result of a BUSAC Fund sponsored advocacy action that the Ghana Federation of the Disabled (GFD) undertook in the district.

Entitled “Disabled Livelihood Empowerment Advocacy”, the advocacy action enabled PWDs in the district to acquire skills that enabled them to position themselves for the jobs that have been made available due to the oil and gas project in the region. The oil find in the region has brought a lot of brisk business activities and presents an opportunity to the PWDs to capitalize on.

Over the years, PWDs in Ghana have been facing several problems including limited access to education, unemployment, stigmatization, social exclusion, negative socio-cultural perception and poverty.

Since the United Nations adopted the Convention on the Right of Persons with Disability in 2006, global recognition has been drawn for the need to integrate disability issues in development planning processes including job accessibility for PWDs.

According to the UN, about 10 per cent of the global population constitutes Persons with Disability. In Ghana, with the 2010 Population estimates of about 24 million people, it means that PWDs constitute about 2.4 million.

Despite this significant proportion, persons with disability are among the underrepresented in our development efforts.
For instance, the 2007 Ghana Human Development Report showed that the unemployment rate of persons with disability stands at 31% higher than 19.8% for persons without disability. Meanwhile, the scale of problems that persons with disability face i.e. discrimination, neglect, and stigmatization, are quite worrying.

In spite of all these challenges facing them in Ghana, PWDs in
the Ellembele District have vowed to break even through the acquisition of handiwork to maximize their benefits of the oil and gas industry in the Western region. Due to the oil, many people have migrated from around the world to resettle in the region to engage in the oil and gas business. The increase in population in the region, therefore, will provide a market for the PWDs who have the skills in the handiworks.

George Mozu, Chairman of the GFD in the district, says the members currently lack the equipment to expand and sustain their businesses.

“We have finished with the training, now we are left with equipment and gadgets to start and also expand our businesses,” he said.

Adding that “BUSAC Fund has been very helpful to us but we need more support to expand our businesses.”

Another fallout from the advocacy action is that the Ellembele Assembly has released 3% disabled fund.

Disabled persons in the district were also engaged in gari processing but are getting out of job due to lack of processing equipment.

The gari processing platform which was initiated by the group five years ago has been left uncompleted due to the Ellembele District Assembly refusing to release the 2% of the District Assembly Common Fund allocated to disability initiatives to complete the project.

But the fund has been released, courtesy the BUSAC Fund advocacy action, for the processing plant to be completed.

Frederick Nyankye, a PWD in the district said the BUSAC Fund advocacy action has empowered them to acquire technical skills that they can use to work and make a living out of.

“Am really happy with the advocacy action, it has helped me and the others a lot” he said, adding that “we thank BUSAC Fund but we want them to continue supporting us.”
BUSINESS ADVOCACY IMPACTS
THE LIVES OF COMMUNITY MEMBERS

The advocacy action by the Mwinikuubu Disabled Women Association in Wa within the Upper West Region ended many years ago, but its legacies remain as members testify about the impacts of the advocacy action on their lives.

Business and financial life has changed for many members of the Mwinikuubu Disabled Women Association after they received training support on financial management. Members of the association said they are now reaping the fruits of the advocacy action.

A fifty (50) year old widow and mother of three children Zanab Dauda, disclosed that, she had sustained her life and that of her children with skills from a training program organized during the advocacy action.

She explained that she is able to run her beads and earring business successfully through keeping accurate records, which enabled her to save for the upkeep of her children. “I learnt and started practicing records keeping after a training by National Board for Small Scale Industries (NBSSI) for the Mwinikuubu Disabled Women Association some years back. Before the training I could not track the profit I made when I invest an amount of money but now I can confidently say I have all it takes to monitor the progress of my business,” she said.

According to her, she averagely makes a profit of one thousand (1000) Ghana Cedis a month, saves part of it to cater for the needs of her family and reinvest the rest in her business.

Zanab recalled that after the demise of her husband the welfare and daily upkeep of the children became her responsibility but lessons from the training helped her to manage her little resources and reinvest to cater for the children.”I remember
when all my children expressed interest in learning some apprenticeship, I had no problem hustling for money because I had saved enough money to pay the one thousand five hundred (1,500) Ghana Cedis required to enable them start,” she remarked.

Zanab is a member of the Mwinikuubu Disable Women Association in Wa, within the Upper West Region who are into different microbusiness including seamstress, weaving among others, but lack entrepreneurial skills to efficiently manage and develop their businesses for sustainable livelihood.

An advocacy supported by BUSAC Fund, has however, changed the phenomena and now the women attest that they are reaping the fruits of the advocacy and as a result the association is now recognized by the National Board for Small Scale Industries and trainings were organized for members.

They have started a daily contribution of above GH¢1.00, which enable members to apply for loans that many members now rely on to fund their children’s education,
re-investment as well as catering for other pressing issues. Mr Ibrahim Saani, Coordinator of the Association said, the advocacy, which was done through dialogue with series of media campaign, publicized the various business of the women and that increased the patronage.

The second advocacy action, he said, was to dialogue with Ghana Revenue Authority to reduce 25 % tax on the business of the members of the group and this was given a favourable response.

“‘In fact the BUSAC Fund has really changed the lives of disabled women in the region and we really appreciate the support of the BUSAC Fund’, he said.
ACCESS TO MORE FUNDS BOOSTS WOMEN’S BUSINESSES

Fifty-nine year old Madam Sara Amina Salifu, a mother of four continues to receive soft loans from various institutions including Microfinance and Small Loans Center (MASLOC) and Export Development and Agriculture Investment Fund (EDAIF) to grow her 25 year old Batik Tie and Die business due to professionalism and demonstration of good managerial skills she acquired few years ago. As one of the beneficiaries of the skills development training given to members of the Tamale branch of Association of Small Scale Industries (ASSI) through BUSAC Fund’s support, many of the members have also received similar financial support to expand their businesses. “Before the intervention I just sold without noting my capital, petty cost, service fee, transport fare, but now I do all the deductions to know how much profit I made which enable me to monitor the progress of my business”, she said.

Currently, Sarah plans to service her last loan worth over GHS 3000, she took from EDAIF before the stipulated time so she can take another loan to rehabilitate her workshop and also commence work on a new training centre for Batik Tie and Die in Tamale to equip young ladies with skills that would prevent them from migrating to Southern Ghana to engage in menial jobs.

“I have seen that with my age and my kind of work I can no longer be traveling from Tamale to Agomanya in the Eastern Region to buy beads and other goods and also cannot be traveling to the villages to train school children in Batik making, so I want to build a training centre to accommodate and train young people”, she explained.

The Northern Regional branch of ASSI had issues with the non-involvement of its leaders in fee fixing and other business deliberation and decision making by the various District
Assemblies and as part of BUSAC Fund support to turn things around, members were giving managerial and advocacy skills to help improve their work.

Mr Saeed Abdul Moomen, chairman of the Association explained that through continues dialogue and radio campaign the relationship between the association and Northern Regional Coordinating Councils (NRCC) has improved.

According to him a Memorandum of Understanding was signed between the association and NRCC with the consent of 20 Municipal Metropolitan and District Assemblies committing to ensure that the leadership of the association and other groups will be invited to take part in discussion that affect their work.

He said all 20 districts have included some of the association’s members in the list of participants of assembly meetings and constantly invite them for meeting, while a desk have been provided for ASSI in some assemblies.

“We were popular due to our action. The group gained credibility and attracted other institutions that stepped in to support both in kind and cash in a form of loan”, Mr Moomen. The chairman expressed his profound gratitude to BUSAC Fund and said the association has become united and very efficient after the support.
NEVER AGAIN! MEMBERS OF ASSI NEGOTIATE FEES WITH DUTY BEARERS

Small-scale business owners and artisans within the Sekondi Takoradi Metropolis of the Western Region are happy that never again will they pay fees to the Metropolitan Assembly without negotiation.

Members of the Association of Small Scale Industries (ASSI) are hopeful that the agreement with the Sekondi-Takoradi Metropolitan Assembly (STMA) to involve them in the fixing of fees will go a long way to eliminate the imposition of high and unacceptable fees. They are also optimistic that their involvement in the fee fixing process will end harassment and frustration of the association members.

Mr. Essah Ackaah, President of ASSI observed that, once the association is involved in the fixing of fees, members would be happy to pay. He said, “the association is now involved in the STMA’s fee fixing for artisans and so the artisans willingly pay the acceptable fees, adding that the STMA invites them and negotiate the fees before asking them to pay.”

The President of the Association who expressed his satisfaction about the engagement with the assembly also explained that, the taskforce had seized to harass members since they have all agreed together on fees to be paid. They were harassing our members for not paying the fees, but soon after the advocacy action, the “tax taskforce has now stopped harassing members for refusing to pay non acceptable taxes,” he noted.

Mr. Essah Ackaah, explained in an interview that several shops and the places of work for the small scale business were locked up by the STMA tasked force due to non-payment of exorbitant fees imposed on them.

On his part, Mr. Isaac Okwan Duodu, Secretary for the ASSI
who stated that BUSAC Fund’s intervention was timely given the kind of stress they were going through at the hands of the STMA taskforce. “We could not continue with the trend where people who have no idea of how our businesses are managed to determine fees for us to pay that is why am saying BUSAC Fund’s intervention was timely,” he added.

“We have achieved our main objective that is to get us involved in the determination of the fees that we pay and it is our hope and prayer that BUSAC Fund will continue to support us as we strive to ensure that small scale businesses thrive well and
employ more people. The sector is already classified as the largest employer and so there is the need to engage the state to ensure that we grow,” he noted.

As part of the advocacy action, members of the ASSI were engaged in media discussions on “Participation in Fee Fixing” which was the theme of the advocacy. They also wrote several letters and memos to the STMA, Assembly Members purposely to influence policy direction in favor of the association.

The National Board for Small Scale Industries (NBSSI), the Chamber of Commerce and the Association of Ghana Industries were all brought into the advocacy action.

Hitherto the advocacy action, members of ASSI were not informed about the kind of decisions that go into the determination of fees including ground rent, taxes and many others but were told to pay. Leaders of the Association said, this action by the STMA was hurting their businesses because the fees they were paying were astronomical as against their profit margins.

The BUSAC Fund aims at contributing to the creation of a more enabling business environment for development and growth of the Ghanaian private sector.

This is achieved by empowering business membership organizations, trades unions and the media, to influence public policy formulation by undertaking appropriate research, developing evidence based policy positions and advocating those positions with government and other private sector institutions/organization that may be targeted by the action.

The BUSAC Fund was originally launched by DANIDA in 2004 as part of the broader Business Sector Programme Support.

The first phase of the BUSAC Fund, which was supported by DANIDA, DFID and USAID, ended in February 2010 after six years of operations.

During this phase, the BUSAC Fund provided three hundred and sixty-two grants to business groups and associations spread over all the ten regions of Ghana to undertake advocacy activities aimed at improving the Ghanaian business environment.
MORE TAXES FOR GRA AS BEAD MAKERS INCREASE THEIR INCOME

Members of the Eastern Beads Association say the provision of a new facility has not only increased their patronage, but has also boosted profit margins.

Leaders of the Eastern Beads Association are excited that the facility has enabled them to increase the number of traders and buyers leading to a sustained source of income and employment for more people.

General Secretary of the Association, Alhaji Ibrahim Mohamed attributed the increase in income to the consistency of trading days. “The question of operating only once a week is no more; I operate every day meaning I make more sales. I can say after the shift I’m making 400% of what I used to make. I wasn’t married then but now I have four children I take care of and I’m able to pay their school fees. There has been a tremendous change in my life; there is no doubt about that.”

“When we were in the open market we were only selling raw beads we were not adding much value to it just because of the environment. You come once a week and left so there was no concentration as to whether people come and show interest in things, you only give them what you have but now the situation has changed because we are here permanently. People also come to us every day and bring us what they want so there has been a paradigm shift from only the raw beads to adding value to the local beads, mix some of them with some imported beads and make something that excites every class of person,” he further explained.

What is even more encouraging is that members of the association are paying their taxes willingly. “I was paying table top tax, but I personally went to the Ghana Revenue Authority (GRA) and told them I had outgrown what I was asked to pay so I wanted to be captured. I registered a company which is
running with many other people. We do the business better and we even export," he stated. The new market has 120 stalls, storage and toilet facilities. After the market was constructed, the association registered an increase in number and executives’ efforts have been validated by the members.

Abdulai Anas, who has been a member of the association since he started trading at the old market also expressed his satisfaction about the new market “When we were at the market we were not many because the place we had was small and we only traded weekly but now that there are stalls there are many traders and that also translates to increased patronage.’

The executives also testified that skills received from the BUSAC Fund have equipped them to engage with the relevant authorities. The General Secretary Alhaji Ibrahim Mohamed said, “We did sensitization with the knowledge we acquired, we sensitized our people they became abreast with exactly what was the problem. They understood the problem and they were willing and ready to go with us. We went to the Municipal Assembly, we went to the media, and we were doing all sorts of things bringing our problem to light and the government was compelled to do what we wanted.”

Beads from the Eastern Region are very popular across the country, but bead traders in Koforidua did not have permanent
place to do business. They only traded once a week if the weather permitted.

The chairman of the association, recounted that “We were struggling with the municipal assembly to provide us space to do business every day because the bead business in Koforidua which is the hub of beads was only on Thursdays. People from all over the world converged at the central market to do business and disperse then they come the following week. So the residents of Koforidua, who form the majority of the traders, asked why we should be doing business only once a week so decided we need a permanent place.

The then Municipal Chief Executive (MCE) moved us from the central market to the Jackson Park that was where we were when we met BUSAC Fund. The Fund helped us to arrive at this place because they provided us the support though proper advocacy with men who came to help us to struggle our way through to the Municipal Assembly until the government provided this space and then built the place.”

We had the difficulty of running away on rainy days because we were in an open place, we had to pack our things anytime it rained and take them home but now with the provision of this facility we have a warehouse in which to pack all our goods.’

The executives of the association having learnt the skill of advocacy are now working to start a new action to get the Municipal Assembly to fence the market so that their investments will be protected.

‘I wore white today to show my gratitude, I’m very happy with BUSAC Fund’s support’ said Chairman of the association, Mohammed Alhassan.
Godwin Armah is one of the million small scale miners who now operate openly without fear of being harassed. Gaining recognition as a legitimate business has not only increased his profits, it has given him the grounding to pay his taxes. He is also on a personal mission to encourage prospective miners to go through the proper procedures when starting their businesses. ‘My interpersonal relationships have grown stronger than before even outside the small scale mining sector, nationally and internationally. The advocacy success has put me on my toes to do things properly because I’m seen as an example. I have to walk the talk. The communities we work in look at us differently because they expect us to do better and they always call on me to resolve any problems they have with miners.’

The recognition has also encouraged them to seek higher education in best practices in their industry while providing sustainable livelihoods. Godwin Armah added

‘Once you are operating within the environment and you have the recognition and you are not sidelined there is a level of confidence in what you are doing that you’ve been accepted, you’ve not been tagged as someone who is not contributing at all. So it serves as motivation for you to really do more.

Because we had that platform a lot of small-scale miners are now listening to our association. We have developed training modules and we have signed an MOU with the University of Mines and Technology to train small scale miners.’

The small scale miners association is now vibrant and vocal. The credibility that came with the success of their advocacy

The association accepted to work with some NGO’s and selected some companies to be part of an ongoing Fairtrade certification process.
put an end to internal wrangling.

‘Initially we were marginalized. Most of the programs and policies that were done normally did not involve small scale miners because we were not organized and we did not have a voice.

Now we have a voice and we can tell our own story. “With our engagement with the ministries and Minerals Commission we are exposed to the new technologies in terms of how we should go about our businesses. Anytime there is a block out
area, we are told that there is a new area that has been blocked and some are even ceded to the association because we are organized instead of the first come first served basis.” Godwin Armah stated.

The grant from BUSAC Fund for the advocacy is not only measured in its monetary value but in the level of support which impressed the association. Emmanuel Dzeble, administrator of the association said, “we had a consultant and monitor from BUSAC Fund who were always there with us directing us. The support, the advice and direction was massive.’ Small Scale Mining is general perceived as illegal and destroys the environment and Emmanuel Dzeble, administrator of the association had the same view before he joined the association.

“Most people think that all small scale miners are illegal miners. When I was coming into the industry I thought the same too until I came in. We sought the BUSAC Fund grant to help correct this mentality especially in the minds of stakeholders.” We carried out sensitization programs; we had media campaigns, engaged policy makers like the parliamentary select committee on mining, the minerals commission and the sector minister.

Most people in the media held this view until we started engaging them and so now they know the difference clearly because they went to both legal and illegal sites, sometimes you can’t blame them because the operations at the site look similar so you can’t tell by the operations except you see the documentation or the sign board.

Even the parliamentary select committee had that mentality. The law is being enriched now and so our engagement with them gave them our perspective and we hope that it will affect the act finally.’

The image of the members of the association have has enabled them build relationships with financial institutions making it easier to access capital and invest in new technology.

GROWING INDUSTRIES AND SERVICES THROUGH BUSINESS ADVOCACY.
GROWING GHANA’S SMALL SCALE INDUSTRIES THROUGH BUSINESS ADVOCACY.
GROWING GHANA’S SME SECTOR THROUGH BUSINESS ADVOCACY.
The acceptance of traditional/herbal medicines into pharmaceutical shops and other health facilities including the Brong Ahafo Regional hospital has come as a big relief for Members of the Sunyani Cooperative Traditional Healers Society Limited.

The prescription of these medicines (which have been certified by the relevant state institutions) by doctors to patients, who opt for traditional or herbal method of treatment, has brought many benefits to the traditional/herbal medicine producers within the Sunyani Municipality.

All the medicines have been certified by the Food and Drugs Authority and the Akuapim Mampong Research Centre for traditional medicine.

The medicines produced by the Sunyani Co-Operative Traditional Healers Society Limited of GHAFTRAM has now been accepted in pharmacies and health facilities within the Sunyani metropolis including the Sunyani Regional Hospital.

Previously, this was a mirage as pharmacies did not even showcase products from the traditional healers on the account that the products were not duly certified.

Certification was a major problem for the traditional healers as the long-drawn-out, cumbersome, costly and tedious processes they go through for testing and certification of their herbal medicinal preparations by institutions responsible for these affected their cost and rate of doing business. The result was poor business returns, dwindling patronage, low image of
operatives and consequently a threatened survival.

Also the cost for testing and certification by designated institution kept changing frequently and this made it difficult for the traditional healers to plan and certify their products on time.

Fortunately, the society, through business advocacy, has been able to negotiate with these institutions expedite process for testing and certification of their medicines as well as minimize
the rate at which the fee kept changing.

Now the cost of testing and certification of herbal medicines by institutions designated for that purpose has remained unchanged for a considerable period of time now. This situation has improved revenues of members significantly.

Ahmed Aboagye chairman of the society says a decision was reached by the society and the relevant institutions to have a policy review of the testing and certification processes of their local herbal products, to make the process simpler and affordable.

“Now testing and certification is not an issue at all thanks to support from the BUSAC Fund” he pointed out.

During the advocacy programme, the society met with several stakeholders including the medical professionals within the Brong Ahafo Region, the then Minster of Health – Major retired Richard Quashiga.

Members of the society also had the opportunity to upgrade themselves in the preparation and packaging of traditional medicine at the Kwame Nkrumah University of Science and Technology (KNUST) in the Ashanti Region.

E.K. Bohene Vice Chairman to the society says the training session at KNUST has been very helpful “Our packaging is one of the best in the country and this has made our products very attractive”
The inclusion and approval of some herbal medicine by the Ministry of Health’s has significantly improved the status of traditional medicine producers as members testify they are making more money.

At least eighty (80) members of the Ghana National Association of Traditional Healers have seen a significant boost in the production of their medicines since an essential traditional medicine list was approved to be dispensed in public health facilities. This development according to Nana Obiri a member of the association had not only helped them to make more money but had also contributed to a drastic reduction in their marketing bills. “The inclusion has actually helped us as members now to produce for government hospitals. It is actually reducing advertisement. We are currently preparing for government hospitals so there is no point for us to advertise. Although the money will keep long with government facilities, it’s far better than what used to be the case. It has reduced spending on marketing of my products and has also widened my products’ selling range by about 300%,” he stated.

Nana Obiri further explained that, more people now have access to herbal medicine at the hospital and since the inclusion of the essential medicines list, members of the association have become active. “Before the action the members were there but not active but after the action everybody whose medicine is on the list became active. With the click of a button on WhatsApp we get about 500 active members,’ he explained. ‘People had interest in the association because all these things were done through the association. The selections of the list was done in collaboration with the association by the ministry of health and other research institutions. People got involved so they could also have their medicines picked,’ Nana Obiri said.
Members of GNATH are experiencing increased incomes as they now produce large volumes of traditional medicine for the public health sector.
Currently, there are 240 medicines being dispensed at government health facilities across the country and eighty (80) of them have been captured under the National Health Insurance Scheme. It is just a crucial first step for members of the Ghana National Association of Traditional Healers who want to see an all-round recognition and acceptance of their practice and products.

The association engaged government officials, the Ministry of Health, the Ghana Health Service, Centre for Plant Medicine Research, Noguchi Memorial Institute and the Kwame Nkrumah University of Science and Technology and its members during the advocacy.

In 2002, the Ministry of Health approached Traditional Healers to collate a list of herbal medicines. By 2006, the list was ready but several follow-ups to the Ministry of Health were unsuccessful.

Traditional Healers were also not widely recognized making it unprofitable to practice. Based on that, the Ghana National Association of Traditional Healers approached BUSAC Fund for a grant to enable them advocate for the inclusion of the essential medicines list on the list of drugs dispensed in public health facilities.

The BUSAC Fund’s grant provided the needed support to push for the inclusion of the list and policies that made it easier for healers to operate. Kenneth Danso, President of the association stated

“The advocacy action went very well; when we started the advocacy we started recording success. During the action the Minister approved the list and then Government started using it in health facilities”

With business going smoothly the association is working to have their products captured under the National Health Insurance Scheme to give a lot more people the opportunity to access herbal medicines.
There is no doubt that GHAFTRAMS advocacy work has not only contributed to the establishment of the Traditional Medicine Practice Council but has also exposed the association’s activities to other African countries.

Though the Traditional Medicine Practice Council has been established, the advocacy work is not done. GHAFTRAM is working tirelessly to have the Legislative Instrument (LI) that will give them power to work with provision of the law.

Eastern Regional Chairman of GHAFTRAM, Yaw Nkansah explained ‘If the LI is in place it will help us eliminate the quacks because we know where they are coming from so we can only have genuine practitioners and it will give the public some encouragement because they know there is a law guiding our practice. We need to be integrated with the NHIS but because there’s no LI that hasn’t happened.’

While work on the LI progressed, the recognition gained from the promulgation of the law gave members a confidence boost.

‘You are no more doing business in the dark or in secret. You are at par with any other health professionals’ business so you now know that ministry of health is catering for you too. Formerly without the law we were doing things in secret and were not being regulated in the sense that there was no law and nobody could punish you for doing anything wrong. Togbega Dabra VI stated.

The draft LI is complete but in the course of the advocacy the Association found out there is a bill in parliament which will merge traditional medicine and alternative medicine practice such as naturopathy and homeopathy. With that there will be no duplication of the functions of the Traditional Medicine Practice Council which is already catering for the licensing of
the alternative medicine practitioners. Since the establishment of the Traditional Medicine Practice Council and the promulgation of the Traditional Medicine Practice Act 575, 2000, the Ghana Federation of Traditional Medicine Practitioners’ Associations has become a leading light in the sub region. GHAFTRAM leaders said they are supporting other associations across the sub region to have laws promulgated to regulate their practice. “Other African
countries always approach us to ask how we have been able to get this far and we tell them the success story by telling them the various organizations and institutions which supported us. I was invited to Nigeria to talk to Traditional Medicine Practitioners on how they can get a law promulgated.” An elated Togbega Dabra VI, patron of GHAFTRAM said.

Leadership of GHAFTRAM successfully engaged all the healers’ associations for them to buy into the advocacy action. Various media platforms have been used to publicize the action while partnering the Ministry of Health to ensure the passage of the bill.

Prior to 2000, there was no law or agency regulating the work of traditional medicine practitioners meaning they were not recognized as legitimate health service providers. Even when the Traditional Medicine Practice Act was promulgated, the Traditional Medicine Practice Council was not established and the law was not operational.

According to Togbega Dabra VI, patron of GHAFTRAM

‘We found out that every law must have a Legislative Instrument to make it operational, all the provisions of the law must be bound by the LI. We need the LI to make it workable. That is why we approached BUSAC Fund to help us engage all the stakeholders so that eventually a draft LI could be sent to parliament.’

GHAFTRAM identifies BUSAC Fund’s support as the reason the Traditional Medicine Practice Council was finally established as stipulated by the law and the continuing push for the passage of the bill which makes the TMPC Act 575 workable.
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