



COUNTRY REPORT

**Farmer's organizations in West and  
Central Africa: high expectations, hard  
realities.**

**Ghana Country report**

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## LIST OF ABBREVIATIONS

AAGDS	Accelerated Agricultural Growth and Development Strategy
ADB	Agricultural Development Bank
AFD	Agence Francaise de Developpement
AfDB	African Development Bank
AGRA	Alliance for a Green Revolution in Africa
AMIS	Agricultural Machinery Industrial Service
ApFOG	Apex Farmers Organisation in Ghana
BUSAC	Business Advocacy Challenge
CAADP	Comprehensive Africa Agriculture Development Programme
CIDA	Canadian International Development Agency
COCOBOD	Ghana Cocoa Marketing Board
DOC	Department of Cooperatives
ECOWAS	Economic Community of West African States
FAO	Food and Agriculture Organization of the United Nations
FASDEP	Food and Agriculture Sector Development Policy
FBOs	Farmer Based Organisations
FONG	Farmers Organisation Network in Ghana
GAWU	Ghana agricultural Workers Union
GDP	Gross Domestic Product
GFAP	Ghana Federation of Agricultural Producers
GIZ	German International Cooperation
GNAFF	Ghana National Association of Farmers and Fishermen
GoG	Government of Ghana
GPRS	Ghana Poverty Reduction Strategy
GRIB	Ghana Rice Inter-professional Body
GTLC	Ghana Trade and Livelihoods Coalition
IFAD	International Fund for Agricultural Development
IFPRI	International Food Policy Research Institute
ITTU	Intermediate Technology Transfer Unit
JICA	Japan International Cooperation Agency
KfW	German Development Bank
METASIP	Medium Term Agriculture Sector Investment Plan
MCC	Millennium Challenge Corporation
MFEP	Ministry of Finance and Economic Planning
MLGRD	Ministry of Local Government and Rural Development
MOFA	Ministry of Food and Agriculture
NAFCO	National Food Buffer Stock Company
NEPAD	New Partnership for Africa's Development
NGO	Non-governmental Organization
PFAG	Peasant Farmers Association of Ghana

## Executive summary

### *Background*

This report is the Ghana component of the study “Farmer's organizations in West and Central Africa: high expectations, hard realities “ commissioned by the FARM Foundation and looking at three countries: Cameroun, Burkina Faso, and Ghana.

The study aims to analyze the current situation of farmer based organizations (FBOs) and to make recommendations to strengthen their contribution to the agricultural economy, the organization of supply chains and public policy reform.

It is based on a review of the available literature, interviews with resource persons and institutions, and case studies employing focus group discussion. The study was constrained by (1) the limited time available but also (2) some inconsistencies in the data.

### *Context*

Ghana has a total land area of 238,537 square kilometre, 18.39% of which constitutes arable and permanent crop land area (FAO, 2011). The total population of Ghana currently stands at 24,658,823(GSS, 2012) with a growth rate of 1.8% (2011 estimates)

Ghana's GDP was estimated at \$39,151 million (GSS 2011 estimates) with a GDP per capita of \$1,598 (GSS 2011 estimates) and growth rate of 14.4% (GSS 2011 estimates). Currently agriculture contributes 25.6% of total GDP and yet accounts for over half of export earnings and provides employment for over half of the workforce. Ghana's agriculture is dominated by smallholders producing crops using traditional methods and low resource technologies, with scarce access to inputs and services. Thus, FBOs have been identified by the government, donors and partners organizations as having a critical role to play in agricultural development and overall food security.

According to the national development agenda, agriculture should not only to lead the growth and structural transformation of the economy but also to maximize the benefits of accelerated growth (MoFA, 2010). Agricultural policies could thus be expected to reflect the notable importance of FBOs and to create the enabling environment for them to thrive.

Over the past decades, the Government of Ghana has implemented a number of policies, strategies, projects and initiatives including the Food and Agricultural Sector Development Policy I and II and their Medium Term Agriculture Sector Investment Plan 2009-2015. In the short to medium term the main agricultural initiatives implemented encompass block farming, fertilizer subsidy, centres for agricultural mechanization services, the national food buffer stock programme, and the Business Advocacy Challenge Fund (BUSAC).

### *History of Collective Forms of Economic Organizations*

In the pre-independence era, diverse forms of FBOs existed in Ghana such as the “*Nnobo*” based on informal labour exchange, *susu* groups of local credit schemes. A formal cooperative movement began with the initiative of the colonial government to improve the quality of cocoa for export. The Registrar of Cooperative Societies and the Department of Cooperatives (DOC) were created respectively in 1929 and 1944.

Immediately following the independence in 1957, agricultural cooperatives are reported to have been responsible for the marketing of about 40 percent of the total cocoa produced by the country. But the new president feared the cooperative movement was becoming not only an economic force but also a political force in rural areas and ordered the movement be disbanded, their assets confiscated, their economic functions transferred to the Cocoa Board (COCOBOD), and the Department of Cooperatives be dissolved. Under subsequent governments, cooperative development underwent frequent and major changes in direction, despite the fact that cooperatives were viewed as key instruments for agricultural and rural development.

From 1984, with the structural adjustment period implemented through the Economic Recovery Programme (ERP), the government reduced its role in marketing and assistance to farmers in several ways, starting with the Cocoa Marketing Board. A liberal approach to the development of cooperatives paved way for other types of rural and farmers' self-help organizations. In 1992, the government, established the Ghana National Association of Farmers and Fishermen (GNAFF) as a new farmers' organization to replace the Ghana Federation of Agricultural Cooperatives in order to set up a representative for producers' organisations (cooperative and non-cooperative). Furthermore, there was a massive investment for the development of FBOs, in particular by the World Bank from 2000 and then the Millennium Challenge Account (MCA) Compact from 2007. It led to a drastic rise in the number of FBOs. Recently, most training and support were focused on improving the commercial orientation of FBOs including entities adding value to agricultural crops such as processors and marketers.

#### *Overall Diagnosis*

In Ghana, the current legislation on cooperatives is the National Liberation Council Decree (NLCD 252) which gives the DOC the power to intervene in cooperative decision making. It is currently under review with the primary objective of enhancing the autonomy and independence of cooperatives. A survey on the legal forms of FBOs in 2010 revealed that most FBOs were registered of a sort and more than half the registered FBOs were smallholder dominated. Interestingly, three out of the four FBOs surveyed during the study were registered cooperatives, although one was registered with the Registrar Generals Department under the Companies Code of 1963.

In the absence of a reliable central database on FBOs in Ghana and the sociological profile of their members, existing data come from varied sources and are likely to overlap and contradict each other. According to the FBO Secretariat of the Ministry of Food and Agriculture, there are currently 5658 active FBOs validated. The DoC estimates a total membership of 2.4 million in 2005 projected to have increased to a little over 3 million over a 7-year period (2005-2011). The four groups studied in this report have together a total membership of 8,664. It seems that generally the proportion of males in FBOs exceeds that of females in contrast to the numbers of males and females engaged in farming activities in Ghana. On average in the four case studies, women represented a third of members.

The 2010 survey also reveals that most FBOs had been externally started. This is even more the case for national and regional level organizations which were initiated by either by government development projects or NGOs for their development interventions. Most of

national level organizations are serve multiple purpose, some being generalists and other sectoral (rice, cocoa, cotton, horticulture). Only regional level groups of the main products such as the Rubber outgrowers and Agents' Association (ROAA) and Kuapa Kokoo seem to be very focused and independent.

Most FBOs, including the 4 surveyed in the study, serve diverse purposes, with their main activities being mutual labour support, welfare services, input procurement, marketing, community development and access to credit. Of the 4 FBOs studied, 2 were involved in mutual labour support, all 4 were involved in welfare services, input procurement and marketing. None however offered processing services. Most cooperatives remain very small and are not able to take advantage of scope and scale economies. The assets base of these cooperatives is such that they are not able to hire managerial staff. All 4 groups investigated were active groups functioning mostly around economic activities of production, procurements marketing negotiations and loan contracting. Despite the widespread use of the FBO and cooperative concept in Ghana, there is very little information on their economic significance to the economy.

In the CAADP, farmer and rural organizations are the primary level of action. The FBOs are expected among other things to be able to participate in policy dialogue to ensure that their interests are reflected. Furthermore, in Ghana, the formation, nurturing and sustainability of FBOs and their networks is recognized as holding promise for the government's vision of accelerated agricultural development. But it appears that linkages between apex bodies and constituent primary groups are very weak and in most cases mal-functioning, and that the present capacities of the FBOs are inadequate to enable them effectively participate in policy discussion and programmes and to take full advantage of the opportunities that may exist.

### *Conclusion*

There is a strong belief in Ghana that the development of grassroots farmer organizations and the encouragement of a larger number of these small producers to be part of them is the most credible option to development the Ghanaian agriculture. It will contribute to achieve economies of scale and also improve access to essential services. In the context of privatization, FBOs could be the most effective marketing channel for agricultural inputs and products as well as extension and other relevant services. They could be very helpful in strategies for mobilization of savings.

There however remain a number of challenges that need to be overcome. The following recommendations are being made:

- A relevant stakeholder meeting for all the active stakeholders should be convened by the Ministry of Agriculture to harmonize the definitions and terminologies common to the FBO concept to facilitate communication on the subject. The Department of Cooperatives should facilitate the coming into operation of the new Cooperative Bill. There is need to commission a fresh survey and documentation (registration etc) of all the FBOs (cooperatives and pre-cooperatives) and a harmonization of data on FBOs. This could be facilitated by the FBO Secretariat with support from development partners.

- In respect of key challenges in regard to developing economic services, it is recommended to strengthen marketing and processing for agricultural products by FBOs, capacities of farmers and their FBOs to save and invest, and to improve access to development funding particularly for women farmers.

- Regarding key challenges to participating in public policies, the capacities of the FBOs should be developed to ensure participation in the CAADP and the monitoring of policies and programmes to hold governments accountable, an overarching national FBO platform should be facilitated, and the Department of Cooperatives and the Ghana Cooperative College should be strengthened.

## **1. Background**

### **1.1. Objective of the study**

This report has been written as the Ghana component of the study “***Farmer based organisations in West and Central Africa: diversity, dynamics, role of public policies***” which was commissioned by the FARM Foundation and carried out by a consortium of ISSALA-IRAM based in France with JEA VCO in Ghana.

It involves three countries belonging to the WAEMU (West African Economic and Monetary Union) and the ECOWAS (Economic Community of West African States): Cameroun, Burkina Faso, and Ghana.

The study aims to analyze the current situation of farmer based organizations (FBOs) engaged in the economic field and the endogenous and exogenous factors that contribute to the development of services to producers and to strengthening their contribution to the agricultural economy and supply chain organization. The study is to further formulate recommendations and proposals, which can contribute to public policy reform, with the aim at improving the economic capacity of FBOs, strengthening their market power and their capacity of contracting with other actors (private, public, inter-professional)

### **1.2. Method**

The study is based on a review of the available literature, interviews with resource persons and institutions, and surveys of a limited panel of FBOs (case studies) employing focus group discussion.

Four FBOs were selected following the review of the literature and consultations with the key institutions that work closely with FBOs namely Directorate of Agricultural Extension Services and the Department of Cooperatives. Three of the FBOs were expected to be active in food crops sectors and one in a leading export sector. All FBOs were expected to be playing economic functions for their members. With the limited number(4) of case study groups and the limited time (7 days including travel time) for field work the selection was concentrated on the southern Ghana regions of Greater Accra, Central and Western regions.

Based on such an analytical approach, this report includes the history of forms of economic organizations in agriculture, an overall diagnosis of the general situation of producer organizations and an analysis of the public policies. The report concludes with recommendations and suggestions on how producer organizations may be supported towards consolidation of agriculture and food sector as a whole.

### **1.3. Encountered difficulties**

The major difficulties encountered were the (1) limited time which constrained the length and hence depth of discussions and also (2) to some extent the inconsistency in the data.

## 2. Context

### 2.1. Economics and agriculture in Ghana

Ghana lies in the center of the West African coast, sharing borders with Côte d'Ivoire to the west, Togo to the east, and Burkina Faso to the north. To the south are the Gulf of Guinea and the Atlantic Ocean.

The total land area of Ghana is 238,537 square kilometers. The arable and permanent crop land is 5,809 thousand hectares constituting 18.39% of total land area (FAO, 2011).

According to the 2010 Population and Housing Census, the total population of Ghana stands at 24,658,823 (GSS, 2012) and at a growth rate of 1.822% (2011 estimates)

Ghana's economy has been strengthened by a quarter century of relatively sound management, a competitive business environment, and sustained reductions in poverty levels. Although the proportion of Ghana's population defined as poor fell from 51.7% in 1991/92 to 39.5% in 1998/99 and further to 28.5% in 2005/06, poverty still remains an important challenge (GSGDA, 2010).

The performance of the economy, as measured by the growth rate of the Gross Domestic Product (GDP), averaged 4.3% per year in the 1990s. Due to the external shocks, triggered by the decline in the world market prices of Ghana's major export commodities, cocoa and gold, GDP growth reduced from 4.4% in 1999 to 3.7% in 2000. From 2001 onwards, however, growth began to accelerate and reached a high of 7.3% in 2008, which is the second highest growth rate in the past three decades after the 8.6% recorded in 1984. In the wake of the global financial crisis and economic decline in 2007/2008, the real GDP growth rate declined to 4.7% in 2009 (GSGDA, 2010).

Ghana's GDP was estimated at \$39,151 million (GSS 2011 estimates) with a GDP per capita of \$1,598 (GSS 2011 estimates) and growth rate of 14.4% (GSS 2011 estimates). Rate of unemployment is 11% (CIA 2011 estimates) and the balance of payment and balance of trade are \$546.5 million (BoG 2011 estimates) and \$3,183 million deficit (GSS 2011).

The traditional structure of the economy with agriculture as the largest sector has begun to change and agriculture now only provides 25.6% of total GDP, compared to 25.9% for industry and 48.5% for services (GSS 2011). Agriculture however still is critical to the economy, employing over half the workforce on a formal and informal basis and accounting also for over half of the country's export earnings. The country produces a variety of crops in various climatic zones which range from dry savannah to wet forest running in east-west bands across the country. Agricultural and horticultural crops including cocoa, pineapples, cashew nuts, yams, grains, oil palms, kola nuts, and timber, form the base of Ghana's economy.

Ghana's agriculture is dominated by smallholders. Indeed, most of the farmers have small holdings and still produce crops using traditional methods or low resource technologies. It is estimated that about 31 per cent of the farm holdings are less than one hectare, 55 per cent are less than 1.6 hectares while only 18 percent are more than 4.0 hectares per farmer. This

signifies the importance of smallholders and the critical role FBOs have to play for family, regional and national agricultural production and food security.

## **2.2. Public Policies**

According to the national development agenda, agriculture should not only lead the growth and structural transformation of the economy but could also maximize the benefits of accelerated growth (MoFA, 2010). Agricultural policies could thus be expected to reflect the notable importance of FBO and to create the enabling environment for FBOs to thrive.

### *2.2.1. FASDEP II, CAADP and METASIP*

The Government of Ghana through the Ministry of Food and Agriculture (MoFA) has developed and implemented a number of policies and strategies as well as projects and various initiatives over the past decades with food security and poverty reduction as the main goal. These policies and strategies have included the Food and Agricultural Sector Development Policy (FASDEP I & II) formulated to provide a framework for modernizing the agricultural sector and making it a catalyst for rural transformation, in line with the aspirations of the country's Growth and Poverty Reduction Strategy (MoFA, 2007). Under FASDEP II, a value chain approach to agricultural development is adopted and value addition and market access, which are expected to lead to a structurally transformed economy with increased food security, new employment opportunities and reduced poverty. It is envisaged that the plan will be implemented through existing structures in the MDAs and other stakeholder organizations. Ministry of Food and Agriculture (MOFA) has the lead role in coordinating partnerships at all levels and in the monitoring and evaluation of the plan.

Ghana subscribes to the Comprehensive Africa Agriculture Development Programme (CAADP), an initiative under the AU/NEPAD to accelerate growth and eliminate poverty and hunger among African countries, by increasing public investment in agriculture by a minimum of 10 per cent of their national budgets in order to sustain a yearly agricultural growth of at least 6 per cent by 2015. These targets are in conformity with agricultural performance targets of the Ghana Shared Growth and Development Agenda (GSGDA), the ECOWAP of ECOWAS and the CAADP of NEPAD and are expected to contribute significantly to the achievement of the MDGs of the United Nations.

This is to be done through CAADP's strategic functions, regional and economic communities, national roundtables and the following four key pillars:

Pillar 1- Extending the area under sustainable land management

Pillar 2 - Improving rural infrastructure and trade-related capacities for market access

Pillar 3 - Increasing food supply and reducing hunger

Pillar 4 - Agricultural research, technology dissemination and adoption

The medium term challenge is to increase agriculture productivity and become internationally competitive. In Ghana the vision is that agriculture must become modernized and lead to structural transformation of the economy including shifting from agrarian economy to an industrialized one.

Ghana is implementing the CAADP through the FASDEP II. A Medium Term Agriculture Sector Investment Plan 2009-2015 (METASIP) has also been designed as the investment plan to implement the medium term programmes of the FASDEP II and of CAADP.

#### *2.2.2. Short to Medium Term Initiatives*

In the short to medium term the government has been implementing four main agricultural initiatives; block farming<sup>1</sup>, fertilizer subsidy, Agricultural Mechanization Services Centres (AMSEC) and National Food Buffer Stock Programme.

### **3. History of Collective Forms of Economic Organization**

#### **3.1. Pre-colonial and colonial era**

FBOs have always existed in Ghana in one form or another and have been promoted by various governmental and non-governmental institutions as well as other private organizations (J.A. Kwarteng, 2010). Indeed the basic concept of cooperatives dates back to the age of sedentary farming in various forms known as “Nnoboaa” among the Akan communities in which farmers teamed up to take up joint land preparation and sometimes also joint harvesting in each team member’s farm (Kayenwee 2001; Department of Cooperatives, 1990).

In addition to the existence of informal labour exchange groups, Adjetey (1978 cited by Salifu, 2010) mentioned the longstanding existence of local credit schemes in Ghana, which are commonly known as *susu* groups. *Susu* is a system in which any number of people may agree to contribute individual sums of money regularly into a pool, which are then handed to a participant at an appointed time.

A formal cooperative movement began in Ghana in the 1920s when the colonial government organized producers’ groups to improve the quality of cocoa for export. Cooperatives became a means to promote the production and to facilitate the collection of cash crops such as coffee, cocoa, cotton (Hussi et al. 1993). The main intention of colonial authorities in establishing agricultural cooperatives was to facilitate the implementation of their agricultural policies, to improve agricultural export flow toward the European market, and to ensure control of and maintain order in remote rural areas.

In 1929, the colonial government created the post of Registrar of Cooperative Societies within the Department of Agriculture to give cooperatives statutory recognition. Following the cooperative model in other British colonies in Africa and Asia, subsequent legislation in 1931, 1937, and 1968 expanded the powers of the Registrar of Cooperatives. The

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<sup>1</sup> In block farming, farmers cultivate their fields as a group to reduce overall costs and gain access to technical services and advices.

Department of Cooperatives (DOC) was established in 1944 specifically for overseeing cooperative development in Ghana (Dadson 1988 cited by Salifu, 2010). In the late 1940s and early 1950s, a first national organisation was set up, the Alliance of Ghana Cooperatives. During this period, the cooperative movement acquired real economic power built around a strong movement of cocoa cooperatives (Porvali, 1993).

### **3.2. Post-Independence Era**

Following Ghana's independence in 1957, the new sovereign government continued to promote agricultural cooperatives, and by 1960 the latter are reported to have been responsible for the marketing of about 40 percent of the total cocoa produced by the country.

The cooperative movement was becoming not only an economic force but also a political force in rural areas. It is recorded that the first president of the country developed distrust in agricultural cooperatives, which were subsequently dissolved in 1961 and their assets confiscated in favour of an organ of the ruling party, the Convention People's Party (Young, Sherman, and Tim 1981; Taylor 2003, cited in Tsekpo 2008).

Assets confiscated were those that belonged to the then Cooperative Bank and those of the then Cooperative Marketing Company. The assets of cocoa cooperatives were thus confiscated by the Government and their economic functions transferred to the Cocoa Board (COCOBOD). These takeovers were accompanied by the dissolution of the Department of Cooperatives for championing the cause of the dissolved cooperatives.

After the overthrow of the Nkrumah regime in 1966, the remnants of Ghana's agricultural cooperatives got revived from their ashes later under the military government led by the Provisional National Defence Council (PNDC) (Young, Sherman, and Tim 1981).

In 1968, the Cooperative Societies Decree was voted. To implement the decree, the Government set up the Department of Cooperative (DOC) within the Ministry of Employment and Social Welfare (MESW), which became the Ministry of Manpower Development and Employment (MMDE).

Although various governments of Ghana in the post-independence era viewed cooperatives as key instruments for agricultural and rural development, cooperative development during this period underwent frequent and major changes in direction (Dadson 1988).

### **3.3. Structural Adjustment Era**

In 1984 Ghana began the implementation of the first phase of an Economic Recovery Programme (ERP). As part of the ERP, the government following World Bank guidelines, planned to reduce the role of the public sector and to rely more heavily on the private sector for the services needed. This was a clear disadvantage for subsistence producers with scarce means and access to private services. But industrial tree crops such as cocoa, coffee, and oil palm seedlings, also grown by smallholders, were singled out for assistance. The government attempted to reduce its role in marketing and assistance to farmers in

several ways. In particular, the Cocoa Marketing Board steadily relinquished its powers over pricing and marketing.

In order to set up a representative producers' organisation (cooperative and non cooperative), the government, established the Ghana National Association of Farmers and Fishermen (GNAFF) by a Presidential Commission in 1992, as a new farmers' organization to replace the Ghana Federation of Agricultural Cooperatives. The new organization was to be funded by the farmers themselves to operate as a cooperative venture at the district, regional, and national levels.

This liberal approach to the development of cooperatives paved way for other types of rural and farmers' self-help organizations for income-generating activities to be formed, all of which are commonly referred to as farmer-based organizations (FBOs). In particular, between 2000 and 2007, the World Bank alone invested more than US\$9 million for the development of FBOs as part of Agricultural Services Sub-sector Investment Programme (AgSSIP 2007).

### **3.4. Current evolutions (since 2007)**

The period since 2007, especially 2007 to 2011 saw a drastic rise in the number of cooperatives and many other forms of organizations were formed throughout the country. Salifu *et al* (2010) noted that this rapid rise is due to NGOs (of which Technoserve Ghana), government agencies (such as the Ministry of Food and Agriculture -MoFA-Extension Services), with support from development partners notably CIDA and GIZ and private investors who increasingly see rural collective action as one important means to achieve agri-business development objectives. In practice, the emphasis has been on pre-cooperative farmer-based organizations. Salifu estimated the number of FBOs in Ghana to be around 10,000, mostly located within 23 districts within 5 regions namely Ashanti, Central, Eastern, Northern and Volta. Most of these FBOS were local level producer/processing or marketing groups which had rather weak (if at all) structures at the regional or national levels.

The major contributor to the FBO development drive of this period was the Ghana's Millennium Challenge Account (MCA) Compact. In 2007, the Millennium Challenge Corporation (MCC) approved a five-year US\$547 million anti-poverty compact with the Government of Ghana and a significant proportion of this amount has been used in the development of FBOs. The Farmer and Enterprise Training in Commercial Agriculture under the MCA sought to accelerate the development of commercial skills and capacity among Farmer-Based Organizations (FBOs) and their business partners, including entities adding value to agricultural crops such as processors and marketers. (MCA Compact). It also involved capacity building among extension service providers. According to the Compact Completion Report (December 2011), 1,242 FBOs involving 66,930 farmers were developed through the Commercial Development of Farmer Organizations (CDFO) Project of the MCA alone between 2007 and 2011.

The period has also seen efforts to network and strengthen regional and national structures. These efforts have been particularly supported by the FBO Unit at the MOFA-Extension

Services Directorate with support of CIDA and GIZ. Other organizations like IFDC and Oxfam have also promoted the networking and creation of FBO apex bodies. The formation of the Ghana Federation of Agricultural Producers (GFAP) was the result of such efforts (refer section 4.2.1 on National Level Organizations).

## **4. Overall Diagnostic**

### **4.1. General situation of FBOs**

#### *4.1.1. Forms*

FBOs in Ghana range from informal village-level groups to organized groups. The informal village-level groups form the greater proportion of FBOs in Ghana. A survey (Salifu, 2010) on the legal forms of FBO conducted among 501 groups in 2010 revealed that approximately 79% of the FBOs were registered with at least one of the following: the Department of Cooperatives, the District Assembly, Ministry of Food and Agriculture, Registrar Generals Department, and Farmer Union. This rate varies by regions, with about 85% registered in the Southern Ghana, as compared with only 60% in the North. About 57% of the FBOs that were registered are smallholder dominated. Agricultural extension agents (AEAs) have played a very important role in the establishment of FBOs. Salifu (2010) shows that most FBOs were externally started (58%).

The definition of an FBO is still nebulous in Ghana particularly among non-cooperatives. There appear to be loose use of terminologies such as *FBO*, *farmer group*, *farmers' association*, *farmers' union* interchangeably.

Among cooperatives there is a vertical relationship from community level societies through district/regional level unions to national associations which converge into the Ghana Cooperative Council as the ultimate apex body. This structure is however not subscribed to by non-cooperatives. MOFA and the Department of Cooperatives, the two principal government agencies that have championed FBO development over the years are not harmonized in this aspect.

#### *4.1.2. Legal framework*

Ghana's first cooperative legislation dates back to 1929. Consecutive legislations were made in 1931, 1937, and 1968. The latter is the Cooperative Societies Decree (1968), National Liberation Council Decree or NLCD 252.

Under NLCD 252, application for registration shall be made to the Registrar of Cooperatives at DOC. The 1968 decree allows the Registrar to retain considerable control over cooperative organizations (approval of the granting of loans to members of cooperatives; approval about the use of production surplus; countersignature of any payment issued by a cooperative; entitlement to dissolve the board of directors and appoint a caretaker to govern the business). In addition the members of cooperatives are not free to buy or sell their property rights and thus to define the most suitable financial structure.

NLCD 252 allows also for government assistance to cooperatives. Subject to regulations that the government may formulate, the government may grant loans to, take shares in or give financial assistance in any other form to any registered cooperative.

In an effort to revitalize the cooperative movement, in 2001 the Department of Cooperatives drafted a new cooperative bill (not enacted), with contributions from relevant stakeholders (the Cooperative Council, the Cooperative College, and some representatives of national agricultural cooperatives) to replace the 1968 Cooperative Societies Decree. The bill was reintroduced in 2004 with the support of the Cooperative League of USA (CLUSA) after the inputs of cooperatives have been incorporated. The bill was believed to be at cabinet level at the time of the field work in 2012.

Although the cooperative bill is still in draft form, inaccessible to the public, the drafters of the bill revealed that it has the primary objective of enhancing the autonomy and independence of cooperatives, thereby reducing the power of DOC to intervene in cooperative decision making (Tsekpo 2008). The bill also includes a proposal for the establishment of a Cooperative Development Fund to sponsor education and training of cooperative members and to promote cooperative activities (Tsekpo 2008).

The field work results showed that three (the 2 rice groups and the vegetable group) out of the four FBOs were cooperatives registered with the Department of Cooperatives and registered also with the FBO Secretariat of MOFA as well as with their local district/municipal authorities. ROAA however was registered with the Registrar Generals Department under the Companies Code of 1963. Whereas the 2 rice groups resulted as follow up activities to government irrigation projects, the other 2 began out of the initiative of groups of farmers and rubber agents.

According to all the food crop producer groups met with during the study, as non-profit making voluntary associations, FBOs do not pay any taxes for their corporate activities except for annual fees paid to the Registrar Generals Department or the Registrar of Cooperatives as the case may be, during submission of their end of year returns. Individual members of FBOs engaged in commercial farming activities are however subject to the Internal Revenue Act-2000 (592) Section 7 (income from a business). The rubber producer group indicated of their information on a retention tax for tree crops starting ten years from the year it comes into maturity (which is 7 years post-planting in the case of rubber). For the first batch of rubber outgrowers that planted in 1995, for instance, this tax liability is expected to start from this year 2012. ROAA is still hoping to negotiate with Parliament for a fair rate and a consolidation of the withholding tax with any other tax that may also accrue.

#### *4.1.3. Number*

A national FBO Secretariat has been set up at the Ministry of Food and Agriculture-Directorate of Agricultural Extension Services (MOFA-DAES) and acts as a Secretariat to the FBO National Steering Committee whose activities cover all FBOs in the country. It has undertaken in 2008 an exercise of registration of all active FBOs in the country to generate a credible database of FBOs.

In the exercise towards registration of FBOs in 2008, MOFA-DAES called for voluntary registration by FBOs and had them screened by a team of consultants for validation and recommendation of those eligible to receive support.

Eligibility was defined based on a combination of the following factors among others:

- proof of formal registration with a public institution (DOC, MoFA, Registrar General's Department, District Assembly, and so on),
- existence of a collective bank account,
- existence of written rules (constitutions or by-laws),
- evidence of regular internal gatherings (open to all members),
- evidence of regular financial contributions (made by the members), and
- evidence of active leadership.

At the end of the exercise, out of a total of 3,052 FBOs and agricultural cooperatives, 2,324 were identified as eligible, and 728 were identified as ineligible for public support. Currently 5658 active FBOs have so far been validated and included in the database (FBO Secretariat).

There is an absence of a reliable central database on the sociological profile of members of FBOs including formal cooperatives in Ghana. Numbers of FBOs therefore come from varied sources and are likely to overlap and contradict each other. According to Ghana Cooperative Council report, there were as many as 2,852 registered cooperatives of which 1,463 (representing 51.3%) were agricultural cooperatives. The total membership of the cooperatives movement in Ghana was estimated by the Department of Cooperatives (DoC) and the GCC at 2.4 million in 2005. This number is projected to have increased to a little over 3 million representing over 25% growth over a 7-year period (2005-2011).

The four groups studied, together have a total membership of 8,664 (Table 1 below) which averages as 2,166 with room for growth especially for the Rubber Outgrowers and Agents Association while the others seem to be limited by land availability on the project site (for the rice groups) and geographical boundary (the Eastern Gomoa group locked within the district boundaries).

#### *4.1.4. Gender*

Not much gender analysis of FBOs appears to have been done in terms of women-only FBOs and proportion of women members in all-gender FBOs. Generally however the proportion of males in FBOs exceeds that of females in contrast to the numbers of males and females engaged in farming activities in Ghana. Women constitute over half of the agricultural labour force and are credited with producing around 70 per cent of the country's food (African Development Fund, 2008). Ghanaian women do most of the planting, weeding, harvesting and transporting of produce and also dominate in food crop farming. Women also accounted for 95 per cent of those involved in agro-processing and 85 per cent of those in food distribution (MOFA, undated).

In the four case studies looked at as part of this study, none of the 4 FBOs was a single sex producer group, each of the groups however comprised of over 60% men with the average percentage of women for all the four put together being about 32%.

**Table 1: Gender Analysis of FBOs (Among case study FBOs)**

FBO	Females	Males	Total	% Females
Rubber Outgrowers and Agents Association (ROAA)	1621	3919	5540	29.3
Eastern Gomoa Vegetable Cooperative Union	210	320	530	39.6
Osudoku Agricultural Cooperative Ltd	916	1584	2500	36.6
Ashaiman Irrigation Farmers Cooperative Society	17	77	94	18.1
<b>Overall</b>	<b>2764</b>	<b>5900</b>	<b>8664</b>	<b>31.9</b>
Average	691	1475	2166	31.9

## 4.2. Main organizations

### 4.2.1. National level organisations

Attached as appendix 1 is the summary profiles of a number of FBO apex bodies (national and regional) that participated in a Ministry of Food and Agriculture (MoFA)'s FBO Apex Bodies' Capacity Building Forum held in November 2011.

#### a. Generalist organisations

The **Ghana National Association of Farmers and Fishermen and Fishermen** (GNAFF) was established in 1992 on the mandate of the 1992 constitution of the Republic of Ghana as a Non Governmental Organization to play a proactive role in agricultural and rural development of Ghana. GNAFF is structured at four level (i.e. community, district, regional and national). In 2002, the Association embarked on a restructuring and reorganization programme. According to the national coordinator and the administrator, membership reaches 3,000,000 individuals. The membership of GNAFF is mainly opened to smallholder farmers and fishermen.

GNAFF's main activities include the mobilization of agricultural producers and the presentation of a unified front and a stronger voice; the contribution to policies by members nominated to serve on Boards, Commissions and Committees of Ministries, Departments and Agencies of Government; the facilitation of an access to technologies, credit, markets etc. in order to increase productivity and incomes of members, and the contact with partners from the government, private sector, NGOs (local and foreign) that want to invest in the agriculture sector.

The **Peasant Farmers Association of Ghana** (PFAG), membership is made up of farmer groups and individuals numbering over 30,000 in approximately 50 districts in all 10 regions of Ghana. PFAG was founded in 2005 through an initial partnership with Oxfam. Since 2005 PFAG has grown to stand alone, independent of Oxfam and has become known among civil society organisations and NGOs fighting for trade justice, fair agricultural and trade policies and poverty reduction. Its work includes advocacy and lobbying, research and capacity building (source PFAG).

The **Farmers' Organization Network in Ghana** (FONG) is an apex body of small scale farmers and fishermen based organizations in Ghana. It was established in 2003 with the vision to make farming an attractive business venture for small scale operators. FONG's mission is to create a network of those organizations in Ghana, to empower individuals and members in order to contribute to agriculture development, economic growth and sustainable use of natural resources. FONG is a member of the network of Peasant organizations and Producers in West Africa (ROPPA). FONG estimates its membership around 3,500 persons.

The **Apex Farmers Organization of Ghana**, established in 2003, is an apex organization for farmers' organizations. It has 37 organizations members. The mission statement is to unify farmers' organizations in Ghana to lobby, provide services and information in order to enhance security, financial and economic advantages of its members. APFOG is run via a national office based in Accra and is supported by four zonal offices. The National Executive Council is the decision-making body and consists of five members representing different commodities.

In October 2009, the four organisations formed the **Ghana Federation of Agricultural Producers** (GFAP) which currently represents Ghanaian farmers on the ROPPA. GFAP was launched under the theme of "enhancing agricultural development with a united voice". GFAP is a private non-governmental organisation formed to spearhead the course of unifying all farmer groups in Ghana and to advocate favourable policies for agricultural producers in Ghana

The main objectives of GFAP are threefold : to establish process for strong lobbying and advocacy for the establishment of an agricultural development funds by the Government that would support the value chain agriculture products in Ghana ; to provide a collective forum for members to exchange information and share ideas, issues and constraints relevant to the development of their own food businesses ; and to initiate schemes to promote Ghanaian agricultural produce and collaborate with any other body whether local, regional, national or international, on projects that will further the purpose of the Federation.

#### *b. Sectoral organizations*

##### Rice sector:

In the rice sector, there is no professional representation at national level but a rice inter-professional body, **Ghanaian Rice Inter-professional Body (GRIB)**. It was created in 2004 under the FSRPOP (Food Security and Rice Producer Organisations Project), following a

series of national consultations gathering the stakeholders of the sector. The GRIB has been registered as a Company Limited by Guarantee on 30<sup>th</sup> October 2004. The concept of inter-professional body was quite new in Ghana and there was no specific legal context concerning them.

GRIB's membership has increased since its creation: The body had 21 registered members in 2005 and 98 registered members representing 8000 stakeholders in 2008: 27 rice FBOs (representing around 7,000 farmers), 12 rice millers groups, 8 women rice marketers' groups, 7 par-boiler groups, 6 rice brokers, 3 importers and 1 input dealer.

GRIB was established through a Minister of Food and Agriculture Initiative with a rather "top-down" approach. The decentralization of GRIB is in progress since 2006, with the election of zonal representatives to be members of the executive committee of GRIB.

GRIB's actions include member training in group development (group dynamics, proposal writing, and participatory planning of activities) or economic services (record keeping of business operations and profitability analysis, training in input cost negotiation and bulk purchases), information and advocacy. It has been implementing pilot operations, such as a credit line for rice marketing or quality upgrading. GRIB is also lobbying for a Rice Development Fund, which could be financed by a 5% levy on imported rice. GRIB's activities are financed in part with dues of between GHS25.0 to GHS150.0 depending on size of operation of member (Even, 2008).

#### Cocoa sector:

The state has retained full control on the cocoa industry particularly the marketing system and has been setting a minimum price at the start of each season based on its projected sales income less expected costs. The cost of state support to the sector is therefore of critical importance – the higher the expenditure on government outfits and workers, the less there is available for farmers. At times, farmers have received less than 30 per cent of the export price, with the rest going to government. The presence of a farmers' mouthpiece is therefore most critical. There is a national apex **Association of cocoa, coffee and Shea nut farmers**. Membership comprises all cocoa, coffee and shea nut pickers across the country with their head office in Accra. The association is governed by a system of district and regional Chief Cocoa farmers from all the cocoa growing districts and regions and headed by a National Chief Cocoa Farmer. They officially speak with government on behalf of cocoa farmers. Two of their representatives serve on the Board of the Cocoa Marketing Board (Baah, 2008).

The association operates actively at the national level as a mouthpiece for cocoa farmers in negotiations with the COCOBOD (government). Negotiations have led to increases of the farmer price as follows: 2008/2009 GHc632/tonne, 2009/2010 GHc2,208/tonne and later to GHc2,400 in the same year and 2010/2011 Ghc3,200 (Press Statement, Association of Cocoa, Coffee and Shea nut Farmers, January 2011).

There has been the development of sub-groupings under the apex such as Kuapa Kokoo (a trading company involving over 60,000 cocoa farmers).

### Cotton sector:

The **Ghana Cotton Farmers Association** is composed of a number of farmers producing cotton in the three northern regions of Ghana. Just as cotton production has faced challenges so has the association. It is relatively weaker compared to those of cocoa and other commodities or compared to the cotton farmers in Burkina Faso. This negatively affects the entire cotton production system in Ghana causing lots of inefficiency, both on behalf of the cotton companies in negotiations and also in terms of efficient input supply schemes.

The association has also been affected because in the Government's effort to revamp the cotton industry it has entered into an agreement with three big companies, Armajaro, Wienco and Olam Ghana giving them the sole right to produce cotton in the country (PFAG and the Association of African Cotton Producers –AproCA- Accra Seminar Report, 2012).

### Horticulture sector:

**Vegetables Producers & Exporters Association of Ghana (VEPEAG)** is a national organization duly registered under the company's code of 1963 limited by guarantee. It was created in 1997 by a group of vegetable producers and exporters. They currently have 150 members.

At formation, the association had a mission to promote and establish Ghana as an important vegetable producer and exporter on the world market. It has established relationships with small vegetable producers in Ghana as well as importers in European markets.

VEPEAG provides marketing information, lobbies the government for the necessary support for the vegetable industry, and organizes regular workshops and seminars on good agricultural practices for members and sources produce from members and exports as a group.

Right from its inception, VEPEAG has been nurtured by the MOFA through institutional support of its secretariat, training, and the provisions of a central grading and packing facility. VEPEAG has also developed close ties with local and international agencies such as Ghana Export Promotion Council, CARE International, TechnoServe, Amex International and Ghana Investments Promotion Center who provide a wide range of assistance from institutional support, training in agri-business, and actual sponsorship to international fairs and conferences.

The secretariat of the Association is managed by an executive council. Also serving on the executive council are coopted members from relevant linkage organizations like, MOFA, The Ghana Export Promotion Council (GEPC) and Ghana Investment Promotion Center (GIPC). VEPEAG is represented on the board of the umbrella organization FAGE (Federation of Associations of Ghana Exporters).

The field work showed that the 2 rice groups were affiliated to both PFAG and GRIB whereas the Eastern Gomoa Group (a predominantly vegetable producer) group had an affiliation with VEPEAG although not as a member organization but in a kind of outgrower

relationship. The Rubber Outgrowers and Agents Association in her books is expected to have a membership affiliation with APFOG but this is non-functional on the ground because the association's members are not yet convinced of the benefits of the services they could receive from belonging to APFOG.

#### *4.2.2. Regional level organizations*

At the regional level, there are mostly multi-purpose groups that have been initiated by government development projects, NGOs for their development interventions, church/faith based organizations or banks and other financial institutions for purposes of credit disbursement (even though the credit is disbursed to individuals). The members' motivation is usually the help coming from the initiators more than on self help mobilization. Their sizes vary and normally range between 50 and 1000. NGOs often work with community based groups in the areas facilitating access to and adoption of technologies towards increasing agricultural production and productivity, value addition and market facilitation. National apex bodies also may serve as collaborators in the capacity of NGOs to reach farmers at the grassroots. The regional level groups may be collecting dues from their members but normally have no financial obligation to these NGOs.

Regional level groups that are in the main product associations such as the Rubber outgrowers and Agents' Association (ROAA) (see case study) and Kuapa Kokoo however tend to be very focused and independent.

#### **Kuapa Kokoo**

Until 1993 the government exercised full monopoly control over Ghana's cocoa trade through the Ghana Cocoa Board (Cocobod). Cocobod contributed to Ghana's international reputation for high quality cocoa by providing a Research Institute, quality control programmes, and subsidised inputs to farmers. By regulating sales and exports, Cocobod aspired to protect growers from price fluctuations, but farmers were often cheated by Cocobod's buying agents and received less than 40% of the world market price. In the 1970s and 1980s the industry experienced severe difficulties as plummeting world prices and drought, hit production. In 1993 the government began the liberalisation and restructuring of the cocoa industry in line with structural adjustment programmes. Cocobod was restructured and the number of employees were divided by ten, while services such as marketing and technical support were opened up to private companies. Currently, 24 private licensed buying companies (LBCs) have been granted licences by the government to buy cocoa from farmers on behalf of the Cocoa Marketing Company Ltd (CMC), the marketing arm of the COCOBOD which retains its monopoly on exports. LBCs can set up operations at the cocoa buying stations in around 2,700 locations in the cocoa growing areas of southern Ghana, where they compete to buy cocoa beans from farmers. They pay farmers the official price set by COCOBOD at the beginning of each season and receive a fixed 9% margin from CMC. Competition among the companies is generated through non-price strategies such as prompt cash payment and greater provision of services such as subsidised fertilizer and credit. (Fair Trade Foundation)

Kuapa Kokoo Limited (KKL) was formed in 1993 by a group of cocoa farmers supported by Twin Trading and SNV. It became a cooperative in 1996 as Kuapa Kokoo Union (KKU). Kuapa Kokoo is the only farmer-owned company among the LBCs and the only major cocoa

producer cooperative. In this marketing role, Kuapa Kokoo purchases cocoa from members and other farmers on behalf of the state-run cocoa board (Sanz, 2003). Kuapa Kokoo sells some of its cocoa through the Fair trade system (27% of production in 2008/09) The rest is sold through the government marketing board. KKV received its first Fairtrade certification in 1995; it is the only source of FT cocoa in Ghana.

Kuapa Kokoo now represents almost 50,000 small-scale cocoa growers who produced 35,000 tons of cocoa beans in 2008, representing 5% of Ghana's total production (FAO). Kuapa Kokoo is a composite organisation under the umbrella of the KKV. KKV was registered and incorporated in Accra on 30th July 1996 under the companies Code 1963 as a company limited by guarantee. The sub-units are:

- Kuapa Kokoo Limited is the commercial and trading wing, a private company accredited as a Licensed Buying Company (LBC) and authorized to carry out cocoa purchasing activities throughout the country. It provides a range of training programmes and services such as subsidised agricultural inputs.

- Kuapa Kokoo Farmers Trust was set up in 1996 to receive all general funds meant for all the farmers. Most of the funds are obtained from Fairtrade Premiums. Disbursements are made to provide social infrastructure and income generation projects for farmers.

- Kuapa Kokoo Credit Union is a legal entity that promotes savings schemes and performs the role of a rural bank

- Divine Chocolate is a UK joint venture company set up by Kuapa Kokoo, Twin and The Body Shop and supported by Christian Aid and Comic Relief. DC markets chocolate products made from Kuapa Kokoo cocoa in the UK, Europe, Canada, and the US. Kuapa Kokoo owns a 45% share in the company and has two elected representatives on the board.

The government price has effectively been above the Fairtrade minimum price in recent years due to high world prices. It includes an additional price differential of up to 10% for high quality Ghanaian cocoa beans. Kuapa Kokoo has been able to improve the livelihoods its members with the additional income from Fairtrade premiums that has been used for:

- Direct payments to farmers in the form of an end-of-year bonus
- Social projects including the provision of wells and bore holes for drinking water
- Mobile health programme visiting members' villages
- The construction of two day-care centres, a block of six classrooms and purchase of two mobile cinema vans for a farmers' education programme
- Construction of warehousing at Tema port
- Employment of Development Officers to advise farmers on good agricultural practices, set up training programmes in management and leadership skills, and organise HIV/AIDS workshops

- Alternative income generating schemes, particularly for women, such as tie-dye textiles, soap making, palm nut production and palm oil extraction, corn milling, and snail farming for local and export markets (Fair Trade Foundation).

Source: Sanz Cortés, 2003 and Kuapa Kokoo website

### 4.3. Activities and Member Services

#### 4.3.1. At grassroots level

The purposes for which FBOs are formed are as diverse as the groups themselves.

A core function for FBOs in food production is the purchasing and supply of inputs. Some of the services they undertake include land preparation, seed procurement and distribution, harvesting of crops, processing and marketing of produce, sourcing of funds and agricultural machinery and training of farmers.

FBOs normally are involved in one or more of the activities mentioned above and engage at the same time in livelihood protection activities (such as external fund-raising, community work, or mutual support in case of illnesses, funerals, weddings, and so on), environmental management (to regulate the use of common natural resources such as forests, groundwater basins, irrigation schemes, pastures, fish stocks, and so on).

Salifu (Salifu et al 2010) describes the main activities of the 501 FBOs from 40 districts drawn from 6 regions. It shows that many FBOs could best be described as multipurpose groups. These activities are described below, classified by order of importance in Salifu et al. (2010). The field work during the study revealed some additional results in respect of the various activities popular with FBOs.

i. **Mutual labor support** (MLS) refers to a situation where members of an FBO pool labor to work on each member's farm in rotation. It is widely practiced among members, especially when seasonal labour requirements are at a peak. Close to half of the total FBOs practised MLS.

According to the field work, some members within the 2 rice groups and the Eastern Gomoa vegetable group offered mutual labour support to each other when they found it necessary. It was not however organized as a whole group activity. Mutual labour support was however absent with the Rubber group where permanent and casual paid labour was the common practice. It was however possible for 2 outgrowers with relatively smaller plantations to share the services of one tapper.

ii. **Welfare services** (47% of the FBOs): FBOs discharge their social responsibility by assisting members in times of need. In instances such as funerals, weddings, naming ceremonies, sickness and hospitalization, members pool resources together to support the individual in need. In cases, money can be taken from the group's bank account.

According to the field work, all four groups offered some welfare solidarity to bereaved members in particular. ROAA had it well structured with regular dues collected and a welfare constitution that spelt out benefits and conditions as well as mode of payment to bereaved members and next of kins of dead members.

iii. **Input procurement** (24% of the surveyed FBOs) such as fertilizers, insecticides, herbicides and equipment is a core economic function for FBOs. It appeared that the majority of the FBOs in this collective activity paid cash for their inputs with very few FBOs obtaining inputs on credit from dealers. The three main reasons why FBOs collectively procure inputs are: (a) to minimize transportation costs; and (b) to enjoy discounts that come with bulk purchases or service provision; (c) input dealers prefer selling on a credit basis to groups rather than individuals.

According to the field work, all 4 groups facilitated input procurement for members through bulk negotiation and purchasing. ROAA and the Ashaiman group retailed the procured inputs to their members. ROAA through its input store and the Ashaiman group through their Farmers' Bank. The Ashaiman one was repaid in cash or kind while the ROAA one was a cash and carry system. In both cases however the price is better than the prevailing market price.

iv. **Marketing** (about 13% of the surveyed FBOs): Two main reasons why members of FBOs engaged in marketing are: first, to minimize the cost of transportation; and second, to give members of the group collective bargaining power. With this form of marketing, members of an FBO do not necessarily engage in collective production or agro-processing but only decide to use a common means to transport their product to market centers. In most cases, one or two members accompany the product to sell on behalf of the group.

According to the field work, all 4 groups negotiated output prices for their produce and agreed with the buyers on unit prices which would apply for all members. Only the Eastern Gomoa group did joint marketing. The Ashaiman group also marketed only produce that belonged to group.

v. **Community development** (15% of the FBOs): weeding and sweeping around their environment; planting trees in and around the community; and lobbying and contributing money or labor for the construction of schools, hospitals, boreholes, wells, and electricity

According to the field work,

vi. **Access to credit** (12% of the surveyed FBOs): members of an FBO borrow money available in the group's bank account often with no interest; through the *susu* system, where members contribute equal amount of money at regular intervals and the total amount is passed on to one member until each and every member receives his/her share of the contribution; or some others team up to obtain loans (the Agriculture Development Bank credit groups).

According to the field work, all 4 groups considered facilitating members' access to credit an important service. Executives therefore sourced for funding/financing sources and arrangements or favourable packages. They sourced for projects with pre-financing components such as government or NGO or development partner arrangements and grants. ROAA has negotiated for a number of phases to the Rubber Outgrower Plantation Projects which gives its members a grant component and a production credit component for pre-financing the plantation till after maturity. ROAA executives also negotiate for better interest

rates and repayment terms for its members. The other 3 groups similarly look for government and NGO arrangements or packages with favourable conditions to their members. ROAA also has begun to run a credit union which is aimed at enabling members to obtain soft loans (3% interest rates) for farming and other activities. The Ashaiman group also operates a “Farmers Bank” that also gives soft loans in kind and inputs to members.

vii. **Technical advice:** groups are set up to access technical information (contact groups in relation with extension workers of DAES or with NGOs).

viii. **Processing FBOs** are usually formed to support the processing of agricultural output. A classic example is given by dairy processing groups collecting milk and transforming it into butter, yogurt, and/or cheese especially in the Greater Accra and Northern regions. Other examples observed in Ghana are shea butter processing groups, palm oil processing groups, gari (ground cassava) processing groups, smoked fish processing groups, and so forth.

According to the field work, none of the groups investigated was into any serious processing activity.

ix. **Other Services:** All 4 groups also facilitate training and other capacity building programmes for their members. ROAA is able to pay for training consultancies for its members. Others facilitate such trainings for their members through the support of other facilities. The Eastern Gomoa group for instance was benefiting from a management capacity development support/mentoring through a BUSAC facility.

ROAA was also into nursery stock production and supply to its members

#### 4.3.2. Larger organizations

Beyond this multitude of small local organisations, larger organisations had been set up around certain sectors especially for the promotion of production and exportation of produce (Horticulturalist Association of Ghana, Vegetables Producers and Exporters Association of Ghana, Yam Farmers & Exporters Association, Cotton Growers Association, Citrus Growers Association of Ghana, etc.). They play an important role in facilitating relations between producers and the market (market information, upstream and downstream negotiation, marketing and input supply, transportation, processing).

Groups such as the Vegetable Producers and Exporters Association of Ghana offer technical services in terms of business planning for export crop producers.

The Rubber Outgrowers and Agents Association (see case study in appendix) offers nursery stock production and supply, price negotiation with the main rubber buyer, bank interest rate negotiation, input procurement, fund management e.g. the fidelity bonus, a credit union and a welfare scheme.

#### 4.4. Perception of FBO dynamics

Despite the realization that FBOs hold promise for moving Ghana’s agricultural sector forward, including improving agricultural output and employment, there is limited evidence on their characteristics, activities, and performance, and the sector seems yet less vibrant than expected.

#### *4.4.1. Economic services*

Despite the widespread use of the FBO and the cooperative concepts, there is very little information on their economic significance to the overall economy.

In the cooperative sector: the Ghana Cooperative Council (GCC) and the Department of Cooperatives estimate that there are approximately 2,400,000 members. This approximates to 25% of the economically active population. However, the weak linkages between the primary societies, the district/regional unions and the federations make it difficult to verify the veracity of this figure.

Information on the assets and finances is difficult to come by. Managers of the cooperative movement, officers of the DOC and other independent observers of the state of cooperatives in Ghana often suggest that the poor performance of cooperatives and also the current structure of the cooperatives may be attributed to the involvement of government in cooperative activities including the introduction of cooperatives. Patronage often disorients cooperatives, making them consider themselves as subverted organizations rather than member-owned and democratically controlled enterprises with a mission to produce and share surplus among members (Tsekpo, 2008).

The evidence is that most cooperatives in Ghana remain very small and for that matter are not able to take advantage of scope and scale economies. The assets base of these cooperatives is such that they are not able to hire managerial staff. Thus, the administrative function is taken up by volunteers who must often train themselves with their own resources.

Production and service cooperatives appear to suffer from the old orientation that positions cooperatives to take advantage of government and donor resources. The FAO observed that the decline in government assistance to the agricultural sector, coupled with governmental decentralization and liberalization of market conditions have led to a dramatic fall in public services to rural areas, to a weakening of farmer organization, business competitiveness, increased rural poverty and restricted national economic growth (FAO, 2003). In the situation where production cooperatives do not perform joint marketing, the absence of subsidized inputs has limited their role to the search for credit.

The successful cooperatives point to the fact that effective management is an important element in sustainability of cooperatives in a market-oriented economy. Cooperatives that have a management with clear vision are able to identify opportunities for generating surplus and investing the surplus to take care of the community and also distribute surplus to members (Tsekpo, 2008).

Government officials advise groups to form cooperatives to qualify for such facilities as may be available under the poverty reduction lending. The main effect of the way cooperative formation is engineered by public officers is that communities and individuals equate cooperatives with the formation of groups to secure funding from government, NGOs and other donors. The outcome of this view is that most cooperatives seek resource inputs particularly credit believing that it is the only legitimate activity of the group. Therefore many cooperatives stop holding together and may break up when they cease to receive funding or

when they fail to attract any funding. This may account for the large number of cooperatives registered and the few that are active.

The situation is made more precarious with the liberalization of the agricultural inputs market. Since the liberalization of the agricultural inputs market, cooperatives can only anticipate financial help from the state and other agencies through microfinance schemes. Many NGOs which are filling in the gap of delivering agricultural inputs since liberalization have no preference for cooperatives, as they often prefer to experience the dynamics of group formation as part of their activities (Tsekpo, 2008).

It is not an exaggeration to argue that most producer and service cooperatives remain functional as a result of their engagement in non-economic activities. They make regular contributions and raise funds to participating in the social engagement of their members (sickness, funerals, etc.) In the absence of any social insurance schemes covering the majority of these cooperative members who operate largely in the informal economy, members treasure these non-economic activities as a social support system.

An FBO Apex Bodies Forum organized by the MoFA-DAES with funding from CIDA in November 2011 revealed that FBOs and FBO apex bodies are far weaker and do not measure up to the standard of being self-evolving, self-sustaining, competitive economic or commercial entities (FBO Apex Capacity Building Forum, November 2011).

This was collaborated during the field work by the Department of Cooperatives which attributes this state of affairs among other things to its own weak capacity (staff and logistics) to supervise and backstop grassroots group activities. Likewise, the Ghana Cooperative Council (GCC), the apex body of all cooperatives, also admits to its weaknesses, a situation it attributes to the decline of the cooperative movement as a whole and over-dependency on government support. Weak management, lack of coordination and undue interference by government authorities is how the GCC characterized the state of the movement.

There is however much more cohesion at the basic unit level especially among self-evolved FBOs. The general situation of weakness notwithstanding, there nevertheless are a few success stories that inspire hope for FBO activities in Ghana.

Field study results showed that the rice groups had been the products of government irrigation projects while the Rubber group and the vegetable groups had been more out of the initiatives of founding members. All 4 groups investigated were active groups functioning not around non-economic activities but more around economic activities of production, procurements marketing negotiations, loan contracting etc.

All 4 had some reasonable assets including Office facilities (built for the association as part of the assistance under ROPP phase II) and furnishings, 1 4X4 vehicle, motorbikes for staff, a 7.5ha rubber nursery and group rubber plantation for ROAA. Ashaiman and Osudoku also have office facilities, drying floors and storage barns and tractors inherited from the irrigation projects and from JICA.

In terms of management and administration, ROAA had its own paid staff including 3 university graduates who served as Coordinator, Accounts Officer and Credit Union Officer respectively. These were supported by other office and field staff to assist the ROAA executive Committee in the day to day running of the association. The 2 rice groups still

enjoy the support of the Irrigation Development Authority Officers and District Cooperative Officers to help them with management and the field work. Ashaiman group also had a paid accounts staff who assisted them with running the Farmers' Bank. The Eastern Gomoa group was benefiting from technical assistance from a consultant hired through a BUSAC support facility.

#### *4.4.2. Cooperation*

The underlying vision for all the FBO (both the cooperative and the non/pre-cooperatives) in Ghana is that they would become formed and fashioned after the principles of cooperation based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. These principles are however in most cases not pursued. What an FBO can do for itself appeared in most cases not to be as important motivation as what government or development partners can do for the FBO because they are a group.

Cooperation among FBOs ought to be both vertical and horizontal. Lots of cooperation activity goes on among the various FBOs. More of these are on the horizontal level than the vertical. The more effective vertical cooperation is what occurs along the four tier structure of the cooperative movement from the society through the unions, the associations and ultimately ending with the Cooperative Council. Currently there are several unions at the district and regional levels formed from several more societies at the community levels. All the unions then aggregate at the national level into 13 associations which converge into the Ghana Cooperative Council.

#### **Ghana Cooperatives Council (GCC)**

The GCC is the apex body of the cooperative movement at the national level. It is headed by the secretary general who reports to the national executive committee. Membership of the GCC is made up of national associations. However not all of them are active. In recent times about ten affiliated national associations were active on the GCC. Staffing is one of the major problems of the apex body. Currently the total staffing position is 25 of which 15 are located in the head office in Accra and one located in each of the ten administrative regions of Ghana. Under the Agricultural Services Sub-sector Investment Programme (AgSSIP) resources were made available through the Ministry of Food and Agriculture (MOFA) to the GCC to help organize farmer-based organizations into viable member-owned organizations and also to equip the GCC to render meaningful service to cooperatives for a fee. The staff of the GCC are still on government pay roll. The GCC is pursuing active collaboration with other stakeholders to promote the new legal framework for cooperatives.

However, primary societies and district/regional unions often see the national association or federation as quasi government agencies that provide useful services but do not belong to them (Birchall, 2004). Linkages between apex bodies and constituent primary societies/groups are very weak and in most cases mal-functioning. There is little interaction with the apex bodies and federations or district/regional unions, the associations, and the GCC in the case of registered cooperatives. This situation is often blamed on poor member participation and high illiteracy rate among members that leaves control of

activities/operations of the FBOs/societies in the hands of few to the neglect of the majority. High level of poverty among members is also often cited. As a result, the general feeling among the basic FBO units /societies is that higher levels of the cooperative movement are irrelevant.

Apex bodies' dependence on government for various support packages or subvention also obscures the need to cultivate the societies to the point where they can sustain the Cooperative Movement or the FBO. Most of the apex bodies operate more as non-governmental organizations providing cost-free support to small holder farmers. Currently in Ghana a number of FBO have sprang up that claim substantial numbers of constituents at the grassroots.

#### *4.4.3. Significance and Participation of FBOs/Cooperatives in Public Policies*

##### *a. The recognition of FBO importance in public policy documents*

In Ghana smallholders are in the majority and must transform with a commercial orientation through modern technology and practices. The formation, nurturing and sustainability of FBOs (cooperatives and pre-cooperatives) and their networks is recognized as holding promise towards helping ensure that the country achieves the government's vision of accelerated agricultural development. Nearly all Ministry of Food and Agriculture projects as well as other Government agricultural interventions such as the Millennium Challenge Account Compact used the FBO/farmer group approach.

The policies see the following as key challenges to FBO capacity and participation: i) FBOs are small and scattered which reduces their capacity for competition, ii) There are some national level registered bodies with international experience but with weak grassroots and iii) There are a number of grassroots level groups but these lack the experience to compete at the continent and global level

Promotion of farmer and rural organizations has been a key strategy of government to facilitate access of farmers, especially smallholders, to services and inputs. This is evident in the institutional strategies in sector projects with FBOs as focal point for interventions and the efforts the government has made under agricultural extension including the creation of an FBO Secretariat, the establishment of an FBO development fund, database development and capacity building of FBOs.

In the CAADP, farmer and rural organizations are at the primary level where reforms must happen on a scale that can transform agriculture. The FBOs are expected to be able to:

- Participate in policy dialogue to ensure that their interests are reflected;
- Invest in productive activities in the sector;
- Ensure that commercialization is balanced with social responsibility and environmental sustainability;
- Support training and improve skills of the sector's manpower;
- Participate in research and utilize results;
- Disseminate of good agricultural practices;
- Comply with laws and regulations;

- Partner government in sector development.
- In the METASIP a specific component (2.4) is targeted at intensification of FBOs and Out-Grower Concept. FBOs are expected to participate in the following activities:
  - Building of FBOs from primary to tertiary level at the district level
  - Establish arbitration systems in the out grower schemes.
  - Establish a mentoring system for developing new out-grower schemes (e.g. nucleus farmers and award winners).
  - Sensitize FBOs and out-growers in the value chain concept
  - Support provision of embedded services through FBO and nucleus-out grower systems and input/crop traders
  - Facilitate the development of FBOs to the level of input and service providers
  - Facilitate linkage to credit sources and industry

Again and more explicitly is the central role and partnership in the context of the Regional Agricultural Policy for West Africa (ECOWAP) and the associated ECOWAS Regional Compact to which the GFAP was signatory. Currently FBO representatives serve on the METASIP steering Committee as well as on various working groups including the Strategic Analysis and Knowledge Support System (SAKSS) nodes and policy dialogue fora.

*b. Participation in policy elaboration and implementation*

Most of the umbrella organizations are recognized by government and indeed are engaged as farmer organization partners by the Ministry of Food and Agriculture in the implementation of Ghana's METASIP and the CAADP. These include Ghana National Association of Farmers and Fishermen (GNAFF), Farmers Organization Network of Ghana (FONG), Apex Farmers Organization of Ghana (APFOG) among others. Under the CAADP there is expected a single platform of all the FBOs in Ghana that would speak for all the farmers. Currently this position is being held by the Ghana Federation of Agricultural Producers (GFAP).

The Ghana Cooperative Council which was a partner to MoFA under the AgSSIP, however appear missing alongside the Department of Cooperatives from the METASIP which incidentally is the agriculture sector component of the Government of Ghana's main development plan- the Ghana Shared Growth and development Agenda (GSGDA). There is therefore still no single apex body that speaks for all farmers/FBOs.

Present capacities of the FBOs in Ghana are however inadequate to enable them effectively participate in these policies and programmes and to take full advantage of the opportunities that may exist.

The BUSAC has made positive strides in contributing to the growth of the agriculture sector and the economy in Ghana as a whole, but it still has a long way to go in the creation of an improved enabling environment for the desired and anticipated economic growth. More

political commitment is expected from the government in helping create more favourable economic environment to enable FBOs and other related businesses take advantage of the facility.

Generally capacities within FBOs to comprehend, make an input into, monitor implementation and critique agricultural and other policies could be improved especially at the basic group level. There is however a great deal of capacity with a limited number of apex bodies in this direction who are doing tremendous job on behalf of the FBO community. These include the Peasant Farmers Association of Ghana (PFAG), Ghana Agricultural Workers Union (GAWU), Ghana Rice Inter-professional Body (GRIB) and Ghana Trade and Livelihoods Coalition (GTLC)

These organizations have undertaken several advocacy activities that have contributed among other things to the establishment of an agricultural credit and competitive fund (now expanded to embrace EDIF into an Agriculture Development Fund) and for tariff on importation of rice. They also carry out studies on effectiveness of public policies e.g. PFAG recently carried out a study on the Fertilizer Subsidy Programme and held a press conference on their findings, requesting for improvements in the implementation. They are engaged in discussions with the Parliamentary Select Committee on Agriculture and Cocoa Affairs on extending the life span of the same programme to 2020 by which time PFAG and collaborators expect farmers to have stabilized enough to access bank loans.

## **5. Conclusions**

With smallholder farmers representing the bulk (about 80 percent) of the total agricultural production in the country, the development of grassroots farmer organizations and the encouragement of a larger number of these small producers to be part of it is the most credible option for the economy. This will contribute to achieve economies of scale and also improve access to essential services. In this paradigm of privatization, FBOs will be most effective with the marketing of agricultural inputs and products as well as in providing cohesive groups to work with and through in delivery of extension and other relevant services. FBOs could be very helpful in strategies for mobilization of savings. There however remain a number of challenges that need to be overcome and towards this end the following recommendations are being made:

### **5.1. Key challenges in regard to developing economic services**

**1. Strengthen marketing and processing for agricultural products by FBOs:** training and infrastructural capacity development are necessary for the FBOs to undertake bulking of their members' produce and to compete with the local buying companies used for instance by NAFCO. Facilitating this may require assisting FBOs to set up Bulking centres and warehouses to store or hold produce, add value and negotiate for better prices. This will however work for FBOs where members are engaged in the production of the same kind of products, that is, product associations, particularly those producing rice, maize, sorghum, cowpea and soya. FBOs should cover production, marketing, transport and credit and get actively involved in the value chain.

**2. Strengthen capacities of farmers/FBOs to save and invest:** Groups like the Osudoku and Ashaiman Cooperatives need their capacities to be strengthened in areas such as financial literacy, savings and investment. The FBO Secretariat at the Ministry of Food and Agriculture and any other programmes seeking to support FBO development in Ghana should also consider FBOs' savings and investment portfolios as requirement for attracting corresponding support. Proof of dues payment and of mobilization of sales commission etc should become equally important. Credit unions as operated by ROAA and Kuapa, implementation of savings "*susu*" clubs and cooperative banking should be supported and promoted.

**3. Improve access to development funding particularly for women farmers:** Better funding avenues must be facilitated for women and food crop farmers (majority of whom are women). Food crop farmers actually represent the group with the highest incidence of poverty (59 percent). A Women's Fund that would provide small grants and perhaps soft loans with the least of bureaucratic encumbrances to women groups is recommended. The fund could avail such groups funds for the procurement of processing equipment and for capacity building in the area of processing skills.

## **5.2. Key challenges as regard to participating to public policies**

**1. Develop capacities of the FBOs to participate in the CAADP:** Weak capacities of FBOs to participate and take full advantage of the opportunities in the CAADP must be addressed urgently. The knowledge base of the 4 case study groups in CAADP and the opportunities it presents was near non-existent. In most of the groups, members had not even heard about CAADP. Government agencies (MOFA-DAES, METASIP Secretariat, Department of Co-operatives), GFAP and NGOs with support of development partners must upgrade the knowledge base and capacities of the FBOs to enable them to meet most of the expectations under the CAADP and the METASIP.

Skill development must cover the following: balancing between commercialization and social responsibility, farmer participation in research and development, partnership with government to enforce laws and regulations, developing FBOs on the three tier structure from primary to tertiary level at the district level, establishing the mentoring system for developing new out-grower schemes , value chain concept, facilitating the development of FBOs to the level of input and service providers and facilitate linkages to credit sources and industry.

**2. Facilitate an Overarching National FBO Platform:** the bigger the FBO umbrella the larger the voice and power they have. The Ghana Federation of Agricultural Producers (GFAP) which represents Ghanaian FBOs on the ROPPA is constituted by only four apex bodies. GFAP was generally unknown to 2 of the case study groups- ROAA and Eastern Gomoa farmers' Co-operative and Marketing Union. There is need to facilitate the evolution of a truly representative national platform that has the approval and support of all the Ghanaian FBOs because it satisfies the principles of legitimacy, transparency and accountability. GFAP is a start but must be supported to gain the validation, support and

recognition of all the other FBOs (cooperatives and non-cooperatives) and further the recognition of all relevant stakeholders. This may be a difficult process that would need support from some neutral facilitators. MoFA-DAES with support from CIDA and GIZ have already started a process and need to push the process further.

**3. Develop FBOs capacities for monitoring policies and programmes and holding governments accountable:** The FBOs need more capacity to be able to comprehend agricultural policies, to provide inputs into their formulation and to monitor the indicators of implementation. PFAG and the two rice producing cooperatives have moved in the right direction thanks to the support (among others) of Oxfam and GAWU. There is the need to strengthen these capacities for all FBOs. Areas where FBOs' capacities could be enhanced by NGOs like Oxfam and GAWU include; basic tools for policy analysis, lobbying, articulation of their position on an agricultural policy and development strategies favourable to their members notably smallholders and women farmers.

**4. Strengthen the Department of Cooperatives and the Ghana Cooperative College.** The Parliament must pass the new Cooperative Law and government must provide adequate support for the Department of Cooperatives and the Ghana Cooperative College.

As priorities, some actions could be taken in the short term to facilitate further development in FBOs' support actions:

- A relevant stakeholder meeting for all the active stakeholders should be convened by MoFA to harmonize the definitions and terminologies common to the FBO concept to facilitate communication on the subject.
- The Department of Cooperatives should facilitate the coming into operation of the new Cooperative Bill
- There is need to commission a fresh survey and documentation (registration etc) of all the FBOs (cooperatives and pre-cooperatives) and a harmonization of data on FBOs. This could be facilitated by the FBO Secretariat with support from development partners.

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## Appendix

## 1. Profile summary of FBO apex bodies

### National level organizations

Apex Body	Strengths	Weaknesses	Apex body- constituents Relationship & Funding Sources
<p>Ghana Federation of Agricultural Producers (GFAP)</p> <p>Formation 2004 informally for exchange of information on external representations &amp; trends</p> <p>Membership GFAP is a platform of Four (4) National Apex Bodies (GNAFF, FONG, APFOG, and PFAG)</p>	<p>Each apex comes on board with values &amp; competencies</p> <p>Expanded network of partners who support the various apex bodies</p> <p>Creation of storehouse of skills and knowledge</p> <p>Knowledge sharing</p>	<p>Weak Coordination</p> <p>Weak Financial Base</p> <p>Inadequate Commitment from members of the Platform</p>	<p>Apex-Constituent relationship</p> <p>Members meet informally for exchange of information on external representations &amp; trends</p> <p>Individual members make financial commitments to the platform</p> <p>Funding Sources Individual members on the platform ROPPA AGRITERRA</p>
<p>Ghana National Association of Farmers and Fishermen(GNAFF)</p> <p>Formed 1992 through a Presidential Commission on the mandate of the 1992 constitution as an NGO to play a proactive role in agricultural and rural development of Ghana</p>	<p>Commitment from some leaders</p> <p>Visibility in core activities</p> <p>Various Partners have supported and continue to acknowledge partnership with GNAFF</p>	<p>Weak capacity to adapt to current trends in agric development as it relates to FASDEP II, ECOWAP &amp; CAADP</p> <p>Coordination role to effective communication among executives and branches</p> <p>Weak financial base at all tiers</p>	<p>Apex-Constituent relationship</p> <p>Information Dissemination</p> <p>Commitments ICM GFAP platform</p> <p>Funding Sources Contribution from Executives Contribution from External Partners Support from MoFA and other partners in the CAADP process</p>
<p>The Peasant Farmers Association of Ghana (PFAG)</p> <p>Formation In 2005 to develop beneficial Programmes favourable for increasing agriculture production, processing &amp; marketing through building and strengthening of capacities of members.</p> <p>Formed through the support of Oxfam &amp; Chris Martin of Cold Play of UK</p> <p>Membership found in an average of five districts in all regions of the country, including organisations, co-operatives, registered and unregistered groups and individuals.</p>	<p>Visibility</p> <p>Advocacy and Campaign skills</p> <p>Good governance,</p> <p>Experienced and qualified staff</p> <p>Good financial and administrative systems in place</p> <p>Commitment to our course</p>	<p>Human Resource: Staffing gaps</p> <p>Weak funding base to cater for following financial commitments : staff remunerations, office running, monitoring visits to members</p> <p>Institutional : No Staff development, inadequate data base of members, weak structures across all levels</p> <p>Inadequate Service delivery to our members</p> <p>Improper data base on membership</p> <p>Not being able to regularly reach out to all members due to limited resources Not able to provide direct services to most members</p>	<p>Apex-Constituent relationship</p> <p>Funding Sources OXFAM GB BUSAC- Business Sector Advocacy FARM- Foundation for World Agriculture and Rural Life Ghana Research and Advocacy Programme (GRAP) STAR-GHANA TRUST AFRICA FARM AGRA (through Concern Universal)</p>

Apex Body	Strengths	Weaknesses	Apex body- constituents Relationship & Funding Sources
<p>Apex Farmers Organization of Ghana (APFOG)</p> <p>Formation in 2003 as a national association of Farmer Based Organisations (FBOs).</p> <p>Mission: "To unify FBO's in Ghana to lobby, provide services and information to enhance the security, financial and economic advantage of its members</p> <p>Membership Smallholder farmers spread over the 10 regions of Ghana</p>	<p>Commitment and willingness of the Apex body to collaborate with Partners</p> <p>Well-structured farmer groups and grass root participation in the apex body</p> <p>Linkages with local organisations and local partners</p> <p>Diversity of membership and commodity</p> <p>Final objective for all farmer groups under APFOG is the same: livelihood of small scale farmer</p> <p>Growing trust, transparency and place for identity of each</p> <p>Strong will to influence policy</p>	<p>Weak communication (all directions) and weak information to members</p> <p>Weak commitment to efficient management</p> <p>Members are functionally illiterate and have weak financial and technical knowledge to convert trends into success</p> <p>Financial sustainability of Apex Body is worrying</p>	<p>Apex-Constituent relationship</p> <p>Well-structured farmer groups and grass root participation in the apex body</p> <p>Federation with International Federation of Agricultural Producers (IFAP)</p> <p>A founding member of the Ghana Federation of Agricultural Producers (GFAP) i</p> <p>Belongs to Ghana Agricultural Associations Business and Information Centre (GAABIC)- a Consortium of Agro-dealers, Input importers and Farmers</p> <p>Funding Sources</p> <p>APFOG has received funding from partners such as IFDC, AGRITERRA, ROPPA, ATP, AGRA</p>
<p>Farmers Organization Network of Ghana (FONG)</p> <p>Formation Registered in 2003</p> <p>Membership open to all registered small scale farmer and fisher based organizations who are non partisan, non sectarian but democratic; operating in Ghana and showing commitment to the aims and objectives of FONG</p>	<p>Clear vision and mission statements</p> <p>Adherence to guiding principles of ;</p> <p>Accountability</p> <p>Transparency</p> <p>Friendship</p> <p>Participation</p> <p>Partnership</p>		<p>Apex-Constituent relationship</p> <p>To bring the services of FONG closer to its constituents, FONG is divided into zones. Paid up members of each zone constitute the zonal council</p> <p>Funding Sources</p> <p>include but not limited to the following</p> <p>Registration fees</p> <p>Annual dues</p> <p>Donations &amp; grants</p>
<p>General Agricultural Workers' Union (GAWU)</p> <p>Formation Established in 1959 Operating at two levels - the formal and the informal</p> <p>Membership Formal employees in the agric sector including those of agric research institutions, poultry farms, some of the employees of MOFA; Community-based farmers Commodity - based farmers</p>	<p>Accountable structures, that evolved from the ground over three decades of work</p> <p>Local level recognition of</p> <p>Solidarity</p> <p>Membership from local to national level</p> <p>Strong voice in TUC and Ghana in WA</p> <p>Local level recognition</p> <p>CAAPD</p> <p>FOODSPAN</p> <p>Training youth for agriculture</p> <p>Relations with students of faculty of agric;</p> <p>GAWU speaks</p> <p>internal communication</p> <p>Data Base</p>	<p>Overload with flood of organizations wanting to work with us</p> <p>e.g. i) agro-chemical dealers, ii) some fishermen's organizations</p> <p>May be the oldest organization of farmers currently but perceived as too militant, too vocal</p> <p>Mind set that trade unions are for formal sector only</p>	<p>Apex-Constituent relationship</p> <p>Funding Sources</p> <p>Dues</p> <p>Programme support from fraternal organizations who share our vision and mission</p> <p>Income generation activities</p> <p>Donations (not so much for administrative support) but to strengthen the resource base of the Organization so that it becomes less dependent over time</p>

Apex Body	Strengths	Weaknesses	Apex body- constituents Relationship & Funding Sources
	Campaign against land grab and biofuel production		
<p>Ghana Cooperative Agricultural Producers and Marketing Association Ltd</p> <p>Formation In 1972</p> <p>Membership 10 regional unions; 120 district unions; and 1,098 primary societies countrywide</p>	<p>Large membership</p> <p>Experienced staff</p> <p>Offices at national, regional levels &amp; some districts &amp; societies</p> <p>National recognition</p> <p>Democratic structures</p> <p>Accountability &amp; transparency</p>	<p>Inability to mobilize enough funds from members</p> <p>Lack of awareness among members about and commitment to the association</p> <p>Lack of innovation (ability to adapt to changes)</p> <p>Dependence on development partners and NGO support</p> <p>Unfriendly/ unfavourable Co-op laws</p> <p>Inability to render enough services to affiliates</p>	<p>Apex-Constituent relationship</p> <p>Association holds meetings with regional unions, district unions and primary societies</p> <p>Funding Sources</p> <p>Entrance fees</p> <p>Share holdings of members</p> <p>Levies on members' farm produce marketed</p> <p>Loans obtained from banks and individuals</p>
<p>National Inland Canoe Fishermen Council (NICFC)</p> <p>Formed 1983 as a break away group from Ghana National Canoe Fishermen Council (GNCFC)</p> <p>Membership Comprises in excess of 500,000 fishermen and 1.5m market women &amp; those engaged in allied fishing within Eastern, Northern, Volta and B/A regions</p>	<p>good national coverage</p> <p>good organizational structure &amp; committed members</p> <p>Member of NAFAG</p> <p>good governance system</p> <p>credit worthy members</p> <p>receptive to all political parties</p>	<p>biodiversity losses depleting fishery stock</p> <p>high cost of fishery input</p> <p>weak control over members in issues such as child labour</p> <p>lack of storage facilities at major market centres</p> <p>overcrowded markets</p> <p>inadequate funds to effectively run the organization</p> <p>- difficulty to service members' credit needs</p>	<p>Apex-Constituent relationship</p> <p>Ground level members group into 30 zonal sectors within 4 regions</p> <p>Funding Sources</p> <p>Special levies and voluntary contribution from fishermen</p> <p>Members paid a onetime premium to start the organization of which it was invested overtime</p> <p>Dues</p>

## Regional level organizations

Apex Body	Strengths	Weaknesses	Apex body- constituents Relationship & Funding Sources
<p>Hohoe Municipal Alliance of Farmer Based Organizations (HOMAFBO)</p> <p>Formed March, 2003 through facilitation of MOFA &amp; Dept. of Co-ops</p> <p>Members All small - scale agricultural producers within Hohoe Municipality</p>	<p>Strong leadership</p> <p>Wider coverage of FBOs</p> <p>Large membership</p> <p>Preferential treatment by funding agencies</p> <p>Revenue of members is pooled in a joint fund</p> <p>Adequate and timely knowledge by members on good agricultural practices to adopt, to meet market requirements.</p> <p>Supply base to produce and deliver bulk produce example ; Rice ,cassava ,ginger, vegetables ,and maize etc.</p> <p>Effective link with research</p>	<p>Illiteracy of farmers.</p> <p>Commitment of farmer groups as members.</p> <p>Limited access to information.</p> <p>Marketing</p> <p>Blaming the victim syndrome.</p> <p>Lack of working capital.</p>	<p>Apex-Constituent relationship</p> <p>Through information sharing between apex &amp; constituents by</p> <p>Mass extension methods.</p> <p>Monthly meetings for representatives/delegates</p> <p>Funding Sources</p> <p>Internally generated revenue</p> <p>Donations</p>
<p>Association of Jasikan District Civil Society Organization (AJADSCO)</p> <p>Formed</p>	<p>Numerical strength of FBO in the coalition</p> <p>It has an operational office, furnished, and computer facilities.</p> <p>It holds regular monthly meetings</p>	<p>Lack of storage facilities for agricultural products.</p> <p>Lack qualified staff</p> <p>Non availability of transport services</p>	<p>Relationship between apex body and constituents is very cohesive. Information is gathered through reports from sector sub-committees to the apex body and subsequently</p>

<b>Apex Body</b>	<b>Strengths</b>	<b>Weaknesses</b>	<b>Apex body- constituents Relationship &amp; Funding Sources</b>
<p>By GAIT Programme as a coalition in 2001</p> <p>Membership all civil society organisations in the Jasikan District and ultimately the larger community in the Northern part of Volta Region</p>	<p>It has a bank account It is legally registered. It has a constitution It has a clear and focused mission statement It has a board of directors. It has Agriculture sub-committee that address issues in the agricultural sector</p>	<p>Inadequate supply of fertilizers and agrochemicals. Lack of access for funds to support members in their farming activities Lack of funds to acquire farming tools, machines and implements.</p>	<p>disseminated to its constituents via minutes of monthly executive meetings and general meetings. Constituents are also committed to the apex body through its positive response to general meetings at the apex office and at the community level with the Apex</p> <p>Funding sources Membership registration fees Monthly dues Grants and donations Income Generating Activities</p>
<p>Kaniago Cooperative Irrigation Farming and Marketing Society</p> <p>Formation Initiated by Ghana government under smallscale farms irrigation project phase II</p> <p>Membership 150 members in Techiman area</p>		<p>Marketing (absence of scales and standard pricing affects members revenues)</p>	<p>Apex-Constituent relationship</p> <p>Funding Sources Dues Share capital Block farming Special levies</p>
<p>Eastern Gomoa Export Vegetable Farmers' Association</p> <p>Formation facilitated by VEPEAG in 1995 with 25 farmers to take advantage of the budding export vegetable market</p> <p>Membership 530 (210 women + 320 men) farmers Comprised of 13 FBOs within the Eastern Gomoa District</p>	<p>Market availability</p> <p>Favourable climate for members' production activity</p>	<p>Inadequate facility (especially irrigation) for production during dry season.</p>	<p>Apex-Constituent relationship</p> <p>Funding Sources Monthly dues Individual contributions Special levies</p>
<p>Tiwannyaan Zonal Cooperative Association Ltd (TZCA)</p> <p>Formation 2008 as a brain child of SEND Ghana</p> <p>Membership 654 (354 women + 300 men) farmers located at Chamba in the Nanumba North District</p>	<p>Land for farming Silo for our farm produce Account with the credit union Unity &amp; working together Accountability &amp; transparency Regular meeting attendance Dues payment Communal Labour</p>	<p>High illiteracy in communities limits number of women representing member co-operatives in TZCA.</p>	<p>Apex-Constituent relationship Good relationship with MOFA, Coop Dept. &amp; District assembly</p> <p>Funding Sources Entrance fees Share holding with credit union Savings &amp; deposits Interest on borrowing Special levies Silo interest SEND Ghana supported fund as loans Income from sale of farm produce</p>

## 2. Case studies

### **Case 1: Rubber Outgrowers' and Agents Association (ROAA)**

#### **Context and History**

Natural rubber is attracting an increasing interest from rubber industries due to its positive image as a renewable raw material, its technical properties and also because the cost of synthetic rubber is affected by the increase in oil prices.

While Africa represents only 5% of global natural rubber production, natural rubber has been targeted by several West African countries as an opportunity for rural development and poverty alleviation. This is because among other perennial crops, it has a special potential to generate many employment opportunities and local value addition.

West Africa has significant advantages for rubber tree cultivation in terms of land, climate, labour cost and proximity to North Atlantic markets. But it also has major impediments: lack of private investors and operators, shortage of know-how to extend the sub-sector, lack of government financing and lack of technical advisory and financial services to farmers.

A critical barrier to widespread development of rubber tree cultivation is the time gap between the investment and first returns (around 7 years), while small scale farmers cannot afford to immobilize land, cash and work time without revenue for so long. Therefore it is critical that a financial package is proposed so that farmers can adopt rubber tree cultivation.

The main periods in rubber development policy<sup>2</sup> are the following:

- 1960: The Ghanaian government plants 3 500 ha of rubber plantation, all of them are in cooperative basis (20 ha by unity).
- 1961: The Ghanaian government signs a joint venture with Firestone to build a tire factory in Bonsasa and develop the Ghana Rubber Estates Limited (GREL.) plantations. All the production of cooperative are sold to Firestone
- 1980: Economic crisis, Firestone leaves the country, GREL becomes a state company and the cooperative plantations are abandoned.
- 1988: Rehabilitation of GREL by SODECI.
- 1992: GREL starts again to buy rubber from some individuals (“agents”) that rent plantations to the old cooperative or existing plantations. A few outgrowers start to produce for their own account.
- 1993-1994: GREL plants eight pilot farms

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<sup>2</sup> Source : ROAA Support final report 2002-2005. I&D

- 1995-1999: Rubber Outgrowers Plantation Project phase I: rehabilitation (donors AFD/WB) of 1300 ha of existing farms and cooperatives; setting up of 1200 ha of new plantations involving 400 farmers.
- 1995: Creation of the Rubber Agents and Outgrowers Association (RAOA)
- 2001: The Government of Ghana adopts a Rubber Master Plan in 2001 with a view to expand the areas under rubber tree cultivation from 14,000ha of mainly industrial estates to 50,000ha. Such a significant expansion it is noted can only happen if many small private farmers or outgrowers such as the ROAA and its over 5,000 members adopt rubber tree cultivation and grow it on their own.
- 2001-2005: Rubber Outgrowers Plantation Project phase II (donor AFD): development of 2800 ha of outgrowers plantation involving 500 new farmers
- 2006-2010: Rubber Outgrowers Plantation Project Phase III (donor AFD/KfW): development of 7000 ha of outgrowers plantation involving 1750 new farmers. Each farmer by the end of the project will be the owner of 4.5 ha of Rubber Plantation.

Under the Rubber Outgrowers Plantation Project Phase IV, ROAA deals directly with Development Partners. The Government (MOFA) is not involved in the contract between the lenders the technical and Financial operators and the farmers represented by their national executives. Phase IV covers 2,750 outgrowers and 10,000Ha of plantations.

### **Development path of ROAA**

The association was formed in 1995 by a group of people (22) who called themselves RUBBER AGENTS. These Rubber Agents were people who had rented the old rubber farms from the co-operative and individual farmers who planted the rubber trees in the 1960s but abandoned the farms because there was no market outlet for rubber in Ghana in those days.

When the ROPP I started in 1995, farmers selected for the outgrower project became automatic members of RAOA. Initially, the name of the association was Rubber Agents and Outgrowers Association (R.A.O.A) because the emphasis was on the agents. The main objective of RAOA was to negotiate with GREL. The association was duly registered under the Companies Code, 1963 (Act 179) at the prompting of the agent for a price negotiation with GREL.

Under the ROPP phase II, RAOA was provided institutional support from August 2002 by Institutions et Développement (with a the arrival of the ROAA Support Manager). With this re-organisation, the association repositioned itself and had the main objective of becoming a major stakeholder in the rubber industry in Ghana. With its new dimension, the association was re-registered at the Registrar General's Department with the name Rubber Outgrowers & Agents

Association (ROAA) and had its Certificate of Incorporation under the Companies Code, 1963 (Act 179) in July, 2004.

The objectives of the re-organisation were:

- Organization of the ROAA, including constitution, governance and meeting arrangements, setting staff at district level, setting up financial management procedures, training in accounting, management and personnel...
- Support ROAA to develop services to its members, welfare scheme, transportation of members crops, supply of food crop, seeds etc
- Facilitation and training for bank transaction
- Assist ROAA in its discussion with GREL and other stakeholders,
- Improve ROAA's capacity to become a major stakeholder in the sector.

The technical assistance to ROAA under phase II was three years and under phase three another two years of support project through GOPA-NKUM consortium was given.

### **Economic Importance**

In 2009 ROAA accounted for 25% of the volume treated at the Ghana Rubber Estate Limited (GREL) processing factory in the Western Region of Ghana the potential capacity of which is estimated at 18,000 T average per year. Studies showed that by the end of 2012 the total area covered by outgrower plantations will reach 21,500 Ha, compared with the area of GREL's plantations that are covering 13,000 Ha. Therefore due to the progress in planting and the maturity of trees the outgrowers' production -within few years- will exceed GREL's production and shall then become the major provider to the factory.

### **Membership**

Currently membership stands at 5,540 comprised of 3,919 (or 70.7%) males and 1,621 (or 29.3%) females mainly located within the Western and Central regions of Ghana with few members in the Ashanti and Eastern regions.

The Association is made up of two categories of members. These are, those supplying rubber to GREL (productive members) and those whose plantations are not yet in production (non productive members).

In 2011:

Agents	Outgrowers phase I	Outgrowers phase II	Outgrowers phase III	Outgrowers phase IV (ongoing)	Total
99	400	500	1800	2750	5549

## **Internal organization**

The Annual General Meeting (AGM) which is also known as the General Assembly is the highest decision making body of the Association. Next to the General Assembly is the National Executive Council (NEC) and within the NEC is the Executive Committee (EC) which is made up of; National Chairman, National Vice-Chairman, General Secretary, National Treasurer, National Organizer, and Assistant General Secretary.

The NEC is made up of; Executive Committee Members, Regional Chairmen, Regional Secretaries and Regional Women's Representatives.

It is the EC that sees to the day to day running of the Association with the support of the office and field staff of the association.

Presently ROAA Office Staff is made up of; Co-ordinator, Accounting Assistant, Office Assistant, Credit Union Officer, Store Keeper, Driver, Messenger / Cleaner and Night Watchman. The nursery staff comprises of 1 Headman, 1 Sprayer (herbicides), 2 in charge of irrigation, 1 day watchman and 2 night watchmen

For effective management and organization, ROAA has put in place the following meeting arrangements:

- National Executive Council Meeting – once a month.
- Regional Executive Council Meeting – once a month.
- District Executive Council Meeting –once in every two months.
- District General Meeting – once in a year (mid year).
- Annual General Meeting – once a year.
- Community Meeting – Twice a year.

## **Current Operational structure**

Under the Rubber Outgrowers Plantation Project, ROAA currently operates within a stakeholder forum including;

**MOFA** (the Ministry of Food and Agriculture) - which represents the government and has oversight for the entire project. It is MOFA that led interactions with Development Partners to justify and obtain new phases of the project. MOFA coordinates all stakeholders and convened meetings of stakeholders every 6 months. MOFA monitored implementation with MOFEP

**GREL** is the technical operator. GREL created a special Unit (Rubber Outgrowers Unit or ROU) which is in charge of the implementation of the actions relating to rubber outgrowers plantations. It participates in the selection of the farmers (together with the Financial Operator). It offers

technical services including provision of planting materials and extension advice in agronomic and other maintenance practices to the outgrowers (e.g. disease control through undertaking the spraying of plantations). GREL's technical services were validated under phases 1-3 by MOFA but under phase 4 by ROAA. GREL undertakes to buy the latex from the farmer while the farmer also undertakes to sell to GREL. GREL is technically responsible for the quality of outgrower plantations and is obliged to buy the rubber produced at a price to be agreed upon from time to time (as long as the agreement is running). GREL meets ROAA every 6 months to report on price changes and other issues.

**The Banks** (ADB/NIB) give credit to farmers through a tripartite agreement – GREL/Bank/Outgrower.

Under phases 1-3 farmers received 60% of total maintenance cost as cash loan. This is reduced to 50% under phase 4 to facilitate the farmers' ability to repay loan in 15 years. Again under phase 4 certain common services are no longer procured or required from the technical operator so as to help reduce the loan burden on the farmer (also GoG is no longer involved in the project). The banks are to ensure a follow up of the loans granted to the farmers by making quarterly visits to the plantations. They must honour all the invoices from GREL relating to the delivery of inputs and the provision of services. They shall for the purposes of the repayment of the loan make deductions from payment made to it. They also are to inform the farmers of their debt situations and payment to be made. The loan conditions: 22 year duration with a 8 year grace period, interest rate should be the rate from GoG to the bank (not exceeding 7% + 4.5% Bank's margin). GREL credits the outgrowers' account with the bank, which then debits the outgrowers' accounts for repayment. Outgrowers' plantations are also mortgaged to the bank.

### **Services to members/producers**

The key services the FBO renders to its members include the following;

- Price negotiation
- Bank interest rate negotiation
- Quality assurance of procured services
- Input supply/sales
- Nursery stock production and supply
- Credit union
- Fidelity bonus management
- Welfare scheme
- Loan guarantee
- Price Negotiation

GREL buys the production of the farmer through ROU and pays the farmer through ADB. Price negotiation is achieved through a price mechanism which was reviewed every 2 years but now negotiated by ROAA to be reviewed at a meeting convened in November each year

In 2002, farmers had difficulties negotiating prices because they did not understand price mechanism, functioning of markets and quality standards. One of the major objective for ROAA was thus to explain the price mechanism to outgrowers, collect information on world market and other countries' mechanism, as well as give information for quality.

The technical assistance between 2002 and 2005 has been important to build capacities of farmers in that area (visits to sister organisations in Ivory Coast for example).

Today, ROAA is well informed of market dynamics. The staff of the FBO monitors the world market price on a day to day basis from the internet.

Through price negotiations, the FBO has over the years succeeded in increasing their share of the FOB price from 60% to 64%. They also succeeded in getting a removal of a 3% African discount that was originally deducted against low quality standards. The FBO has also negotiated to the effect that anytime price goes beyond \$3.00/kg GREL pays them extra GHp4/kg and GHp5/kg whenever the price goes beyond \$5.00/kg based on break-even analysis.

#### - Bank interest rate negotiation

In 2002, apart from the ADB loan, by virtue of being an outgrower, the farmers could not secure loans for other needs from any bank. Furthermore, the members did not have any information on the loan conditions and processes (including; number of times to receive Credit, percentage of refund, duration for re-payments and the interest rate etc). One of the main objectives of ROAA was then to better inform and educate farmers on credit and refund processes to improve it; to know the situation of each member and inform the outgrowers.

Today, one of the roles of ROAA is to make sure that the bank actually respects the agreement (which is not always the case) and negotiate better conditions The FBO undertakes negotiation of the interest rates charged on loans by the banks. Under phases 1 and 2 rates around 24.5% were charged depending on the prevailing prime rate. The FBO succeeded to get the bank (ADB Ghana) to their operational efficiency and to reduce the interest rate from 24.5% to 16.5%. During the phase 3 the FBO negotiated further to obtain an interest rate of 11.5% based on the quantum of the loan. Under phase 4 the rate negotiated and obtained by the FBO is 6.45% (Euro rate). The association also protects the members against overcharging by the bank by auditing charges every 6 months.

Quality assurance of procured services and Technical Services (Diseases, Termites control & management, Research application etc.):

The FBO also undertakes quality assurance for services procured for /by farmers. For example the FBO monitors to ensure that stumps, disease control and other services provided by the Technical Operator (GREL) to individual members meet quality expectation.

In 2002, all Technical Advice was obtained from ROU and the cost was debited to the farmer under ADB loan account. One of the main challenges was for ROAA to have its own technical advisers in the future, so as not to become dependent on a project that could stop after a few years.

#### Input supply/sales (stumps, boots, cutlasses, herbicides etc.):

In 2002, GREL supplied the inputs to the farmer through ROU and the cost was debited on the farmer's ADB account. However, prices were considered too high and quality low (especially for the stumps). One of the objectives was for ROAA to venture into managing by itself the supply of inputs, starting with the easiest activities (like the supply of boots and cutlasses) and to progressively learn to manage the supply of chemicals and such other inputs for when its financial situation improves.

In 2008 ROAA acquired a 13,4 ha land for rubber nursery and demonstration plot. The FBO has currently a 7.5 ha planted nursery. The nursery employs 6 permanent staff and a number of casuals as and when they are needed. In 2010 it sold 81,000 stumps to its members and 90,000 in 2011. The demand for stumps is still higher than the association can supply because of limited land. It is in the process of acquiring additional land.

Today, ROAA has an input store manned by a paid staff and sells inputs to members at prices lower than prevails on the open market. The FBO makes marginal profits on the inputs sale. v. Transportation of production

In 2002, GREL transported the production from the farm to the factory through ROU and the farmers paid back. But the lack of trust between GREL and farmers (arising among other things, no respect of the date of picking, suspicions of Manipulation of scale from GREL etc) made ROAA want to purchase its own truck (when 80 % of the members are in production).

#### - Credit union

The FBO has set up a credit union for members for 2 main purposes i) savings mobilization and ii) low interest rate loans to members needing credit for various purposes. The interest rate for loans from the credit union is 3%.

#### - Fidelity bonus management

The FBO manages a "Fidelity Bonus" scheme for members in production. The fidelity bonus is factored into the price mechanism. It involves 4% of all the proceeds of farmers' sales being taken by the association and invested by the association. The amount accruing is paid back to the farmers as savings at the end of the year. The bonus is so referred because it may not be refunded to the farmers automatically. This is because it serves as a retention which a farmer

may forfeit if he/she is deemed to have misconduct him/herself e.g. stealing of cup lumps. It therefore serves to check against misconduct. The FBO invests the funds in low-risk investments. In 2011, the fidelity bonus received was about 1 million GHc (against about 600,000 GHc in 2010).

#### - Welfare Scheme

In 2002, farmers did not have any access to health insurance or farm Insurance. They also had difficulties to pay the school fees and funerals. The FBO now operates a welfare scheme as a social insurance to meet social needs, with special reference to funerals/bereavement of members. In the event of the loss of a member of his/her spouse, beneficiaries receive a funeral support of GHS2000.00 from the FBO. This is re-couped through members' contributions of GHS 0.50/member/funeral deducted at the end of the year from embers' fidelity bonus or cash advance if they are not in production.

#### Mode of financing

ROAA is financed through the following sources of income:

- 1.5% deduction on rubber (cup lumps) sold to GREL by productive members.
- GH¢20.00 dues paid by each non-productive member annually from their cash advance.
- Interest on Savings and Treasury Bills purchased.
- Profit on sale of inputs to members.
- Proceeds from the sale of rubber stumps.

Also ROAA has benefited from some grants under the phases II and III (2001-2010) from the Government of Ghana, AFD and KfW

#### Extract of Income statement 2011

Incomes	501,781 GHc
Members dues	355,252
Bank interest earned	36,784
Sales of rubber stumps	72,722
Other incomes (funeral registration, fidelity bonus)	13,086
Profit for sales of inputs	23,939
Expenditure	242,511 GHc
Including: Staff salaries, meetings, office expenses, repairs and maintenance, district operation, demonstration farm expenses, nursery expenses, bank charges and taxes, insurance...	

Source : Annual report 2011, ROAA

## **Internal and external factors affecting the capacity of the FBO to promote cost effective services to meet the needs and expectations of producers and to contribute to supply chains**

ROAA is now a well organised association and the rubber industry has improved the standard of living of farmers

The major internal challenge faced by the FBO is how to sustain the quality (knowledgeable and committed) leadership it enjoys now. Leadership serves 4 year terms for maximum of 2 terms. Effectiveness of leadership affects the finances at both the FBO and individual producer levels. So training and maintaining the level of executives is a major issue to sustain the association.

Economic services must continue to be improved and expanded: promoting input supply at reasonable price; improving quality of rubber produce; expand the nursery to serve more farmers. Setting up an insurance scheme (farm insurance against natural disasters) is also seen as a major issue to be tackled.

External factors include:

- Poor roads of rubber production areas increases production costs as well as marketing cost and ultimate revenues. Currently members cover/stretch over 18 administrative districts and the government has committed to rehabilitate only 77km of roads across all the rubber producing areas.
- Inadequate extension agents from the technical operator sometimes lead to losses especially through diseases
- Lack of potable water in the rural areas/communities of members

### **Assessment of the ability of the FBO to seize opportunities offered by public policy**

The Association, especially leadership at the national level are quite informed on public policies particularly where they directly affect rubber. They are able to lobby and advocate for positive effect from such policies. They are able to negotiate with banks on interest rates based on agreements from public policy directives/ instructions.

The FBO had also been able to advocate for its members to benefit from the fertilizer subsidy policy which originally excluded members of their group.

Their distance from Accra the capital however seem to limit how much informed they become on public policies. For instance the leadership during the study had no information about the CAADP and the opportunities that it had for FBOs.

## **Case 2: Eastern Gomoa farmers' Co-operative and Marketing Union**

### **Background and Economic Importance**

The horticulture export industry in Ghana has been one of the success stories in Africa having been growing at an average rate of 20%. The needed increases in volumes and reliability of supply as well as diversity of the produce base cannot however be achieved without the participation of smallholders organized as FBOs like Eastern Gomoa Farmers' Cooperative and Marketing Union. Such smallholder FBOs are credited with about 40% of the horticulture exports from Ghana to European markets. In the horticulture produce sector, the linkage of small scale farmers and their groups to the export market requires a level of capital and management skills that is out of their reach. Yet, once they reach adequate productivity and quality levels, these groups provide an opportunity for central exporters and processors to access a new stable supply base without massive firm level investment.

Members produce mainly Asian vegetables for the export market and also maize for the local market which also contributes food security.

### **Development path**

It was formed when several FBOs in the surrounding communities of the Gomoa East district (Akraman, Amuanda, Buduatta etc) saw they had common problems/challenges and therefore agreed to come together to create a louder voice that could reach the government and which also would facilitate private sector growth.

The major challenge observed by the farmers is the toll that climate change is beginning to have on farming in the communities in the district. The Gomoa East farmers' co-operative and marketing society was therefore formed about 8 years back around 2004. It got enlisted as an FBO under the Millennium Development Authority's Commercial Development of Farmer Organizations (CDFO) programme (2007-2011) under which it got some capacity development and also was assisted to produce a business plan.

### **Membership**

The FBO Union is comprised of 13 FBO societies within the Eastern Gomoa District. Currently membership stands at 530 (210 women + 320 men) farmers.

### **Internal organization**

The association operates a functional structure with executives elected democratically every 4 years by the General Assembly. With a decentralized functional structure EGEVFA operates through the following main organs: Chairman, Vice Chairman, Secretary, Treasurer, Financial Secretary and Organizer. The executive council also works through a number of sub-committees appointed among the general membership. The executive Committee's work is

closely supported by the Department of Cooperative district Office and also by the services of a consultant which forms part of a support arrangement from BUSAC.

### **Mode of financing**

- Monthly dues of GHS 2.00/member
- Fines
- Services to members/producers
- The key services the FBO renders to its members include the following;
- Price negotiation with buyers
- Input credit facilitation to members through various government programmes such as the Block farming,
- Produce quality standards enforcement through monitoring teams
- Sourcing for technical, financial and other support for members. Advocacy/lobbying for irrigation facility for members has gotten the attention of the Ghana Irrigation Development Authority which has already undertaken feasibility studies. The FBO has also benefitted from a pack house facility from the MIDA project. Other agencies/projects and programmes being lobbied include the EMQAP at MOFA and the EDIF.
- Facilitates training/capacity building for members with agencies and programmes such as MIDA, MOFA, BUSAC, USAID etc

### **Internal and external factors affecting the capacity of the FBO to promote cost effective services to meet the needs and expectations of producers and to contribute to supply chains**

Internally, the group is weak financially and leans too much on external support. The intellectual/academic level of the leadership is relatively low.

Externally, a major challenge is the absence of irrigation that limits farmers' production activity to only 3 months in the major season rather than to take advantage of the better prices that prevail during the drought period, during which period also, Europe, the target market is unable to produce the commodities.

Weak financial base leads to acceptance of pre-financing by buyers which always lead to a buyers' market situation under which the farmers become only price takers

### **Assessment of the ability of the FBO to seize opportunities offered by public policy**

The FBO and its current leadership, though appear to have relatively low academic backgrounds nevertheless show very strong aggression in seeking and taking advantage of all policies and programmes that become available in the public domain. Advocacy/lobbying for irrigation facility for members has gotten the attention of the Ghana Irrigation Development

Authority which has already undertaken feasibility studies. The FBO has also benefitted from provision of pack house facility for FBOs into horticulture production from the MIDA project. Other agencies/projects and programmes being lobbied include the Export Marketing Quality and Awareness Project (EMQAP) at MOFA and the Export Development and Investment Fund (EDIF).

The FBO has also been able to seize opportunities within public programmes to get training/capacity building for members especially with agencies and programmes such as MIDA, MOFA, BUSAC, USAID etc

### **Case 3: Osudoku Agricultural Cooperative Ltd, Asutuare, Kpong Irrigation Project**

#### **Background**

In Ghana rice is an important staple crop, but not the primary staple crop. Rice production is mostly confined to the irrigated areas. Since the mid-1970s, Ghana Irrigation Development Authority (GIDA) has established 22 rice irrigation schemes. The Kpong Irrigation Project (KIP) is a 3000 ha government owned rice based irrigation project started 1959 and completed in 1968 and rehabilitated in the late 1990s. KIP sought to take advantage of the potential created by the construction of the Kpong hydroelectric dam to realise increased rice production in the Akuse-Asutuare area (located some 80 km northeast of Accra). At the end of project implementation, the area actually developed and rehabilitated was about 1,636 ha.

The Kpong Irrigation Project (KIP) is the biggest gravity irrigation rice production project in Ghana. This involves some 120 employees of the scheme, including professional officers, managers, extension officers, clerical staff and support personnel. The government subsidizes the scheme's operation by seconding the management staff and covering their salaries outside the annual rent and water use fees charged to the farmers that are retained in the scheme to defray the operating costs.

The land is officially allocated to the farmer beneficiaries in one hectare allocations. These beneficiaries are obliged to be members of a farmers' cooperative that is mostly involved in managing credit through the local branch of the Agriculture Development Bank.

#### **Development path**

The Osudoku Agricultural Cooperative Society was established by KIP to organize, manage and coordinate activities of the rice farmers.

Beyond the project various efforts were made towards getting the individuals and small groupings of farmers that worked on the site to come together as one FBO. One such major effort was the JICA's joint irrigation systems management (JISM) which sought to have the FBO's team up with project staff to go through capacity building for 10 years (1997-2007) after which the FBO like others who were also part of the Irrigation Projects would take over the irrigation sites (22 in all).

The FBO was registered as a co-operative society with the Registrar of Co-operatives in 2003. Government has and still provides extension staff on the project to support farmers' activity. The FBO under the Commercial Development of Farmer Organizations (CDFO) programme (2007-2011) of the Millennium Development Authority (MIDA) had their entrepreneurial capacities enhanced in. They were also assisted to produce a business development plan. This plan they are however not working with because their motivation was to have used it to obtain bank financing which did not happen.

The FBO as a cooperative has vertical relationships to the Ghana Cooperative Council. It has also affiliated and been supported through various horizontal networks such as becoming

affiliated to Ghana Agricultural Workers Union (GAWU), Ghana Rice Inter-professional Body (GRIB), Peasant Farmers Association of Ghana (PFAAG) and the Ghana Trade and Livelihoods Coalition (GTLC)

### **Membership**

Currently membership stands at 2500 (916 women + 1584 men) farmers.

### **Economic Importance**

The total land area is 3,000Ha with a capacity to produce 20,000MT of rice annually. The area under cultivation by members of the FBO is 2,500Ha. Crop distribution is rice 90% and Vegetables and maize 10%. Irrigation is by gravity which allows for at least 2 seasons of cropping each year.

Rice production from the site could be key in solving the food needs of the capital city being about 61 km (38 miles) from Accra on the main Accra-Kpong road. It is on a watershed, which divides the Accra plains into two (2) parts: the coastal and Volta catchments. The typical climate of the area is that of Northern Accra plains with a bimodal rainfall pattern totalling 1016-1270 mm a year.

Rice varieties cropped by the farmers include the following perfume varieties; Jasmine 85, Aromatic Short, Togo Marshall, Jet 3 etc. The FBO also produces certified seeds.

### **Internal organization**

The FBO is managed by an executive council headed by a President who is assisted by a Vice President, Secretary, Treasurer, Organizer and an Administrative Secretary. The elected Council or Board members are elected to serve for a 4-year term which may be renewed for 2 terms by the General Assembly. This executive council or Board is also assisted by the irrigation project management staff. The Project management and the executives hold monthly meetings and the management team exercises oversight over the operations and accounts of the FBO.

### **Mode of financing**

Mainly through dues of GHS1/member/year

### **Services to members/producers**

The key services the FBO renders to its members include the following:

- Bulk purchases of inputs-fertilizers, weeding, rodenticides etc for only 2 years but observes will be more feasible with dues and funds from other FBO sources

- Facilitates procurement of farm equipment such as power tillers on high purchase to members
- Ensures quality standards of produce. The FBO meets with buyers to review and set standards which the FBO must enforce
- Organizes patios and tarpaulins for members to buy at less than the market rates.
- Negotiates loans for members with the banks.
- Joint marketing/market sourcing e.g. lobbied MOFA for local rice to be used for the School Feeding Programme. The Ghana Rice Inter-professional Body (GRIB) champions the promotion of the local rice by the FBOs through various forums within and outside government
- Negotiates selling price with CTCC, CONTRAPAC, REMMA House, School Feeding Programme, Processors by considering production cost arrived at by farmers. The price is then advertised on notice boards for compliance by all producers (members).

**Internal and external factors affecting the capacity of the FBO to promote cost effective services to meet the needs and expectations of producers and to contribute to supply chains**

Internally, factors affecting the FBO include; weak resource mobilization with its consequent weak financial and asset-base. The main assets of the FBO comprised the following:

- 10 plastic chairs
- 4 table chairs
- 4 tables
- 2 warehouses from government
- An office space from the project
- Bank balance of less than GHS1000.00

Weak member commitment evident through poor dues payment (less than 60% of members pay their dues of GHS1.00/year). Again, individuals quite often sell at different prices other than what has been agreed on yet the FBO finds it difficult to control this. The FBO seems to suffer from internal fractures and apparent disloyalties which the present executives suspect to be created by the project management using some ex-executives.

External factors also include the following:

- Members pay irrigation service charge (ISC) of GHS120/ha/year directly (rather than through the FBO) to the project management. This denies the FBO the opportunity for some commission from the ISC. It also gives the FBO little authority or control over farmers.

- The Cooperative does not have adequate warehouse facility to bulk all members' stocks.
- FBO has no control over land access by 'members' neither do members have to pay their irrigation service charge (ISC) through the FBO.
- There is inadequate access to credit

#### **Assessment of the ability of the FBO to seize opportunities offered by public policy**

Policy advocacy for benefit of members on issues such as free zones marketing under the Economic Partnership Agreement (EPA) which members find unfavourable in that it would bring them into direct competition against farmers elsewhere who enjoy subsidies. Policy advocacy is done in coalitions with organizations like PFAG and Ghana agricultural Workers Union (GAWU) and Ghana Trade and Livelihood Coalition. The farmers agree they could not meet Ghana's total rice demand now and ask government not to stop importation but to reduce importation especially during Ghana's harvest periods until 2015 by when they expect to have built capacity also through rehabilitation of the projects to allow them meet the total demand of the country.

Through the Ghana Rice Inter-Professional Body (GRIB) the FBOs capacity is built to among other things advocate on Bank of Ghana prime rates.

## **Case 4: Ashaiman Irrigation Farmers' Cooperative Society**

### **Background**

The Ashaiman irrigation site was completed by the Ghana Government in 1968 as part of efforts to boost rice production and enhance Ghana's food security position. The site is one of 22 projects run by GIDA, a government organization under the Ministry of Food and Agriculture (MoFA). The land for the site, traditionally owned by the stool, was purchased by the Tema Development Corporation (TDC) when the government launched the GIDA project in the early 1960's.

The FBO's activity is located at Ashaiman a distance of 26 km North East of Accra and almost directly north of Tema on the northern boundaries of Tema township in the Greater Accra region of Ghana. Potential area of the site is 155ha with the developed area being 130ha and the irrigated area being 56ha.

The site is well located within the capital city and represents a ready source of food supply to the teaming population in the capital and beyond.

Under the Structural Adjustment Program of the 1980s, government expenditure on the irrigation scheme was reduced and the irrigation sites became dilapidated. The Ashaiman GIDA site was selected by the Japan International Cooperation Agency (JICA) as a model site for the Small-Scale Irrigated Agriculture Promotion Plan in the 1990's, aiming for a transition from government- to farmer-led management (JICA, 2006). With JICA's support, the Irrigation Development Centre (IDC) in Ashaiman was established within GIDA as a "base for the development and dissemination of irrigated farming techniques" and the left canal was reconstructed. Currently, 93 farmers are growing rice, maize, okra and other vegetables on the site; in addition, unregistered farmers and seasonal farmers are using land on the right bank. Registered farmers belong to the Ashaiman Irrigation Farmers Cooperative Society (AIFCS) and pay an irrigation service charge to GIDA every 6 months.

The members of the Ashaiman Irrigation Farmers Cooperative Society are currently responsible for production on the irrigation site. Members produce mainly rice and vegetables as well as maize under gravity irrigation. Each farmer cultivates a plot of 1– 2.5 acres.

### **Development path**

The FBO was formed in 1983 through the facilitation of the GIDA and JICA as part of a policy to help the local farmers come together as a company that could be assisted to build capacity to after about a period of 10 years own and manage the irrigation sites as business entities.

The FBO was registered as a co-operative society in 1988 and has continued to benefit from management and extension support by extension officers of MoFA and GIDA from the original project till now.

The FBO has also benefited from a number of public sponsored policies, projects and programmes through which reasonable capacities have been built in group dynamics,

accounting, water management and many other areas. The society has benefited from various advocacy platforms from Oxfam

The FBO as a cooperative has vertical relationships to the Ghana Cooperative Council. It has also affiliated and been supported through various horizontal networks such as becoming affiliated to Ghana Agricultural Workers Union (GAWU), Ghana Rice Inter-professional Body (GRIB), Peasant Farmers Association of Ghana (PFAG) and the Ghana Trade and Livelihoods Coalition (GTLC)

### **Membership**

Membership of the FBO is opened to person granted a plot at the irrigation project site.

The FBO is comprised of 94 (17 women + 77 men) farmers

Membership has been restricted due to land access and new and younger people have entered the FBO only through family succession.

### **Internal organization**

The FBO is managed by an executive body elected every 3 years for maximum of 2 terms by the General Assembly. This executive council also works through a number of sub-committees appointed among the general membership. Prominent among the sub-committees are: the agriculture sub-committee, the Maintenance sub-committee and the finance sub-committee.

### **Mode of financing**

- Monthly dues of GHS 1.00/member (planned to be increased by end of year)
- Interest from Farmers Bank loans
- Commission (10%) on Irrigation Service Charge (ISC) collected from members on behalf of GIDA. Each member pays an ISC of GHS40.00/ac/year
- Marginal interest on input sales

### **Services to members/producers**

The key services the FBO renders to its members include the following:

- Price/market negotiation with buyers including FINATRADE, FOREWIN Ghana Ltd
- Input credit provision to members through the operation of a Farmers Bank
- Loan negotiations for members
- Soft loans to members
- Training/capacity building for members. Training topics have included; efficient water management, agronomy, cooperative management, group dynamics
- Sourcing for technical, financial and other support for members. Advocacy/lobbying for expansion and maintenance of irrigation facility and land banks

**Internal and external factors affecting the capacity of the FBO** to promote cost effective services to meet the needs and expectations of producers and to contribute to supply chains

Internally, the group has low assets and financial resource mobilization capacity and could benefit from enhanced leadership capacity which is critical to FBO success. Current assets base of the FBO includes:

- A meeting Hall built for FBO by JICA since 2000
- A Farmers Bank set up with a revolving fund since 2000. It is run by a finance Committee headed by the treasurer and assisted with day to day running by a paid accounts clerk
- 20 benches
- 10 table chairs
- Ware house built by JICA since 2000
- Weighing scales given by the Project
- Drying floor given by the Project
- Sorting House given by the Project
- 2 tractors (over 10 years old) from the Project
- Office block given by the Project

The intellectual/academic level of the leadership is also relatively low.

External factors affecting the group also include:

- The absence of effective land use policies have led to urban sprawl with consequent serious encroachment and the gradual loss of the land banks
- Inadequate production credit
- Marketing Women who pre-finance production normally dictate the output price
- Weak financial base leads to acceptance of pre-financing by buyers which always lead to a buyers' market situation under which the farmers become only price takers
- Unfavourable Short term high interest loans

### **Assessment of the ability of FBO to seize opportunities offered by public policy**

The FBO has been benefited from many government policies/programmes including:

- GoG-JICA's Joint Irrigation Systems Management Programme, The Millennium Development Authority's Commercial Development of Farmer Organizations (CDFO), Fertilizer subsidy programme, Block Farming Programme etc
- Through GAWU, PFAG, GTLC the FBO has undertaken/participated in the following advocacy activities;
- Resisted the signing of the EPA
- Demanded meetings with the Hon Minister for Food and Agriculture
- Gotten attention and influenced action of Municipal Chief Executive and the Municipal Director of Agriculture gotten inclusion in the implementation of the Block farming project and fertilizer subsidy programmes

### 3. List of the people interviewed

NAME	ORGANIZATION	POSITION
Theophilus Osei Owusu	FBO Secretariat, MoFA – DAES	Dep. Director
Gabriel Owusu	FBO Secretariat, MoFA – DAES	Asst. Director
Albert Prempeh	Ghana Cooperative Council	Secretary General
Paa Kwesi Forson	GRIB	Executive Secretary
J.A. Coleman	Department of Cooperatives	Registrar of Cooperatives
J.H. Yamoah	Department of Cooperatives	Deputy Cooperative Registrar
Paul L. Appiah	Rubber Outgrowers and Agents Association	General Secretary
John Awuku Dziwornu	Ghana National Association of Farmers and Fishermen (GNAFF)	National Coordinator
Asante	Ghana National Association of Farmers and Fishermen (GNAFF)	Administrator
Sylvester Kwaku Ekpe	SNV	Advisor
Festus Kwadzokpo	GIZ	Consultant
S.M.S. Quaicoe	Rubber Outgrowers and Agents Association	Chairman Western Region
Janet Ankomah	Rubber Outgrowers and Agents Association	Member
Anthony Twum	Rubber Outgrowers and Agents Association	Former District Chairman
Ben Baidoo	Rubber Outgrowers and Agents Association	National Organizing Secretary
Richard Oppong	Rubber Outgrowers and Agents Association	Regional Secretary, Western
Alhassan Awal Cobbina,	Rubber Outgrowers and Agents Association	District Chairman
Agnes Gifty Appafram,	Rubber Outgrowers and Agents Association	Regional Women’s Rep
John Ofori Portuphe,	Rubber Outgrowers and Agents Association	National Vice Chairman
C.K. Selormey,	Rubber Outgrowers and Agents Association	National Treasurer
Louis T. Offei,	Rubber Outgrowers and Agents Association	Chairman, Central Region
Robert Nkrumah,	Rubber Outgrowers and Agents Association	Regional Treasurer, Western
Paul L. Appiah,	Rubber Outgrowers and Agents Association	General Secretary
Victoria Adongo	Peasant Farmers Association of Ghana	Program Coordinator
Lena Otoo	MoFA-PPMED	Dep. Director
E.K. Adjei,	Eastern Gomoa farmers’ Co-operative and Marketing Union	Chairman
Kodwo Ewusi,	Eastern Gomoa farmers’ Co operative and Marketing Union	Secretary
Ebenezer Wilson	Eastern Gomoa farmers’ Co operative and Marketing Union	Member
John Yaw Mensah	Eastern Gomoa farmers’ Co operative and Marketing Union	Member
Thomas Kodua	Eastern Gomoa farmers’ Co operative and Marketing Union	Member
Kwesi Adams	Eastern Gomoa farmers’ Co operative and Marketing Union	Member
Paa Kow	Eastern Gomoa farmers’ Co operative and Marketing Union	Member
Jemima Acquah	Eastern Gomoa farmers’ Co- operative and Marketing Union	Member
Vida Aidoo	Eastern Gomoa farmers’ Co- operative and Marketing Union	Member
Nicholas Asare	Eastern Gomoa farmers’ Co- operative and Marketing Union	Member
Anita Mensah	Vegetable Producers and Exporters Association of Ghana (VEPEAG)	Technical Officer
Kenneth Acquaye	NAFCO	Dir. Of Operations
Gideon Martey,	Osudoku Agricultural Cooperative	President
Isaac Korsi Agblegbeh	Osudoku Agricultural Cooperative	Vice President
Philip Akpoka Anumah	Osudoku Agricultural Cooperative	Administrative Sec.
Richard Tetteh	Osudoku Agricultural Cooperative	Organizer
Philip Amankwa	Osudoku Agricultural Cooperative	Member
Agnes Agbo	Ashaiman Irrigation Farmers Association	Member
Eva Osei	Ashaiman Irrigation Farmers Association	Member
Eva Osei	Ashaiman Irrigation Farmers Association	Member
Simon Tsortowu	Ashaiman Irrigation Farmers Association	Member
Daniel Larweh	Ashaiman Irrigation Farmers Association	Member
Ben Incoom	Ashaiman Irrigation Farmers Association	Member
Adamu Mohammed	Ashaiman Irrigation Farmers Association	Member
Prosper Mornyui	Ashaiman Irrigation Farmers Association	Member
Ben Kanate	Ashaiman Irrigation Farmers Association	Member
Alex Zottor	Ashaiman Irrigation Farmers Association	Member
Freeman Dagadu	Ashaiman Irrigation Farmers Association	President
Julius Okyere	Ashaiman Irrigation Farmers Association	Secretary