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FBO TRAINING NEEDS ASSESSMENT FOR
BENEFICIARY FBOs IN THE NORTHERN
INTERVENTION ZONE (WEST MAMPRUSI
DISTRICT)

BY

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Introduction

The CSIR-Food Research Institute was contracted as a Training Service Provider by MiDA to train 10 Farmer Based Organizations in the West Mamprusi District of the Northern Region of Ghana. The six week Stage 1 Training in Business Capacity Building was to have been carried out in August 2009 but had to be postponed due to heavy rains which rendered most of the roads in that part of the District unmotorable. Training finally started on 7th December 2009 and will end on 20th January 2010.

Community Entry

The CSIR Food Research Institute training team led by the Technical Training Manager, Dr. Wisdom Kofi Amoa-Awua and accompanied by Agricultural Extension Agents from DADU, West Mamprusi visited the communities to be trained from 3-4th December 2009. FBOs. In each community the team paid a curtsey call on the chief and held discussions with the assembly man, opinion leaders, the executives and some members of the assigned Farmer Based Organization. During these introductory meetings the training venue and dates and time for training were agreed upon.

FBOs, Trainers and Training Venue

The Farmer Based Organizations to be trained, the training venue and the trainer from CSIR-Food Research Institute assigned to train the FBO are listed in Table 1

Table 1. Named of FBO, training venue and trainer from CSIR-FRI

NO.	FBO NAME	COMMUNITY IN WEST MAMPRUSI	TRAINING VENUE	NAME OF TRAINER FROM CSIR-FRI
1	Duu Tizorilavi women Group	Duu	Duu Primary School	George Anyebuno
2	Jadima Tisungtaba	Jadima	Market Square, Jadema	Cletus Gyato
3	Chabra-fong Suguru Vella	Janga	Apostolic Church, Janga	Joseph Gayin
4	Timonya Irrigation Farmer's Association	Karimenga	Presbyterian Church, Karimenga	Dr. Kwame Vowotor
5	Tichemtoni Production Group	Kperiga	Chief's palace, Kperiga	Dr Charles Tortoe
6	Asiatechaab	Kunkwak	Council, Kunkwak	Dr. (Mrs) Margaret Ottah-Atikpo
7	Tinsutaaba farmers Group	Loagri No 1	Roman Catholic Primary School, Loagri No 1	Elvis Baidoo
8	Sunga Vella Farmers group	Loagri No1	Roman Catholic Primary School, Loagri No 1	Mrs Charlotte Oduro-Yeboah
9	Tizadede Woman Group	Sariba	Chairman's House, Sariba	Dr (Mrs) Kafui Kpodo
10	Ti Ning nya	Yizesi	Christian Fellowship Church, Yizesi	Seidu Ali Sampare

Objectives of training

- The objectives of the assignment are:
- To familiarize participants with the structure and objectives of the Compact
- To stress the importance of roles played by Farmer Based Organizations (FBOs) in supporting rural transformation, poverty reduction and economic growth through successful commercialization
- To use value chain thinking as a tool for commercialization and business strategy
- To develop a business vision and set performance targets
- To review the organization's strengths and weaknesses in terms of ability to achieve business vision
- To identify key business strategies and technical approaches needed to achieve vision and move into stages 2 and 3 of the CDFO activities
- To make arrangements for the FBO organization and management of the commercialization process
- To complete the draft Action Business Plan for submission to the Regional Implementation Consultants.

Methodology

Background information of group members was obtained using a questionnaire designed by the trainer. This was administered to each farmer and information gathered included

- Sex
- Age
- Educational background
- Marital status (in the case of the men, how many wives)
- Number of children (their ages as well as number in school)
- Languages spoken
- Crops cultivated and acreage of each crop
- How long the farmer has cultivated each crop
- Yield of each crop during the last farming season
- Use of irrigation, fertilizers, tractors, bullocks
- How crop is marketed
- Problems encountered with farming activities

Additional information was obtained through use of the organization checklist provided in the Trainers Manual, through discussion sessions and other interactions with the farmers.

TIZADEDE GROUP

SARIBA

The Tizadede Group

The group consists of 50 members (25 males and 25 females). All members are resident in Sariba. Forty-five members of the group fall between the 20 and 49 age group (Table 1). Most members are illiterate (cannot read nor write) though a few had had some education up to the Primary School level. Two members have completed Junior Secondary School. The group has since its formation been relying on the AEA responsible for Sariba (Mr Ibrahim Abiaduka) for help with documentation relating to the Group's transactions with the bank. All members of the group speak Mampruli whilst a few speak Ewe, Frafra, and Twi in addition. Most children of school-going age attend the local primary school at Sariba.

Table 1: Age distribution of farmers in the group by sex

Age range	Males	Females	TOTAL
20 – 29	5	9	14
30 – 39	11	6	17
40 – 49	6	8	14
50 – 59	2	1	3
Over 60	1	1	2

The Tizadede Group was formed in October 2008. The Group did not have a Constitution but one has been prepared with the help of the Trainer with inputs from the group members. The Constitution spells out the term of the leadership, Membership dues and penalties for non-attendance at meetings. The objectives of the group, the roles/duties of the various executive members have all been incorporated into the new Constitution. There are no records of minutes of meetings and no proper records are kept. The Tizadede group is yet to be registered with the District Assembly, however, arrangements are being made for registration.

Membership of the group is open to farmers from the Sariba, Duu and Nanbari, communities. Members pay monthly dues of one Ghana cedi each. Members who fail to attend meetings pay a fine of two Ghana cedis. The Group has a savings account (SLOT 13-1997, Passbook No. 2543) with the Bangmarigu Community Bank (Formerly the West Mamprusi Community Bank) in Walewale.

Management structure

The Group does not have a Board of Directors but has plans to constitute one. It has an executive which consists of a Chairman, Vice-Chairman, Secretary, Vice-Secretary, Treasurer and an Organizer.

The group does not own assets but individual farmers have their own farming implements. Male members assist each other with communal labour for building of houses after the farming season whilst female members engage in trading activities. The White Volta flows through the village and irrigation may be considered.

Crop production and agricultural practices

The major crops cultivated are maize, cowpeas and groundnuts. Other crops cultivated include millet, rice, Bambara groundnuts, soybeans and okro. Most farmers cultivate more than one crop. During the lean season the women engage in petty trading. Farmers do not pay rent on lands used for farming but rather make a one-time appreciation payment. Yields from the lands are poor as fertilizers are not used. Farmers are therefore compelled to move to new areas to farm. Some farmers farm along the banks of the White Volta and complained of losses of farm produce due to flooding. Farm size distribution, major crops, and areas under cultivation for various crops by members of the group are shown in Tables 2 and 3 respectively.

Table 2: Farm size distribution of farmers by sex

Total acreage of crops	Males	Females	Major crops
1 – 5	5	17	Maize, beans, groundnuts
6 – 10	13	7	Maize beans, groundnuts
11 – 15	4	1	Maize beans, groundnuts
16 – 20	2	0	Maize beans, groundnuts
Over 20	1	0	Millet, maize, groundnuts
TOTAL	25	25	Maize beans, groundnuts, rice, millet

Table 3: Areas under cultivation for different crops by members of Tizadede group

Acreage	No. of farmers having range of farm size for specified crop								
	Maize	Beans	Groundnut	Watermelon	Millet	Rice	Bambara groundnuts	Soybeans	Okro

1 – 5	43	31	28	4	4	8	4	3	4
6 – 10	7	3	-	-	-	-	-	-	-
11 – 15	-	-	-	-	-	-	-	-	-
16 – 20	-	-	-	-	1	-	-	-	-
Total	50	34	28	4	5	8	4	3	4

Most farmers depend on hired bullocks for land preparation because they cannot afford tractor services. Members either purchase seed individually from traders in Walewale or use their own seed from previous crop. Insecticides used for crops are purchased from the open market from traders and not from approved sources. Farmers are not trained on insecticide handling and do not use protective clothing when spraying. Members of the group know their AEA and appear to have close interactions with him.

Crop budget for major crops

A summary of the crop budget for major crops (Maize, Cowpea, groundnut and rice) cultivated by members of the Tizadede FBO is shown in Table 4.

Farmers appeared not to make much profit when produce is not stored. This may be attributed to the low yields recorded for the crops since most farmers do use fertilizers and improved seed material. The farmers as a group selected maize to be cultivated under the MiDA program. The group is aiming at increasing yields and profit margins through the use of good agricultural practices and proper marketing and transport arrangements respectively.

Harvesting and Post-harvest handling of produce

Maize is dried in the sun for between one to two weeks after which it is hand shelled then dried for a further two days, bagged and stored in farmers' rooms on stones. Some sorting is carried out before bagging and mouldy kernels are sometimes used for porridge. Members of the group were advised against this practice and the risk of aflatoxin contamination of such produce. They were further advised to desist from feeding mouldy kernels to their poultry and livestock because of toxin carry-over into eggs and meat. Beans are left in the field to dry then manually harvested and threshed with sticks on the ground or in metal pots then winnowed, bagged and placed on stones in rooms. Insecticide tablets are placed in bags before storage. Rebagging of beans is carried out after every three months of storage. Rice is cut when ripe after which it is gathered and threshed. Rice grains are then winnowed, bagged and transported from the farm. Generally farm produce is transported from

the farm to homes or markets in donkey-carts. Watermelon harvesting is manually done by farmers themselves or hired labour using cutlasses, hoes, knives and by plucking.

Marketing of produce

There is no market in Sariba and farmers transport their produce to Duu (About 10 kilometres away) on market days. Occasionally traders mostly middlemen from Walewale travel to Sariba to purchase farm produce from the farmers. Members of the group market their produce individually. Produce is transported to the market by donkey carts. Sometimes vehicles from Walewale on their way to Duu market on market days stop over at Sariba to pick up traders and their farm produce to the market. In some cases, buyers purchase produce (maize and watermelon) directly from the farms.

Table 4: CROP BUDGET COST ANALYSIS FOR MAJOR CROPS CULTIVATED BY THE TIZADEDE GROUP

ACTIVITY	COST/ACRE (GH¢)			
	Maize	Cowpea	Groundnut	Rice
Land preparation (uprooting of stumps)	45	45	45	45
Clearing of land (cutlasses)	-	-	-	-
Gathering of weeds	-	-	-	-
Ploughing (Tractor services)	25	25	25	25
Seed	6	14	45	16
Fertilizer	71	-	-	81
Labour for fertilizer application	-	-	-	8
Planting	12	16	12	20
1 st Weeding	12	12	14	16
2 nd Weeding	10	-	-	-
Insecticide	-	57	-	-
Labour for spraying insecticide	-	14	-	-
Harvesting / plucking / uprooting	8	60	14	20
Gathering	8	-	12	14
Dehusking / dislodging on farm	-	30	36	10
Carting to home	10	3	3	11
Threshing/shelling/winnowing	-	-	-	-
Cost of bag and twine	20	20	25	23

Storage chemicals	-	8	-	-
Bagging	-	-	-	-
Transport to market	-	-	-	-
Production cost / acre	227	304	231	289
Yield/acre	10 bags	8bags	10 bags	11 bags
Total Sale / Major season	300	480	300	220
Total Sale / Minor season	500	800	400	440
Profit / Major season	73	176	69	-69
Profit / Minor season	273	496	169	151

GUIDED QUESTIONS ON SOME MODULES IN STAGE1

Module 1. Knowledge of MCA/MiDA-CDFO Project

1. What is MCA/MiDA-CDFO Project? Well informed----Hazy idea--√--- No idea-----
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2. How did you here about it. ? D/Assembly----- MoFA---- NGO----- Other Farmers √—
Never Heard-----
3. What is its relevance to you? Opportunity to do commercial farming-----Credit for
farming--√---Free money from Government----- Don't know-----
4. How can you participate? Through Farmers' group--√---Directly/solely---- Don't
know----
5. How much is involved? Plenty money-----Some money--√---Little money----Don't
know-----
6. What is your expectation about it? Training for farming as business---√---Money to
me personally-----Like MoFA Projects/IFAD-----Government's thank you to
farmers----Don't Know-----.

Current Status: Well informed FBO--√--Somehow informed FBO----

Lowly informed FBO-----Mis-informed FBO-----

Comment:

- Optimally primed /oriented for MiDA-CDFO Project-----
- Appropriately primed /oriented for MiDA-CDFO Project--√--
- Insufficiently primed/ oriented for MiDA-CDFO Project -----
- Mis-primed /oriented for MiDA-CDFO project-----

Recommendation /Action Steps:

Level 1. Reinforce Knowledge on MiDA-CDFO Project-----

Level 2. Provide full scale briefing on MiDA-CDFO Project----√---

Level 3. Dis-informing, Re-informing and priming for participation in MiDA-CDFO project
requires more time than is currently available----

Module 2. Role of FBOs as Drivers of Agricultural Commercialization & Rural Development

1. Have you been a member of an organized Farmers Group/ FBO before? Yes---No--√
If Yes, was it in this community-----Or else where-----
Did it benefit you? ----- If no, why not-? -----If yes, how-----
2. How did this FBO originate? Formed because of the MIDA-CDFO Project-----We the members decided on our own---√----Initiated by -----(name)
3. Why did you decide to join the present FBO? I was asked to join to get credit--√--- Because it is a group of friends or family members-----Because we farm the same crop----
4. What is the major crop the FBO members produce? Groundnuts-----Soya----- Maize----√-----Other-----
5. Which area of this crop value chain does the FBO desire to intervene? Production--√-- Assembling/Warehousing-----Marketing-----1^{ry} Processing-----2^{ry} Processing -----
6. How can you benefit from an FBO? To get credit easily---√--To market my produce easily--√---To get farm inputs easily----√---To learn from my fellow farmers----- There is strength in togetherness--√---To have a strong marketing voice--√----To prevent middlemen from cheating me----√----For social protection/safety net.
7. How old is your present FBO? Less than a year-----More than a year--√-----5 years+
8. Does your FBO have a constitution/ Yes-----No-√---
9. Do you pay dues regularly? Yes--√--No----
10. Do you have elected executives? Yes--√---No-----
11. Does your group have a bank account? Yes-√--No-----
12. What is the main aim of your group? For credit---√--Marketing--√---Tractor services--√--fertilizer---√----Extension advice-----Don't know-----Others-----
13. What will make an FBO a good one? Good leadership----√---Availability of credit--√- -Fertilizer--√---Extension services-----Marketing services--√---Unity--√---Honesty -----Don't know-----
14. How can the FBO contribute to the development of your community? Wealth creation--√----- better education-----, better health, good nutrition-----better houses-- ----better clothes-----more livestock-----More respect-----Small businesses---√-----
15. What will you do personally to make the FBO work? Obey the constitution--√---Pay my dues regularly---√--Repay credit----√--Take Agricultural / Business Advice seriously--√-----

16. . What will you do collectively to make the FBO work? Obey our constitution---√--

Current Status: Experienced FBO-----Infant self-motivated FBO-----Infant supply-driven (MiDA-CDFO Project) FBO---√- Other sponsorship-driven FBO-----

Comments:

- FBO pre-disposed for long-term Success-----
- FBO has learning attitude and is oriented for success---√---
- FBO is taking opportunity/craving for one-time hand- out and requires to be engineered to live beyond MiDA-CDFO Project-----
- FBO makes no sense out of role of FBO in agricultural & rural development-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce role of FBO as driver in agricultural. Commercialization & rural development-----

Level 2. Provide full facilitation on role of FBO as driver in agricultural commercialization & rural development-----√-----

Level 3. Provision of facilitation on role of FBO as driver in agricultural commercialization & rural development requires more time than is currently available----

Module 3. Knowledge of Value Chain Concept

1. Has anyone ever discussed the concept of "Value Chain" (elaborate) with you? Yes---
-No---√--
2. If Yes, from whom /how did you learn about Value Chain Concept? MoFA---NGO---,
Other farmers-----Other-----
3. If Yes, do you fully understand it and how are you applying it in your farming
business?-----

4. If No, Are you willing to learn what it is? Yes--√---No----
5. Do you think understanding of this concept can help you in your farming business?--
Yes—√ No-----

Current Status: FBO fully understand Value Chain Concept---√---FBO Somehow understands Value Chain Concept-----FBO Appreciates Value Chain Concept-----
-FBO absolutely has no idea nor appreciation of Value Chain Concept-----

Comments:

- FBO understands the importance of VCC in agricultural commercialization & rural development and is willing to learn and adopt value chain thinking in farming---√---
- FBO understands the importance of VCC in agricultural commercialization & rural development but does not know how to apply it; however they are willing to learn and adopt value chain thinking in farming-----
- FBO does not understand the importance of VCC in agricultural commercialization & rural development, does not know how to apply it, and is not willing to learn and adopt value chain thinking in farming-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce understanding and practice of in Value Chain thinking in farming -----

Level 2. Provide full scale facilitation in understanding and practice of Value Chain thinking in farming----√-----

Level 3. Requires ex/intensive facilitation in understanding and practice of Value Chain ting in farming for which available time is insufficient ----

Module 4 . Vision, Objectives and Target Scrutiny

1. What is the vision of your FBO? We don't have one---√---The chairman/ executives know-----We don't know how to develop one---
2. Are you willing to learn how to develop a Vision Statement? Yes we are eager--√---Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
3. What are the objectives of your FBO? We don't have some---√---The chairman/ executives know-----We don't know how to develop some---
4. Are you willing to learn how to develop objectives? Yes we are eager--√---Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
5. What are the targets you have set for your FBO in the next 1-3 years? We don't have some---√---The chairman/ executives know them-----We don't know how to develop them
6. Are you willing to learn how to set targets? Yes we are eager---√--Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----

Current status: FBO is Visionary, purposeful & results-oriented ---√---FBO is purposeful & results-oriented-----FBO is purposeful---FBO is results-oriented-----FBO sails where the wind blows-----

Current Status:

- FBO has vision/Objectives/targets--√-----
- FBO has only objectives & targets, willing to learn to develop Vision Statement---
- FBO has only objectives, willing to learn to develop vision/targets----
- FBO has only targets, willing to learn to develop vision/objectives-----
- FBO has no vision/objectives/targets and is not motivated to learn and develop them-----

Recommendation /Action Steps:

Level 1.Facilitate to reinforce capacity to develop/set Vision/Objectives/targets-----

Level 2. Provide full scale facilitation to build capacity to develop/set Vision/Objectives/targets ---√-----

Level 3. Requires ex/intensive facilitation to build capacity to develop/set Vision/Objectives/targets for which available time is insufficient ----

Module 5. Analysis of Organizational Structure & Operations

1. Is your FBO legally registered with the Registrar-Generals Department? Yes----No--
√--
2. Does the FBO Secretary reside in the community? Yes---√---No-----
3. How about the Chairman/person? Yes--√--No-----
4. How often do you hold meetings? Weekly----Monthly--√----Quarterly---Annually----
5. Are all the members paid-up, dues, shares and other levies? Yes--√---No----
6. Do you have a finance committee? Yes-----No--√--
7. Have you held your AGM in the last year? Yes----No--√--
8. Do you have a Disciplinary Committee? Yes-----No--√--
9. Have you had your finances audited in the last year? Yes---No--√--
10. Has your FBO ever been involved in a police or court case? Yes---No--√--
11. Has your FBO undertaken a commercial transaction valuing about GHC 5, 000 or more in the last 12 months? Yes-----No--√--

Comments: Solid foundation FBO -----Good foundation FBO--√---Lame duck FBO-----

Current Status:

- FBO Structurally & Operationally solid-----
- FBO Structurally & Operationally OK--√-----
- FBO Structurally & Operationally-----

Recommendation /Action Steps:

Level 1. Reinforce Best Practices in Organizational Development-----

Level 2. Provide full scale Capacity Building Training in Organizational Development--√-

Level 3. Requires ex/intensive Capacity Building Training in Organizational development for which available time is insufficient ----

Module 6. SWOT Analysis of FBO

1. What are the major strengths, weaknesses, opportunities and threats of your FBO?

<p>Strengths</p> <ol style="list-style-type: none"> 1. Available land 2. Good leadership 3. Have various additional Committees in place 4. Unity among group members 5. Experience in maize farming 	<p>Weaknesses</p> <ol style="list-style-type: none"> 1. Irregular meetings of the group 2. Available land not fertile 3. No access to farming inputs (seed, fertilizer, agrochemicals) 4. Post-harvest losses of produce 5. Problems with transporting produce to marketing centres 6. Inadequate market for produce 7. Poor prices for farm produce
<p>Opportunities</p> <ol style="list-style-type: none"> 1. Guaranteed credit from Bank 2. Ready market for produce 3. Irrigation facility from MiDA 4. Subsidy for fertilizer and agrochemicals 5. Training in Good Agricultural Practices by MoFA 	<p>Threats</p> <ol style="list-style-type: none"> 1. Unfortunate climatic conditions (drought, excessive rains or bushfires) 2. Flooding of farms by the White Volta 1. High interest rates on Bank loans 2. Attack by pests and diseases 3. Poor road network

3. Do you have challenges in production? Yes-√--No----If Yes, name them: Yields are low due to land not being fertile and no access to seed, fertilizer and agro-chemicals. No training in good agricultural practices.
4. Do you have post-harvest challenges on-farm? Yes-√--No--- If Yes, name them: Some Group members have problems with postharvest losses of watermelon due to unavailability of ready market and short shelf-life of the produce .
5. Do you have post-harvest challenges in-storage? Yes--√-No--- If Yes, name them: Inadequate training on proper storage of maize, beans and groundnuts and on type of insecticides to use. Inadequate funds to purchase storage chemicals.

6. Do you have challenges in transportation? Yes--√--No--- If Yes, name them:
Transportation network in Sariba is not adequate. During the rainy season the road become inaccessible. Farmers rely mostly on donkey-carts to transport produce to the Duu market.
7. Do you have challenges in marketing produce/products? Yes--√---No -- If Yes, name them: Farmers have a lot of problems marketing their watermelon. Middlemen take advantage of the perishable nature of watermelon and buy the produce on credit after which some refuse to pay. Other buyers offer low prices to the farmers
8. Do you have challenges managing the FBO business? Yes---No--√- If Yes, name them---
9. Do you have financing challenges? Yes--√---No-- If Yes, name them:
- Cannot afford fertilizer
 - Cannot afford reliable seed material
 - Cannot purchase agro-chemicals
 - Problems with payment for hired labour for weeding of farms, planting and harvesting.
 - Problems with payment for tractor services or bullock ploughing
 - Cannot afford to irrigate land during minor season cropping (watermelon)

Current status: FBO fully knows herself----√----FBO somehow knows herself -----
FBO barely knows herself----FBO does not know herself-----

Comments:

- FBO fully capitalizing on her strengths & opportunities, addressing her weakness with plans to mitigate her threats.--- √---
- FBO capitalizing on her strengths and her opportunities, addressing her weakness with no plans to mitigate her threats-----
- FBO is in control of her strengths but unable to see her opportunities, not addressing her weakness with no plans to mitigate her threats.-----
- FBO is unable to see her strengths, opportunities, weaknesses and threats-----

Recommendation /Action Steps:

Level 1.Facilitate to reinforce capacity to do SWOT analysis-----

Level 2. Provide full scale facilitation to build capacity to do SWOT analysis ----√---

Level 3. Requires ex/intensive facilitation to build capacity to do SWOT analysis for which available time is insufficient ----

Module 7. Identification of Changes & Action Needed

1. How do you plan to address the production challenges? Have clear ideas---√----- No idea-----Some ideas such as:
 - Accessing the MiDA loan to use to purchase good seed material, fertilizer and agrochemicals to increase yields.
 - Stage 2 training to be used to familiarize farmers on various aspects of production.
 - The Production Committee is to contact MoFA staff to organize training for the group on Good Agricultural Practices.
2. How do you plan to address the on-farm post-harvest challenges? Have clear ideas---√----- No idea -----Some ideas such as:
 - Marketing Committee to arrange for markets for produce and sign contracts with potential buyers well in advance.
 - Marketing Committee to renew existing linkages with buyers and sign contracts with them
 - Group Executives and Marketing Committee to liaise with RIC to get new linkages to markets for produce
3. How do you plan to address the in-storage post-harvest challenges? Have clear ideas--√----- No idea -----Some ideas such as:
 - Production Committee to arrange with MoFA staff for training on proper storage principles and types and dosage of pesticides to use.
 - Through the Business Action Plan funds will be made available from the Bank to purchase pesticides.
4. How do you plan to address the transportation challenges? Have clear ideas----- No idea -----Some ideas such as:
 - Hold discussions with the Assemblyman for the area to urge Government to improve on the road network to make the area more accessible to prospective buyers.
5. How do you plan to address the challenges in marketing produce/products? Have clear ideas-----√----- No idea -----Some ideas such as:
 - Marketing Committee to arrange for markets for produce and sign contracts with potential buyers well in advance.

- Marketing Committee to renew existing linkages with buyers and sign contracts with them on behalf of the group.
 - Group Executives and Marketing Committee to liaise with RIC to get new linkages to markets for produce.
 - Marketing Committee to liaise with other FBOs in the area to fix prices for produce.
6. How do you plan to address the challenges in managing the FBO business? Have clear ideas---√----- No idea -----Some ideas such as:
- Several Committees (Production, Technical, Harvest and Post-Harvest, Marketing, Transport, Welfare and Disciplinary) have been set up to handle various aspects of the Group's activities to help the group Executives manage the FBO business.
7. How do you plan to address your financing challenges? Have clear ideas---√----- No idea -----Some ideas such as:
- Access the MiDA loan facility to use for the purchase of fertilizer, seed, agrochemicals, and hiring of labour for weeding, tractor services, and irrigation during the minor season.
 - Through income generating activities (dues, commission on group sales), the group will be able to handle other financial challenges.

Current Status: Know challenges and how to resolve them-----Know challenges and some ideas how to resolve them--√----Know challenges but no idea how to resolve them---- Know not challenges let alone ideas to resolve them----

Comments:

- FBO understands herself and how to transform into commercial agriculture-----
- FBO understands herself with some ideas how to transform into commercial agriculture --√--
- FBO understands herself but has no idea how to transform into commercial agriculture-----
- FBO does not understand herself and has no idea how to transform into commercial agriculture ----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in SWOT analysis-----

Level 2. Complete facilitation in building Capacity to do SWOT analysis--√----

Level 3. Facilitation in building capacity to do SWOT analysis requires more time than is currently available-----

Module 8. Planning for Change

- 1 Are all FBO members geared-up to move from subsistence farming to doing farming as a business? Yes--√----No----
- 2 Are Board members committed to lead the FBO to transform from being subsistence farmers to commercial farmers? Yes---No----
 - The FBO currently does not have a Board but the Executives of the group are committed to lead the FBO to transform to commercial farming.
- 3 Are changes needed at the FBO leadership level to ensure achievement of the agricultural commercialization Agenda? Yes--√---No-----
 - Committees (Production, Technical, Harvest and Post-Harvest, Marketing, Transport, Welfare and Disciplinary) have been set up to ensure achievement of the agricultural commercialization Agenda..
- 4 Can this change be effected without the FBO falling apart? Yes---√----No----
- 5 Who is the driver of change in the FBO? The Board Chairman----The Secretary---The Treasurer-----An active Youth Leader in the Group---The Chief in the village who is (not even is) a member.----An Influential member of the Village resident (in)outside the village---
 - All members of the group contribute democratically to effect change in the FBO.

Current Status: FBO is democratically self-driven---√----FBO is autocratically driven internally-----FBO is autocratically driven externally-----FBO lacks the driving force to implement change-----

Comments: FBO is Assertive---√---FBO is Manipulated----- FBO is a lame duck

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in FBO leadership---√---

Level 2. Need to facilitate change management in FBO for better/more effective leadership-----

Level 3. FBO requires intensive facilitation in change management for effective leadership but available time is insufficient-----

Module 9. Defining Action Steps/Business Map/ Business Plan

1. How many of you know what a Business Plan is? All---Some -----Few-----None---√-
2. For those who know, did you do it for yourself-----for some one -----or for a group/
FBO?
3. Is a Business Plan important in farming? Yes--√--No----Not necessary---Don't
know-----
4. Are you willing to learn how to do a B-Plan? For yourself--√--for a Group---√--Not at
all----

Current Status: Knowledgeable in B-Plan----√--Has some ideas about B-Plan----
Ignorant about B-Plan-----

Comments:

- FBO understands the importance of B-Plan in transforming into commercial agriculture and are willing to learn and practice-----
- FBO understands the importance of B-Plan in transforming into commercial agriculture but find it painstaking/time consuming to learn and practice-----
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture but are willing to learn and practice--√---
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture and are not willing to learn and practice-----

Recommendation /Action Steps:

Level 1. FBO is tuned-up to engage in agricultural commercialization and can develop a B-Plan with little assistance-----

Level 2. FBO has the aptitude for agricultural commercialization but need priming for attitudinal change to develop a B-Plan with some assistance----√-----

Level 2B. FBO is not tuned-up for agricultural commercialization but has the right attitude to do so and develop a B-Plan with substantial assistance-----

Level 3. FBO has neither the aptitude nor attitude for agricultural commercialization and requires (ex) intensive assistance and training to develop a B-Plan for which available time is insufficient-----

PLEASE USE THE ABOVE AS A GUIDE FOR THE REST OF THE MODULES IN THE STAGE 1 CURRICULAR.

4. Results

4.1 Community: SARIBA		Name of FBO: TIZADEDE	
Basic Information: Membership The Tizadede Group with a membership of 50 farmers is located in Sariba with all the members resident in Sariba.		Female: 25	Male: 25
Core Business: Farming			
Module	Gap	Comments	Remarks & Recommendation
Part 1: Organizational Capacity			
1. Group Formation / Development	Constitution not elaborate and does not define roles and responsibilities of group leaders	-	Constitution to be expanded. Roles and responsibilities of group leaders to be defined. Members to be trained on financial records keeping
2. Credit Management	Group lacks knowledge in credit management	-	Group to be trained in types of credit, principles of good lending, loan management and utilization, loan repayment
3. Contracts & Procurement	Group lacks knowledge on contracts and procurement	Members may be restricted as majority of group members are illiterate	Training in procedure for entering into a contract, outline of the contract. Training on procurement procedures and Business contract outline
4. Business & Technical Communication	Group members have some idea but need some training	-	Training to be provided to cover forms of communication, barriers to effective communication, how to improve communication in farmer Associations
22 Interim Assessment	Group members are very receptive to training being offered and believe they will be able to use this knowledge in the development of their business.		

Part 2: Business Planning & Development

1. Knowledge of MCA / MiDA Project	Limited knowledge about the program	-	Group to be informed about the program.
2. Role of FBO as drivers of change in Agriculture Commercialization and Rural Development	Group lacks knowledge	- -	Group to be trained on the functions of Producer Organizations, functions as Member Services, elements of Strong FBOs as well as Commercialization and Best Practices
3. Knowledge of Value Chain Concept	Group members have limited knowledge about the concept	-	Training required on value chain concept and its application to the business vision
4. Vision, Objectives and Target Setting	Members have an idea what vision is but have never related it to their farming activity	-	Members to be trained on how to set vision, objectives and targets as related to their farming activities.
5. Analysis of Organizational Structure	Members have fair idea but need further training	This training will be used to access the strength of the group's operating structure and make changes where required	Members to be trained on the important aspects of organization structure and operation and how important these are for the achievement of the business vision
6. SWOT Analysis of FBO	Members lack knowledge on SWOT analysis	-	Group members will be helped to define key strategies for business expansion by analyzing their strengths, weaknesses, opportunities and threats.
7. Developing the Action Agenda	Members lack knowledge on several technical aspects. These include technical training in farm management, crop production, safe handling and storage of	Members will need technical training on good agricultural practices to be able to increase yields of their farm produce.	Group to be trained and guided to use strategies and tactics outlined earlier to develop the action agenda (specific steps the group will need to take to achieve its strategies and vision).

	plant protection products, marketing and distribution. Members also need training in use of marketing and sales techniques.		
8. Driving Organizational Change	Members have a fair idea about what to do to bring about desired change but still need some training and guidance	-	Group will be guided to address the challenges associated with ways to implement changes required. Steps or tasks at both member and organizational levels will be defined
9. Defining Action Steps/ Business Plan/Map Development	Members now have reasonable knowledge but still need guidance to complete the Action Business plan	-	Group will be guided to assign responsibilities and set time frames for the various activities and steps outlined in the business plan
10. Overall Assessment of FBO	The FBO has very limited knowledge and will need maximum training in almost all areas listed. They are however very enthusiastic about the program and indications are that they will be successful in the business venture.		
11. Contact persons	<ul style="list-style-type: none"> • Alitu Aguriba (Group Chairman) • Jacob Kwesi (Vice-Chairman) • Ibrahim Alahsa (Secretary) • Ms Grace Andeyine (Assistant Secretary) • Ms Janet Naazasiba (Treasurer) • Mrs. Ayi Iddi (Organiser) 		

5. Conclusion and Recommendations

It is obvious from the training sessions conducted so far that the Tizadede Group is poised to make the best out of this opportunity offered them by MiDA. The only limitation to the group is that majority of the members whose names appeared on the MiDA list can neither read nor write. They have therefore been advised to deal closely with their AEA especially with issues regarding correspondence.

LIST OF FBO MEMBERS

NAME	SEX		AGE
	Female	Male	
1. Saarana Seidu		√	36
2. Christy Yao	√		36
3. Ayi Iddi	√		45
4. Iddi Bagua		√	44
5. Sayibu Tia		√	49
6. Adisa Kudoo	√		49
7. Mahamudu Tondo		√	38
8. Jacob Kwesi		√	27
9. Damata Yahaya	√		64
10. Janet Naazasiba	√		34
11. Besa Appleso		√	48
12. Sakina Kwaku	√		26
13. Ibrahim Kweku		√	23
14. Jemila Sulemana	√		28
15. Sandow Aguriba		√	39
16. Fati Bukari	√		52
17. Abdul Rasheed		√	28
18. Kwame Fionu		√	31
19. Azara Karim	√		29
20. Kofi Awuku		√	40
21. Atia Anyebiga		√	36
22. Kwesi Mensah		√	26

23. Atimu Zeria	√		22
24. Aku Kofi	√		42
25. Salamatu Alitu	√		41
26. Amidu Mahamadu		√	25
27. Naomy Mensah	√		25
28. Fatawo Dabre		√	31
29. Yaw Tuto		√	30
30. Sumani Daabri		√	45
31. Sisi Kofi	√		26
32. Fatimata Bukari	√		35
33. Bajeligimah Awabu	√		34
34. Kwesi Fionu		√	58
35. Kwasia Kofi	√		46
36. Karim Daadri		√	33
37. Grace Andeyine	√		25
38. Sanatu Wuni	√		43
39. Ibrahim Alahsa		√	30
40. Afi Kwesi	√		39
41. Kwesi Dabri		√	36
42. Ayishetu Musah	√		49
43. Safura Alitu	√		41
44. Musah Jabuni		√	40
45. Afia Alhassan	√		38
46. Alitu Aguriba		√	57
47. Noble Pubaga		√	68
48. Bukari Nyaba		√	39

49. Lamisi Nandedumi	√		29
50. Awabu Mahamudu	√		28
	25	25	Average
	50		37.7

Cooperation with MOFA

Cooperation with MoFA in the discharge of my duties in the district has started with discussions with the AEA responsible for Sariba (Mr Ibrahim Abiaduka) when he visited the Group during a training session. The group already has a close relationship with the AEA. The Group has further been advised to work closely with the District Agricultural Office especially for information about good seed material, correct pesticides to use and where to locate the MoFA certified shops for the purchase of needed inputs. The group has also been informed to route all correspondence regarding their loan to the Bank through the District MoFA office. Since majority of members of the Tizadede group are illiterate, they have been advised not to hesitate but promptly approach the AEA for all necessary help regarding their farming activities. Staff of MoFA will also be involved in the MiDA Stage 2 Training which aims at enabling the farmer group transit into new varieties and adopt and fully integrate good agricultural and post-harvest practices into commercial activities.

TICHEMTONI PRODUCTION GROUP

KPERIGA

1. Introduction

The Tichemtoni Production Group is a Farmer Based Organization located at Kperiga. Tichemtoni Production Group was formed in 2006. Initially, 50 members were registered for the MiDA Phase III Stage I Training, however 49 members (41 males and 8 females) were validated due to the death of a member. Tichemtoni Production Group is amalgamation of three solidarity groups. The three solidarity groups were Tiwalsi Nya (15 members) Doweldani (10 members) and Tichemtoni (25 members). Tichemtoni literally means "Let's take the lead". The Tichemtoni Production Group had received an initial training under the Organization Development of the MiDA program. The training days were Mondays, Thursdays and Saturdays and each training session lasted for four hours. A total of 72 hours of training (4 hours x 3 days x 6 weeks) was conducted for Tichemtoni Production Group. Members of the Tichemtoni Production Group were served a drink and a snack during the training. The purpose of the Tichemtoni Production Group was improving the livelihoods of members through farming as their major occupation. Members of Tichemtoni Production Group are all farmers, although some keep livestock. Tichemtoni Production Group is yet to be registered under the co-operative act at the West Mamprusi District Assembly, Walewale. Members of the Tichemtoni Production Group were registered by age distribution of trainee farmers and social demography consisting of educational level, number of wives and children of trainee farmers (Tables 1.1 to 1.3). The youngest and oldest members are 25 and 65 years, respectively. The average age is 40.8 years.

Table 1.1 Age distribution by sex of the members of the Tichemtoni Production Group

Age Range of farmers	Males	Females
15-19	0	0
20-29	7	1
30-39	16	4
40-49	8	2
50-59	7	1
60+	3	0

Table 1.2 Educational level of Tichemtoni Production Group as distributed by sex

Educational Level	Males	Females
Illiterate	35	6
Primary	0	0
Middle School	3	1
JHS	1	1
SHS	2	0
University	0	0

Table 1.3 Social demography of Tichemtoni Production Group as distributed

Age range of farmers	No. of males	No. of wives	Total no. of children
15-19	0	0	0
20-29	7	7	24
30-39	16	20	47
40-49	8	11	49
50-59	7	9	48
60+	3	5	28

Checklist for Tichemtoni Production Group

1. Name of FBO

The name of the Farmer Based Organization is Tichemtoni Production Group.

2. Address and location of FBO

The address of the Tichemtoni Production Group is C/O MoFA District Directorate, Walewale, Northern Region. The Tichemtoni Production Group is located at Kperiga.

3. Type of FBO

The Tichemtoni Production Group is a crop production group.

4. Total membership

The Tichemtoni Production Group is made up of 49 members.

5. Number of male & female

The Tichemtoni Production Group has 41 male members and 8 female members.

6. Availability of constitution/bye-laws

The group claims to have a constitution and byelaws but was unable to produce them for verification. A new constitution has been prepared for the Tichemtoni Production Group.

7. Registration of FBO

The Tichemtoni Production Group is yet to register as a cooperative at the West Mamprusi District Assembly at Walewale.

8. Payment of fees/dues/subscription

Members of Tichemtoni Production Group do pay regular dues of GH¢ 1.00 per member at every meeting, which is held once on the last Friday of every month. Absentees at meetings are fined GH¢1.00 at the next meeting. Members of the Tichemtoni Production Group are also levied GHp 50 per member for social functions involving members such as child naming ceremonies, funerals and sick members. However, in addition to the payments of dues and subscriptions other member support services included assistance on farms such as planting and harvesting during major cropping season and communal work for the community.

9. Bank Account

Tichemtoni Production Group operates a bank account number Slot 6 - 1099 at the Bangmarigu Community Bank Limited, Walewale. The account was opened in 2006 and has been operating regularly. The signatories to the account are the Chairman, Secretary and Treasurer.

10. Management structure

The Tichemtoni Production Group does not have a Board of Directors but have an executive committee that manages the day to day affairs of the group. The executives of the Tichemtoni Production Group located at Kperiga are as follows;

- Chairman: Mr. Saaka Mahami
- Vice chairperson: Mrs. Rachia Kopia
- Secretary: Mr. Moses Yidana Surika
- Assistant secretary: Mr. Thomas Tongo Mahama
- Treasurer: Mr. Fatawu Wuni
- Organizer: Mr. Ibrahim Dhamani

11. Major crops produced (av. acreage)

The crops cultivated by members of Tichemtoni Production Group during the major cropping season are maize, groundnut, sorghum, soybean and rice. The major cropping season starts from May or June and ends in August. Food crop cultivated by members of Tichemtoni Production Group during the minor farming season is cowpea. The minor cropping season starts from September or October and ends in February. Table 1.4 shows total acreage of the major crops.

Table 1.4: Total acreage of crops indicating major crops of farmers as distributed by sex

Total Acreage of Crops	Males	Females	Major Crops
1-5	42	7	Maize, Groundnut, cowpea
6-10	0	0	Maize, Groundnut, cowpea
11-15	0	0	Maize, Groundnut, cowpea
16-20	0	0	Maize, Groundnut, cowpea
20-25	0	0	Maize, Groundnut, cowpea
25+	0	0	Maize, Groundnut, cowpea

12. Which crop generates more income

Table 1.5 shows the profitability of cultivating the major crops by the Tichemtoni Production Group. The most profitable crop for the Tichemtoni Production Group is maize with a profit margin of GH¢340.00 and GH¢90.00 per acre during the minor and major seasons, respectively. Cowpea is the second most profitable commercial crop followed by groundnut. Rice is the least commercial crop for Tichemtoni Production Group as it recorded losses of GH¢1.00 and GH¢61.00 per acre during the minor and major seasons, respectively. The profit margins for maize confirmed the farmer's statement that their best profits are made during the sale of maize and cowpeas. Based on the crop budget and its profitability maize was selected as the commercial crop for Tichemtoni Production Group at Kperiga, West Mamprusi District of the Northern Region.

Table 1.5. Profit margins (GH¢) for cultivating various crops per acre farm by farmers of Tichemtoni Production Group

Activity/acre	Maize	Sorghum	Rice	Groundnut	Cowpeas	Soyabean
Land Clearing	-	-	60	-	-	-
Ploughing (Tractor services)	22	22	25	22	22	22
Fertilizer	70	70	70	-	-	70
Improved seeds	15	6	25	36	12	12
Sowing	15	20	48	40	20	28
Harrowing	-	-	15	-	-	-

Weedicides	-	-	30	-	-	-
Insecticides	-	24	-	-	20	-
Fruiting	-	20	-	-	-	-
1st Weeding	25	28	25	40	28	28
2nd Weeding	25	28	25	-	-	28
Harvesting	20	24	30	28	80	28
Gathering	-	-	28	40	-	9
Transportation	30	30	30	24	12	5
Threshing	-	24	30	-	20	28
Dehusking/Shelling	30	-	-	-	-	-
Winowing	-	12	28	-	12	16
Bagging	8	20	12	24	8	10
Storage chemicals	-	-	-	-	-	-
Production cost	260	328	481	254	234	284
Selling						
Major season	350	350	420	250	240	240
Minor season	600	400	480	400	400	400
Profit/Loss Major season	90	22	-61	-4	6	-44
Profit/Loss Minor season	340	72	-1	146	166	116

13. Production targets

Crop production volumes of Tichemtoni Production Group are presented in table 1.6. Some farmers cultivate all the different types of crops mentioned above.

Table 1.6 Crop production volumes of Tichemtoni Production Group

Crop	Farm size (acre)	Yield (bags per acre)		Production volumes (bags per acre)
		Good	Poor	
Maize	1 - 5	10	-	10 - 50
		-	2	2 - 10
Sorghum	1 - 5	10	-	10 - 50
		-	3	3 - 15
Rice	1 - 5	12	-	12 - 60
		-	4	4 - 20
Groundnut*	1 - 5	10	-	10 - 50
		-	4	4 - 20
Cowpea	1 - 5	4	-	4 - 20
		-	2	2 - 10

*: Unshelled groundnuts

The Tichemtoni Production Group has access to large parcels of arable and fertile land for expansion of their farms at Kperiga. However, members lack resources to cultivate additional plots. Tichemtoni Production Group does not have a constraint problem on land tenure system to affect expansion of farms by members.

15. Source of seeds

Seeds are purchased individually from the open markets at Walewale, Bolgatanga and Tamale and not from certified seed shops due to lack of funds by members of Tichemtoni Production Group. As a result of lack of funds members sometimes use seeds from the previous year's stocks or borrow from relatives and friends. The seeds are mostly of mixed varieties maturing at different times hence difficult in handling.

16. Source of agrochemical

Members of Tichemtoni Production Group previously purchased fertilizers and agrochemicals from open markets at Walewale, Bolgatanga and Tamale and not from certified shops due to financial constraints. However, since the introduction of the coupon system for fertilizer by the Government of Ghana through the Ministry of Food and Agriculture (MoFA) in 2007, some members have been receiving fertilizers from approved sources at Walewale. Members of Tichemtoni Production Group have some knowledge of proper application and storage of fertilizers and agrochemicals. They rely on the advice of agrochemical sellers in the open markets for application procedures. However, some members do prefer the advice from the Agriculture Extension Agents of the MoFA district office, Walewale.

17. Knowledge of cultivation practices

Members of Tichemtoni Production Group often do set production targets, which are not met due to low harvest. Tractor services for ploughing of farm lands are hired from Walewale by individual members and the services are not readily available. The group does not have a leader farmer or demonstration farms.

18. Knowledge of post-harvest practices

The Tichemtoni Production Group have enormous traditional methods and farming implements such as cutlasses, hoes, sickles and knives that are used for harvesting. Harvesting is done manually either using hired labour or communal assistance from members of the group. Tichemtoni Production Group requires modern methods on appropriate time of harvesting and use of maturity index.

19. Storage practices

Maize is dehusked and allowed to dry for 14 days in the sun. The cobs are placed in barns for further drying and storage and subsequently shelled into jute sacks when needed for sale at Walewale and Bolgatanga markets. The milled and unmilled rice are kept separately in jute sacks in mud silos until needed for sales at Walewale or Bolgatanga market. The unhusked cobs are also stored in barns. Cowpeas are sun dried and kept in jute sacks in barns and mud silos. Some farmers who do not have barns and mud silos store their produce in their bedrooms. Plant extracts have been used during storage of cowpeas and maize by some members of the Tichemtoni Production Group although pest infestation is high and storage life is only 2 months for cowpea and 3 to 4 months for maize. However, storage life of rice is about a year. Although members of Tichemtoni Production Group were aware of recommended storage protection agrochemicals to treat their produce during storage, none employ them in their farming activities due to financial constraints to purchase the recommended agrochemicals and inability to apply them properly.

20. Transportation

Farmers of Tichemtoni Production Group sometimes use donkey carts, bicycles, motorcycles and head loads to transport produce from farms to their homes. The Tichemtoni Production Group does have regular vehicular services to cart produce to marketing centers. Produce are conveyed to market centers on cars, lorries, trucks, bicycles and motorbikes.

21. Marketing practices

Tichemtoni Production Group members do not sell their produce at the farm gate due to low prices often offered by the traders and prefers going to the Walewale and Bolgatanga markets for higher prices. The members felt that they do not get a good bargain for their produce from the bulk traders due to their poor crop budgeting and marketing skills. At harvest, produce are sold purposely to cater for immediate financial needs. Produce are stored and sold during the lean season at prevailing prices to make extra profit. Farmers do not sell their produce collectively and therefore unable to negotiate higher prices. Members of Tichemtoni Production Group often prefers their wives or female relatives selling their produces on their behalf at Walewale and Bolgatanga markets.

22. Financial situation

Members of Tichemtoni Production Group lacks funds to increase their farm sizes, which involves acquiring of new lands, hiring of tractor services and purchases of farming implements as well as purchases of improved seeds, fertilizers and agrochemicals. Members are also financially constrained to pay for labour charges required for seed sowing, weeding during the cropping season, harvesting of crops, loading and off-loading of trucks at market centers. The Tichemtoni Production Group had not applied for credit facilities in the past.

26. Record keeping

Due to the high level of illiteracy among members of the Tichemtoni Production Group none of the members does keep records although members are aware of the important of records keeping.

GUIDED QUESTIONS ON SOME MODULES IN STAGE1

Module 1. Knowledge of MCA/MiDA-CDFO Project

7. What is MCA/MiDA-CDFO Project? Well informed----Hazy idea----- No idea-----
8. How did you here about it. ? D/Assembly----- MoFA---- NGO----- Other Farmers—Never Heard-----
9. What is its relevance to you? Opportunity to do commercial farming------Credit for farming-----Free money from Government----- Don't know-----
10. How can you participate? Through Farmers' group-----Directly/solely---- Don't know----
11. How much is involved? Plenty money-----Some money----Little money----Don't know-----
12. What is your expectation about it? Training for farming as business------Money to me personally-----Like MoFA Projects/IFAD-----Government's thank you to farmers----Don't Know-----.

Current Status: Well informed FBO----Somehow informed FBO----
Lowly informed FBO---------Mis-informed FBO-----

Comment:

- Optimally primed /oriented for MiDA-CDFO Project-----
- Appropriately primed /oriented for MiDA-CDFO Project----

Module 2. Role of FBOs as Drivers of Agricultural Commercialization & Rural Development

2. Have you been a member of an organized Farmers Group/ FBO before? Yes----No---
If Yes, was it in this community—Kperiga-----Or else where-----
Did it benefit you? --No----- If no, why not-? –Due to improper allocation of resources----
-----If yes, how-----
3. How did this FBO originate? Formed because of the MIDA-CDFO Project------We the
members decided on our own-----Initiated by -----(name)
4. Why did you decide to join the present FBO? I was asked to join to get credit-----
Because it is a group of friends or family members-----Because we farm the same crop---
5. What is the major crop the FBO members produce? Groundnuts-----Soya-----
Maize--------Other-----
6. Which area of this crop value chain does the FBO desire to intervene? Production-----
Assembling/Warehousing-----Marketing-----1^{ry} Processing-----2^{ry} Processing -----
7. How can you benefit from an FBO? To get credit easily------To market my produce
easily----To get farm inputs easily-----To learn from my fellow farmers-----There is
strength in togetherness-----To have a strong marketing voice-----To prevent
middlemen from cheat me-----For social protection/safety net.
8. How old is your present FBO? Less than a year-----More than a year------5 years+
9. Does your FBO have a constitution/ Yes----No----
10. Do you pay dues regularly? Yes-----No----
11. Do you have elected executives? Yes------No-----
12. Does your group have a bank account? Yes----No-----
13. What is the main aim of your group? For credit------Marketing-----Tractor services----
fertilizer-----Extension advice-----Don't know-----Others-----

14. What will make an FBO a good one? Good leadership------Availability of credit----- Fertilizer-----Extension services------Marketing services------Unity-----Honesty ---- -Don't know-----
15. How can the FBO contribute to the development of your community? Wealth creation-- ----- better education------, better health, good nutrition------better houses----- better clothes------more livestock------More respect------Small businesses--------
16. What will you do personally to make the FBO work? Obey the constitution------Pay my dues regularly-----Repay credit------Take Agricultural / Business Advice seriously---
17. . What will you do collectively to make the FBO work? Obey our constitution------Group marketing------Group purchases-----Unity/Honesty------Fair play-----Obey our constitution-----Take Agricultural / Business Advice seriously-------.

Current Status: Experienced FBO-----Infant self-motivated FBO------Infant supply-driven (MiDA-CDFO Project) FBO---- Other sponsorship-driven FBO-----

- Comments:**
- FBO pre-disposed for long-term Success------
 - FBO has learning attitude and is oriented for success--------
 - FBO is taking opportunity/craving for one-time hand- out and requires to be engineered to live beyond MiDA-CDFO Project--------
 - FBO makes no sense out of role of FBO in agricultural & rural development-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce role of FBO as driver in agricultural. Commercialization & rural development---------

Level 2. Provide full facilitation on role of FBO as driver in agricultural commercialization & rural development----------

M Level 3. Provision of facilitation on role of FBO as driver in agricultural commercialization & rural development requires more time than is currently available----

6. Has anyone ever discussed the concept of "Value Chain" (elaborate) with you? Yes---- No-----
7. If Yes, from whom /how did you learn about Value Chain Concept? MoFA---NGO---, Other farmers-----Other-----
8. If Yes, do you fully understand it and how are you applying it in your farming business?---

9. If No, Are you willing to learn what it is? Yes-----No----
10. Do you think understanding of this concept can help you in your farming business?-
11. Yes—-----No-----

Current Status: FBO fully understand Value Chain Concept-----FBO Somehow understands Value Chain Concept-----FBO Appreciates Value Chain Concept-√--
----FBO absolutely has no idea nor appreciation of Value Chain Concept-----

Comments:

- FBO understands the importance of VCC in agricultural commercialization & rural development and is willing to learn and adopt value chain thinking in farming--√-----
- FBO understands the importance of VCC in agricultural commercialization & rural development but does not know how to apply it; however they are willing to learn and adopt value chain thinking in farming---√-----
- FBO does not understand the importance of VCC in agricultural commercialization & rural development, does not know how to apply it, and is not willing to learn and adopt value chain thinking in farming-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce understanding and practice of in Value Chain thinking in farming ---√-----

Level 2. Provide full scale facilitation in understanding and practice of Value Chain thinking in farming----√-----

Level 3. Requires ex/intensive facilitation in understanding and practice of Value Chain thinking in farming for which available time is insufficient ----

Module 4 . Vision, Objectives and Target Scrutiny

7. What is the vision of your FBO? We don't have one---√---The chairman/ executives know-----We don't know how to develop one---
8. Are you willing to learn how to develop a Vision Statement? Yes we are eager---√--Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
9. What are the objectives of your FBO? We don't have some-----The chairman/ executives know-----We don't know how to develop some---√---
10. Are you willing to learn how to develop objectives? Yes we are eager--√--Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
11. What are the targets you have set for your FBO in the next 1-3 years? We don't have some--√----The chairman/ executives know them-----We don't know how to develop them-----

12. Are you willing to learn how to set targets? Yes we are eager-----Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----

Current status: FBO is Visionary, purposeful & results-oriented -----FBO is purposeful & results-oriented-----FBO is purposeful-----FBO is results-oriented-----
FBO sails where the wind blows-----

Current Status:

- FBO has vision/Objectives/targets-----
- FBO has only objectives & targets, willing to learn to develop Vision Statement---
- FBO has only objectives, willing to learn to develop vision/targets----
- FBO has only targets, willing to learn to develop vision/objectives-----
- FBO has no vision/objectives/targets and is not motivated to learn and develop them-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce capacity to develop/set Vision/Objectives/targets-------

Level 2. Provide full scale facilitation to build capacity to develop/set Vision/Objectives/targets --------

Level 3. Requires ex/intensive facilitation to build capacity to develop/set Vision/Objectives/targets for which available time is insufficient ----

Module 5. Analysis of Organizational Structure & Operations

13. Is your FBO legally registered with the Registrar-Generals Department? Yes----No-----
 14. Does the FBO Secretary reside in the community? Yes------No-----
 15. How about the Board Chairman/person? Yes----No-----
 16. How often do you hold meetings? Weekly---Monthly---Quarterly---Annually---
 17. Are all the members paid-up, dues, shares and other levies? Yes----No-----
 18. Do you have a finance committee? Yes-----No----
 19. Have you held your AGM in the last year? Yes----No----
 20. Do you have a Disciplinary Committee? Yes----No-----
 21. Have you had your finances audited in the last year? Yes---No----
 22. Has your FBO ever been involved in a police or court case? Yes---No----
 23. Has your FBO undertaken a commercial transaction valuing about GHC 5, 000 or more in the last 12 months? Yes-----No-----

Comments: Solid foundation FBO -----Good foundation FBO-√----Lame duck FBO-----

Current Status:

- FBO Structurally & Operationally solid-----
- FBO Structurally & Operationally OK---√---
- FBO Structurally & Operationally-----

Recommendation /Action Steps:

Level 1. Reinforce Best Practices in Organizational Development---√----

Level 2. Provide full scale Capacity Building Training in Organizational Development-√--

Level 3. Requires ex/intensive Capacity Building Training in Organizational development for which available time is insufficient ----

Module 6. SWOT Analysis of FBO

10. What are the major strengths, weaknesses, opportunities and threats of your FBO?

Strengths	Weaknesses
Availability of free land for expansion of farms.	Lack of financial resources for purchasing farming implements, fertilizers and agrochemicals, clearing of land, ploughing, purchase of improved seeds, twice weeding, harvesting, handling, storage and transportation.
Availability of labour for commercial farming.	Lack of input suppliers.
Adequate experiences gathered over the years for the cultivation of maize.	Lack of readily available markets.
Financial support from MiDA-CDFO for commercial farming.	Lack of transportation facilities.
Stronger FBO formed.	Lack the ability to meet production targets.
Provision of technical training for members of the group.	Lack ability for determining maturity index for harvest times.
	Lack storage facilities.

Opportunities	Threats
Ability to become a commercial farmer. Availability of credit facilities for members of the FBO.	Erratic rainfall pattern. Commercialization of rain fed agriculture Fulani cattle herds destroying crops.

11. Do you have challenges in production? Yes----No----If Yes, name them—Lack of ability to meet production targets due to financial constraints. -----
12. Do you have post-harvest challenges on-farm? Yes---No--- If Yes, name them—Lack of ability to determine maturity index.-----
13. Do you have post-harvest challenges in-storage? Yes----No--- If Yes, name them---Lack of storage facilities.----
14. Do you have challenges in transportation? Yes----No-- If Yes, name them--- Unavailability of transport services and high cost when available.----
15. Do you have challenges in marketing produce/products? Yes---No -- If Yes, name them---Unavailability of markets for produce and lack of market linkages.-----
16. Do you have challenges managing the FBO business? Yes----No-- If Yes, name them—Lack of management skills.----

Current status: FBO fully knows herself-------FBO somehow knows herself -----
 FBO barely knows herself----FBO does not know herself-----

- Comments:**
- FBO fully capitalizing on her strengths & opportunities, addressing her weakness with plans to mitigate her threats.-- ---
 - FBO capitalizing on her strengths and her opportunities, addressing her weakness with no plans to mitigate her threats----
 - FBO is in control of her strengths but unable to see her opportunities, not addressing her weakness with no plans to mitigate her threats.--- --
 - FBO is unable to see her strengths, opportunities, weaknesses and threats-----

Recommendation /Action Steps:

Level 1.Facilitate to reinforce capacity to do SWOT analysis-------

Level 2. Provide full scale facilitation to build capacity to do SWOT analysis -------

17. Do you have financing challenges? Yes--No-- If Yes, name them---Lack of credit facilities for the group for commercial farming.---
- [Rank the challenges from the most to the least crucial]
1. Financing challenges
 2. Marketing challenges
 3. Post-harvest challenges in-storage
 4. Post-harvest challenges on-farm
 5. Challenges in transportation
 6. Challenges in production
 7. Challenges managing the FBO business

Module 7. Identification of Changes & Action Needed

8. How do you plan to address the production challenges? Have clear ideas-------- No idea-----Some ideas such as-----Members of FBO are to double farm sizes, thereby doubling production yields.-----
9. How do you plan to address the on-farm post-harvest challenges? Have clear ideas------ No idea -----Some ideas such as-----Farmers of FBO are to have their maize harvested on tarpaulins on the farms.-----
10. How do you plan to address the in-storage post-harvest challenges? Have clear ideas-------- No idea -----Some ideas such as---MiDA-CDFO to assist members of the FBO in the construction of storage facility in the community. -----
11. How do you plan to address the transportation challenges? Have clear ideas-------- No idea -----Some ideas such as-----Farmers of FBO are to engaged the services of transporters in Walewale, Bolgatanga and Tamale.-----
12. How do you plan to address the challenges in marketing produce/products? Have clear ideas---------- No idea -----Some ideas such as-----Arrangements have been established with bulk purchasers and traders from Walewale, Bolgatanga and Tamale-----
13. How do you plan to address the challenges in managing the FBO business? Have clear ideas---------- No idea -----Some ideas such as-----A six-member executive committee has been instituted for the group to run the day to day group affairs. Six committees have been formed to assist the executive in running the affairs of the group. These are the Input, Production, Training, Marketing, Disciplinary and Welfare committees.-----

14. How do you plan to address your financing challenges? Have clear ideas-------- No idea
 -----Some ideas such as-----The FBO intends to apply for financial support from the
 Bangmarigu Community Bank Limited, which is a MiDA participating bank.

Current Status: Know challenges and how to resolve them-----Know challenges and some ideas
 how to resolve them-----Know challenges but no idea how to resolve them---- Know not
 challenges let alone ideas to resolve them----

Comments:

- FBO understands herself and how to transform into commercial agriculture----
- FBO understands herself with some ideas how to transform into commercial agriculture ----
- FBO understands herself but has no idea how to transform into commercial agriculture-----
- FBO does not understand herself and has no idea how to transform into commercial
 agriculture ----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in SWOT analysis-----

Level 2. Complete facilitation in building Capacity to do SWOT analysis------

Level 3. Facilitation in building capacity to do SWOT analysis requires more time than is currently
 available-----

- business? Yes---No----
- 7 Are Board members committed to lead the FBO to transform from being subsistence
 farmers to commercial farmers? Yes---No---
- 8 Are changes needed at the FBO leadership level to ensure achievement of the
 agricultural commercialization Agenda? Yes------No----
- 9 Can this change be effected without the FBO falling apart? Yes---No----
- 10 Who is the driver of change in the FBO? The Board Chairman----The Secretary---The
 Treasurer-----An active Youth Leader in the Group---The Chief in the village who is (not
 even is) a member.----An Influential member of the Village resident (in)outside the
 village----- The members of the FBO----------

Current Status: FBO is democratically self-driven------FBO is autocratically driven
 internally-----FBO is autocratically driven externally-----FBO lacks the driving force to
 implement change-----

Comments: FBO is Assertive------FBO is Manipulated----- FBO is a lame duck

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in FBO leadership------

Level 2. Need to facilitate change management in FBO for better/more effective leadership-

Module 9. Defining Action Steps/Business Map/ Business Plan

6. How many of you know what a Business Plan is? All----Some ----Few----None------

7. For those who know, did you do it for yourself-----for some one ----or for a group/
FBO?-----
8. Is a Business Plan important in farming? Yes-----No----Not necessary---Don't know-----

9. Are you willing to learn how to do a B-Plan? For yourself-----for a Group-----Not at all----

10. What is the most important thing in developing a B-Plan? A clear vision statement------
Money-----Don't know-----

Current Status: Knowledgeable in B-Plan-----Has some ideas about B-
Plan----Ignorant about B-Plan----------

Comments:

- FBO understands the importance of B-Plan in transforming into commercial agriculture and are willing to learn and practice----
- FBO understands the importance of B-Plan in transforming into commercial agriculture but find it painstaking/time consuming to learn and practice-----
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture but are willing to learn and practice-----
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture and are not willing to learn and practice-----

Recommendation /Action Steps:

Level 1. FBO is tuned-up to engage in agricultural commercialization and can develop a B-Plan with little assistance-----

Level 2. FBO has the aptitude for agricultural commercialization but need priming for attitudinal change to develop a B-Plan with some assistance--------

4. Results

4.1 Community: Kperiga		Name of FBO: Tichemtoni Production Group	
Basic Information: Membership- 49		Female 8	Male 41
Core Business: Crop production			
Modules:	Gap	Comments	Remarks & Recommendation
Part 1: Organizational Capacity			
6.Group Formation / Development	Initial level of Knowledge was limited on Group formation and Development.	Tichemtoni Production Group formed with excellent management structure in placed.	Tichemtoni Production Group is a promising production group that's needs to be facilitated by MiDA-CDFO.
7.Credit Management	Knowledge and management skills lacking in the group.	FBO members accepted the concepts of credit management wholeheartedly.	FBO intends to apply for credit facilitates from Bangmarigu Community Bank Limited.
8.Contracts & Procurement	Contracts and Procurement skills is lacking.	Established contracts with bulk purchasers and bulk traders.	Tichemtoni Production Group has established excellent contracts with bulk purchasers and bulk traders from Bolgatanga, Walewale, Tamale, Bolgatanga, Kumasi and Accra.
9.Business & Technical Communication	Business and technical communication appropriate for successes of the Tichemtoni Production Group is lacking.	Business and Technical Communication skills acquired by members of the Tichemtoni Production Group after training.	Tichemtoni Production Group is using the skills acquired to apply for all business and technical support.
Interim Assessment	The Tichemtoni Production Group have excellently participated and acquired knowledge and skills for organizational capacity development.		
Part 2: Business Planning & Development			
12. Knowledge of MCA / MiDA Project	Members of Tichemtoni Production Group had some knowledge on MCA / MiDA Project.	Members of Tichemtoni Production Group understood the concepts of the MCA / MiDA Project after training.	The Tichemtoni Production Group accepted the MCA / MiDA Project as a holistic program for commercialization of their farming activities.

13. Role of FBO as drivers of change in Agriculture Commercialization and Rural Development	Initial ideas on the role of the FBO as drivers for change in Agriculture Commercialization and Rural Development was limited.	Members of Tichemtoni Production Group envisage themselves as drivers of change in Agriculture Commercialization and Rural Development.	Members of Tichemtoni Production Group are now the drivers of change in Agriculture Commercialization and Rural Development at Kperiga.
14. Knowledge of Value Chain concept.	Tichemtoni Production Group was not employing Value Chain Concept in their production activities.	Members of Tichemtoni Production Group have embraced the Value Chain concept.	Value Chain concept now employed in the farming activities of members of Tichemtoni Production Group.
15. Vision, Objectives and Target Setting	The Tichemtoni Production Group did not have vision, objectives and targets.	Vision, objectives, target have been set for the Tichemtoni Production Group.	Tichemtoni Production Group now operates under a vision, objectives and has targets to achieve.
16. Analysis of Organizational Structure	Initial drawbacks identified in organizational structure of the Tichemtoni Production Group.	Correction methodology adopted for the Tichemtoni Production Group to address drawbacks.	Drawbacks in the organizational structure of the Tichemtoni Production Group have been rectified.
17. SWOT Analysis of FBO	Tichemtoni Production Group did not have SWOT Analysis at the initial stage.	SWOT analysis conducted for the Tichemtoni Production Group.	SWOT analysis now available for members of the Tichemtoni Production Group as members set out their strengths, weakness, opportunities and treats as they embrace commercial farming to bring success to their livelihoods.
18. Developing the Action Agenda	Tichemtoni Production Group had limited knowledge on their Action Agenda.	Members of Tichemtoni Production Group agreed on selected Action Agenda for the group.	Members of Tichemtoni Production Group instituted their Action Agenda for the group.
19. Driving Organizational Change	Members of Tichemtoni Production Group needed an Organizational Change but did not know how to go about it.	Members of Tichemtoni Production Group accepted Organizational Change for the group.	Members of Tichemtoni Production Group instituted Organizational Change starting from the individual farmer.
20. Defining Action Steps/ Business Plan/Map Development	Members of Tichemtoni Production Group have enough information for the completion of the Action Business Plan for the group.	Action Steps/ Business Plan/Map Development are set in place for completion of the Action Business Plan for the Tichemtoni Production Group	Action Business Plan completed for the Tichemtoni Production Group.
21. Overall Assessment of FBO	The Tichemtoni Production Group has successfully completed all the nine modules of the MiDA Phase II Stage 1 Training and qualifies for MiDA-CDFO assistance.		
22. Key Contacts	Key contracts have been established by the Tichemtoni Production Group with Bangmarigu Community Bank Limited, Walewale, inputs suppliers at Walewale and Tamale, bulk purchasers and traders form Walewale, Tamale, Bolgatanga, Kumasi and Accra, the Regional Implementation Committee-RICs and MiDA-CDFO.		

5. Conclusion and Recommendations

Members of Tichemtoni Production Group successfully accepted the MiDA Phase II Stage 1 Training as a well-structured knowledge acquisition experience in their business building capacity and

farming carrier. Trainee farmers of Tichemtoni Production Group agreed to employ all the concepts and technologies learnt in their FBO business capacity building and farming activities. Members of the group agreed to share the information with unfortunate colleague farmers who did not participated in the training. The timely release of credit facilities to members of the Tichemtoni Production Group will facilitate the early adoption of their new acquired knowledge in their business capacity building, farming activities and subsequently alleviate poverty and improve their livelihoods.

LIST OF TICHEMTONI PRODUCTION GROUP MEMBERS

NAME	SEX		AGE (YRS)
	Female	Male	
Sumani Yakubu		M	35
Musah Yakubu		M	65
Ibrahim Wuukpena		M	41
Amidu Wuni		M	52
Addi Wanyivu		M	37
Fatawu Wuni		M	35
Sulemana Tia		M	55
Mahami Surika		M	30
Moses Yidana Surika		M	54
Iddrisu Dahamani		M	25
Wumbatua Mary	F		55
Sulley Tia		M	32
Zakaria Manbanba		M	37
Saaka Mahami		M	58
Thomas Tongo Mahama		M	60
Issifu Mahama		M	42
Rachia Kopia	F		28
Haruna Karimu		M	38
Piuse Kaba		M	41
Dawuda Yakubu		M	50
Sayibu Iddrisu		M	42
Isshawu Iddana		M	27
Fuseina Ibrahim	F		44
Mahamadu Ibrahim		M	63
Amidu Dahamani		M	46

Adiga Doris	F		35
Yahaya Dahamani		M	25
Sulley Dahamani		M	31
Abdul-Razak Dahamani		M	36
Issahaku Bugri		M	50
Musah Bugri		M	42
Elizabeth Awukuliki	F		40
Saaka Awulu		M	33
John Apakutu		M	37
Abukari Alhassan		M	30
Mahamadu Alhassan		M	42
Fusheni Alazi		M	35
James Alamale		M	57
Akekwo Adi	F		50
Atuwuje Adjah		M	48
Abdul-Gafara Adam		M	33
Alidu Adam		M	23
Sulley Adam		M	35
Amiyawu Abukari		M	28
Salamatu Abudu	F		32
Kubura Abu	F		41
Ibrahim Abu		Diseased	Diseased
Kasimu Abdulai		M	25
Abdul-Karim Abdulai		M	33
Alhassan Abdulai		M	50
TOTAL	8	41	
	49		40.8

Cooperation with MOFA

The CSIR-Food Research Institute training for the Tichemtoni Production Group located at Kperiga was conducted with the assistance of Agriculture Extension Agents (AEA) from the Ministry of Food and Agriculture-(MoFA), Walewale District Office, Walewale. It is expected that the experiences gathered during the training will equip the AEA's in the discharge of our duties in the district.

TIZORILAVI FARMER BASED ORGANIZATION

DUU

Introduction

The Tizorilavi Women FBO is in the Duu community of the West Mamprusi District of the Northern Region of Ghana. It is a food production farmer based organization with a membership of fifty (50) farmers made up of forty-seven (47) women and three (3) men. . The group is an amalgamation of six (five years old) subsidiary groups namely, Tiboritaaba, Digidiginuudi, Tinanyanke, Tizorilavi, Lagsingube and Tidolenya. The group adopted the name Tizorilavi (meaning they feel shy) because according to them they cannot accommodate the embarrassment of being tagged as defaulters. The former assemblyman who is also the chief farmer of the community is the only independent member. The last three subsidiary groups were advanced loans in 2006 and have since paid back.

Background information has been captured for the members. The information included but not limited to

- Sex
- Age
- Marital status (in the case of the men, how many wives)
- Number of children (male and female as well as number in school)
- Education
- Religion
- Crops and acreages

This exercise revealed that an overwhelming majority of the members are illiterate. The group members however, have enrolled their wards in schools in their community, which is a good development.

Size of farm in acres	No of farmers
1-5	31
6-10	17
11-15	2
16-20	-

Male age group in years	No of members
20-29	-
30-39	1
40-49	1
50-60	1
61-70	-
Total	3

Female Age group in years	No of members
20-29	2
30-39	11
40-49	17
50-60	10
61-70	6
71-80	1
Total number	47

The FBO has a very active account with the West Mamprusi Community Bank. It has executive officers in place. These officers have been reelected to serve the group. The subsidiary groups donate money and food-stuffs to members at funerals, out-dooring of children, marriage and when a member is sick. They also help members during land preparation, weeding and harvesting of produce.

The needs of the group continued to be assessed as the discussions on the planned training activities progressed. The discussions have revealed that the leaders were initially appointed and approved by popular acclamation at a meeting but have recently been elected. The training for the group is on-going in the Duu community on the compound of the Duu Local Authority (LA) primary and JSS school. The group does not have a constitution. Inputs have been gathered from the members to help in the drafting of a constitution for the group which is on-going.

There are no records of minutes of meetings and activities of the group. No proper records are kept.

5.1 Food production and agricultural practices

The major crops cultivated by members of the FBO are maize, groundnuts, cowpea, and water melon. The average plot cultivated to maize is 3 acres with an average yield of 4 bags per acre and production volumes of 1 to 22 bags per farmer. Average cowpea farms are 3 acres with yields of about 2 bags per acre and an average production volume of about 2 bags per farmer. Groundnuts farms are between 1 to 3 acres with average yields of 2 bags per acre and production volumes of 1 to 4 bags per farmer. Areas cultivated with Soya beans are also between 1 to 2 acres with yields of 2 bags per acre and production volume of 2 bags per farmer. Water melon is cultivated on 1 to 2 acres of land with yields of 1150 to 1235 fruits. Bambara beans are on 1-2 acres with yields of 1-2 bags. Members have access to additional land but are unable to expand their farms due to financial limitation. The farmers employ bullock and manual ploughing in preparing their fields for sowing. Few, occasionally employ tractor ploughing when they have the funds to pay for the service. Seeds for planting are obtained either from stored produce or bought from the market. Improved seeds are scarcely patronized. Variability of seeds is hardly checked, but when carried out is determined by soaking seeds in a bowl of water. Floating seeds are declared not viable and subsequently discarded. The farmers are very much aware of the benefits of fertilizer application but are unable to do so due to lack of funds. Fertilizer application is done very close to the seedlings. There is limited knowledge about acquisition and application of agrochemicals. Application of these chemicals is done without protective gear. All the agro chemicals are called DDT and Weedicides referred to as 'condemn'. Agricultural produce are harvested manually with hands, knives, cutlasses, hoes and sickle. The farmers have some knowledge on appropriate time of harvesting and the use of maturity index. They need training on storage practices and importance of proper storage of produce to minimize post harvest losses and enhance value addition. Proper harvesting practices needed. Members seek additional hands for shelling their maize which is often laborious and time consuming. Maize grains are dislodged using the fingers and metal rods which invariably lead to considerable losses. They later carry out winnowing to get rid of the sand and other debris from the grains. Broken and chipped grains are the first to be consumed by the farmers because they are unable to sell them.

Agrochemicals and fertilizers are scarcely used because the farmers lack funds to buy them. When occasionally acquired, they are kept in the rooms of these farmers which is not acceptable practice. They need to be trained on acquisition, application, and storage of these chemicals

Table: Crop distribution among farmers of Duu Tizorilavi Women Group

	Major Crops				
	Maize	Bambara Beans	Groundnut	Rice	Cowpea
Number of farmers	39	28	31	12	23

5.2 Post harvest handling of produce

The farmers store their produce in barns, jute sacks and mud silos without any treatment. Majority of the farmers store their produce in their bedrooms and kitchens. Storage chemicals are not used.

There is pest infestation in storage. Storage life is only 2 months for cowpea, 3 to 12 months for maize and sorghum (depending on how well drying was done).

Harvesting is done manually from morning to evening when leaves and cobs turn brown. Maturity and dryness of the maize on the field is determined by breaking the grains using the teeth. Harvested cobs are heaped under trees carried home by hired hands or family members as head loads, donkey carts, hired tractors, and push carts. Dehusking is done on the farm, whilst shelling and bagging are carried out at home.

The farmers lack drying facilities and depend solely on the sun for their drying activities.

5.3 Marketing of produce

Marketing of produce is a major challenge to the farmers. Contributing to this is inadequate transport and lack of marketing skills. The road infrastructure leaves much to be desired. Members mainly convey their produce to marketing centre as head loads and on bicycles and motorbikes since vehicular services to the community are irregular. Farmers do not get a good price for their produce because no costing is done by the farmers to determine if profits or losses are made.

All members sell to middle men and women who dictate prices without recourse to production and other related costs. The farmers also sell on market days at the Duu, Walewale, Savelugu and Bolga markets. The Duu market is about 50 km from Walewale. The produce is carried by bicycles, Donkey carts and trucks. Yields are usually very low. The farmers sell out of necessity to cater for some of their most pressing needs. What they produce is even not enough for their families.

Crop budget analyses for maize, groundnuts, cowpea, and rice have been carried out. This involved costing all the production processes and deducting from sales made to determine if profits were made or not. Maize was the only crop that posted some profit. All the other crops posted losses.

5.4 Training needs assessment

A summary of the training needs of Tizorilavi Women Group (Duu) are:

- a) Group formation, cohesion, leadership, governance and management
- b) Responsibility of group leaders and members
- c) Land preparation
- d) Correct ploughing methods, tillage practices and soil management
- e) Training on bullock ploughing and farming implements
- f) Proper method of planting for good yield
- g) Time of planting
- h) Time of weeding and fertilizer application
- i) Proper application of pesticides (procedure, protective clothing, hazards and dosages)
- j) How to acquire improved varieties (early maturing varieties, drought resistance)
- k) Seed/seedling selection
- l) Identifying maturation periods of produce
- m) How to harvest mature produce
- n) Storage (post-harvest storage, plant protecting chemicals)
- o) Marketing (Pricing of produce, market monopoly, distance markets and scale measurements)
- p) Credit management

Training (Technical) needs assessment of the Tizorilavi Women Group (Duu)

Training Assessments	No problems	Some problems	Many problems	Cause of problems/ Causes	Needs Training
1. Site selection			X	Lack knowledge	Yes
2. Land preparation methods		X		Relied on out-dated indigenous knowledge	Yes
3. Ploughing methods, tillage practices, soil management and farming implements		X		Depended on out-dated farming implements and indigenous knowledge	Yes
4. Planting spacing maize			X	Spacing of crops is based on choice of farmer	Yes
5. Proper application of fertilizer			X	No extension services on fertilizer use provided by AEAs	Yes
6. Time of weeding		X		Based on choice of farmer	Yes
7. Integrated pest management (procedure, dosages, wearing of protective clothing and associated hazards)			X	No extension services provided by AEAs	Yes
8. Calibration of sprayers and their use			X	No hands-on-demonstration on calibration of sprayers and	Yes

				dosage use	
9. Where and how to obtain improved varieties for planting (early maturing varieties, drought resistance)			X	Non-availability of seed shops in the community and lack of credit facilities	Yes
10. Seed/ seedling selection			X	Non-availability of seed shops in communities	Yes
11. How to identify maturation periods of maize		X		Indigenous knowledge not up-dated over the years	Yes
12. How to harvest mature produce		X		In adequate extension services provided by AEAs	Yes
13. Post-harvest handling of maize			X	Good Agriculture Practices Farmers (GAP) not well understood by farmers	Yes
14. Post-harvest storage techniques for maize and chille pepper			X	Farmers not aware of GAP	Yes
15. Safe handling and storage of Plant Protecting Products			X	Extension services on Plant Protecting Products not provided	Yes
16. Marketing (Pricing of produce, market monopoly, distance markets and scale measurements)			X	Farming losses incurred as a result of improperly pricing of produce	Yes
17. How to do a crop budget			X	Lack of technical knowledge on production cost of products	Yes
18. Group formation, cohesion, leadership, governance and management			X	improper formation and management of farmer based organization	Yes
19. Responsibility of group leaders			X	Lack of knowledge	Yes
20. Responsibility of group members			X	Lack of knowledge	Yes

21. Monitoring and evaluation of diseases and pests			X	Lack of knowledge	Yes
<i>Module 1:</i>			x		Yes
• The MCA Ghana Program – economic growth and poverty reduction			x		Yes
• Commercial Development of FBOs (CDFO)			x		Yes
• Implementation Support			x		Yes
• Key Compact Constituencies			x		Yes
• The Beginning of a Process			x		Yes
<i>Module 2:</i>			X		Yes
• Why FBOs are Important for Rural Development			X		Yes
• Functions of Producer Organizations			X		Yes
• Functions as Member Services			X		Yes
• Unique Characteristics and Challenges of FBOs			X		Yes
• Elements of Strong FBOs			x		Yes
• Commercialization and Best Practices		X			Yes
		x			Yes
<i>Module 3:</i>			X		Yes
• Why Value Chains are Important for the Ghana Compact			X		Yes
• Value Chain Framework			X		Yes
• Elements of the Value Chain			X		Yes
• Why Value Chain Growth is Important to FBO			X		Yes
• Value Chain Thinking as a Tool for Business Strategy			X		Yes

<p><i>Module 4:</i></p> <ul style="list-style-type: none"> • What is Business Vision for an FBO and Who Needs It? • How FBOs Benefit from Business Vision • Business Vision vis-à-vis Business Plan • Developing Vision for your FBO • Practice Using the Value Chain Lens • The Visioning Process • Drafting the Vision Statement 			<p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>X</p>		<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>
<p><i>Module 5:</i></p> <ul style="list-style-type: none"> • Reviewing Concepts of Leadership, Management and Governance • Basics of Board Operation • Review of Key Organization Documents • Defining Duties and Responsibilities of Office Holders • Importance of Member Services and Meetings • Approaches to Financial Management 		<p>X</p> <p>X</p> <p>x</p>	<p>X</p> <p>X</p> <p>X</p>		<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>
<p><i>Module 5:</i></p> <ul style="list-style-type: none"> • Reviewing Concepts of Leadership, Management and Governance • Basics of Board Operation • Review of Key Organization Documents • Defining Duties and Responsibilities of Office Holders • Importance of Member Services and Meetings • Approaches to Financial Management 			<p>X</p> <p>X</p> <p>X</p> <p>X</p> <p>x</p>		<p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p> <p>Yes</p>
<p><i>Module 6:</i></p> <ul style="list-style-type: none"> • Organization Self-Assessment and Team Building 			<p>X</p>		<p>Yes</p>

<ul style="list-style-type: none"> • What is SWOT Analysis and How to Use It • Defining Attributes and Challenges • Brainstorming Strategies • Sources and Uses of Funds, • Identifying tactics, • Targets and Strategies 			X		Yes
			X		Yes
			X		Yes
			X		Yes
			X		Yes
			X		Yes
<i>Module 7:</i>					
<ul style="list-style-type: none"> • From Strategy to Action (Review Strategies and Tactics, Identify Requirements for Change, Move to Taking Stock) • Defining Resource Requirements (Strategy, Key Steps/tactics, Requirements for Change, Actions to Tactics and Implement Change. Resource Requirements Maximizing Sales) 			X		Yes
			X		Yes
<i>Module 8</i>					
<ul style="list-style-type: none"> • Requirements for change identified by the business planning process • What Organization Changes Need to be Made? • Change agenda components • Defining Tasks/Steps (Member level, Organization level) • Ensuring carrying out of the agreed actions in the Business Plan) 			X		YES
			X		YES
			X		YES
			X		YES
			X		YES

General comments

The farmers are unable to determine if in fact the acreage ploughed for them by tractor operators are indeed accurate. They concede that they have considerable challenges and welcome the help MiDA is providing to improve upon their lot.

GUIDED QUESTIONS ON SOME MODULES IN STAGE1

Module 1. Knowledge of MCA/MiDA-CDFO Project

1. What is MCA/MiDA-CDFO Project? Well informed----Hazy idea \checkmark ----No idea-----
2. How did you here about it.? D/Assembly----- MoFA \checkmark -- NGO---Other Farmers—Never Heard---
3. What is its relevance to you? Opportunity to do commercial farming--Credit for farming- \checkmark ----Free money from Government----- Don't know-----
4. How can you participate? Through Farmers' group- \checkmark -Directly/solely---- Don't know----
5. How much is involved? Plenty money-----Some money-----Little money----Don't know-- \checkmark
6. What is your expectation about it? Training for farming as business -- Money to me personally-- \checkmark -Like MoFA Projects/IFAD-----Government's thank you to farmers---- Don't Know-----.

Current Status: Well informed FBO----Somehow informed FBO- \checkmark -
Lowly informed FBO-----Mis-informed FBO-----

Comment:

- Optimally primed /oriented for MiDA-CDFO Project-
- Appropriately primed /oriented for MiDA-CDFO Project- \checkmark
- Insufficiently primed/ oriented for MiDA-CDFO Project -----
- Mis-primed /oriented for MiDA-CDFO project-----

Recommendation /Action Steps:

Level 1. Reinforce Knowledge on MiDA-CDFO Project-

Level 2. Provide full scale briefing on MiDA-CDFO Project-- \checkmark

Level 3. Dis-informing, Re-informing and priming for participation in MiDA-CDFO project requires more time than is currently available----

5. Which area of this crop value chain does the FBO desire to intervene? Production- \checkmark --
Assembling/Warehousing-----Marketing-----1^{ty} Processing-----2^{ty} Processing -----

6. How can you benefit from an FBO? To get credit easily-√-To market my produce easily--
 To get farm inputs easily-√To learn from my fellow farmers-√There is strength in
 togetherness-√---To have a strong marketing voice-----To prevent middlemen from
 cheat me-----For social protection/safety net.
7. How old is your present FBO? Less than a year-√-More than a year-----5 years+
8. Does your FBO have a constitution/ Yes---No-√-
9. Do you pay dues regularly? Yes----No√
10. Do you have elected executives? Yes--√-No---
11. Does your group have a bank account? Yes--√-No-----
12. What is the main aim of your group? For credit--√--Marketing-----Tractor services----
 fertilizer-----Extension advice-----Don't know-----Others-----
13. What will make an FBO a good one? Good leadership---√-----Availability of credit----
 Fertilizer--Extension services-----Marketing services-----Unity-√---Honesty -----
 Don't know-----
14. How can the FBO contribute to the development of your community? Wealth creation--
 √-- better education--√, better health, good nutrition--√--better houses-√---better
 clothes-----more livestock--More respect-----Small businesses-----
15. What will you do personally to make the FBO work? Obey the constitution----Pay my
 dues regularly----Repay credit-----Take Agricultural / Business Advice seriously--√
16. What will you do collectively to make the FBO work? Obey our constitution----Group
 marketing-----Group purchases-----Unity/Honesty----Fair play-----Obey our
 constitution-----Take Agricultural / Business Advice seriously--√

Current Status: Experienced FBO-----Infant self-motivated FBO----Infant supply-
 driven (MiDA-CDFO Project) FBO-√ Other sponsorship-driven FBO-----

Comments:

1. • FBO pre-disposed for long-term Success-----
2. • FBO has learning attitude and is oriented for success-----
- 0 FBO is taking opportunity/craving for one-time hand- out and requires to be engineered
 to live beyond MiDA-CDFO Project---√
3. • -----

Recommendation /Action Steps:

Current Status: FBO fully understand Value Chain Concept-----FBO Somehow
 understands Value Chain Concept-----FBO Appreciates Value Chain
 Concept--√

Comments:

- FBO understands the importance of VCC in agricultural commercialization & rural development and is willing to learn and adopt value chain thinking in farming-----

Module 4 . Vision, Objectives and Target Scrutiny

1. What is the vision of your FBO? We don't have one--√--The chairman/ executives know--
---We don't know how to develop one-√
2. Are you willing to learn how to develop a Vision Statement? Yes we are eager--√---Yes
but we don't have the time-----Yes teach only the executives-----We don't need this
to do our farming business-----
3. What are the objectives of your FBO? We don't have some-----The chairman/ executives
know-----We don't know how to develop some-√
4. Are you willing to learn how to develop objectives? Yes we are eager--√---Yes but we
don't have the time-----Yes teach only the executives-----We don't need this to do
our farming business-----
5. What are the targets you have set for your FBO in the next 1-3 years? We don't have
some--√----The chairman/ executives know them-----We don't know how to develop
them √
6. Are you willing to learn how to set targets? Yes we are eager-√
---Yes but we don't have the time-----Yes teach only the executives-----We don't need
this to do our farming business-----

Current status: FBO is Visionary, purposeful & results-oriented -----FBO is purposeful
& results-oriented--√---FBO is purposeful----FBO is results-oriented-----FBO sails
where the wind blows-----

Current Status:

- FBO has vision/Objectives/targets-----
- FBO has only objectives & targets, willing to learn to develop Vision Statement--
-
- FBO has only objectives, willing to learn to develop vision/targets-√
- FBO has only targets, willing to learn to develop vision/objectives-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce capacity to develop/set Vision/Objectives/targets-----

Level 2. Provide full scale facilitation to build capacity to develop/set Vision/Objectives/targets --
√-----

Level 3. Requires ex/intensive facilitation to build capacity to develop/set
Vision/Objectives/targets for which available time is insufficient ----

Module 5. Analysis of Organizational Structure & Operations

1. Is your FBO legally registered with the Registrar-Generals Department? Yes----No✓
2. Does the FBO Secretary reside in the community? Yes-✓-No-----
3. How about the Board Chairman/person? Yes----No-----
4. How often do you hold meetings? Bi-Weekly----Monthly-✓---Quarterly---Annually----
5. Are all the members paid-up, dues, shares and other levies? Yes--✓---No----
6. Do you have a finance committee? Yes-----No--✓--
7. Have you held your AGM in the last year? Yes----No-✓---
8. Do you have a Disciplinary Committee? Yes-----No--✓--
9. Have you had your finances audited in the last year? Yes---No-✓---
10. Has your FBO ever been involved in a police or court case? Yes---No✓----
11. Has your FBO undertaken a commercial transaction valuing about GHC 5, 000 or more in the last 12 months? Yes-----No-✓---

Module 6. SWOT Analysis of FBO

18. What are the major strengths, weaknesses, opportunities and threats of your FBO?

<p>Strengths</p> <p>Farm lands</p> <p>Group Commitment</p> <p>Discipline</p> <p>Skillful and Hardworking(as Farmers)</p> <p>Tools</p> <p>Group unity</p>	<p>Weaknesses</p> <p>Punctuality</p> <p>Illiteracy</p> <p>Lack of credit</p> <p>Storage facility</p> <p>Post harvest handling</p> <p>Improved seeds</p> <p>Fertilizer acquisition and application</p> <p>marketing</p> <p>Apathy</p>
<p>Opportunities</p> <p>Availability of market for crop</p> <p>Government subsidy on fertilizers</p> <p>School feeding programme</p> <p>Increased demand for the commodity</p>	<p>Threats</p> <p>Climate</p> <p>Inflation</p> <p>Road net work</p> <p>Fulani Herdsmen</p> <p>Rodents and Monkeys</p>

19. Do you have challenges in production? Yes---No----If Yes, name them---

- Credit

Comments: Solid foundation FBO -----Good foundation FBO-----Lame duck FBO -----

Current Status:

- FBO Structurally & Operationally solid-----
- FBO Structurally & Operationally OK-----
- FBO Structurally & Operationally—Not OK

Current status: FBO fully knows herself-----FBO somehow knows herself ------
 FBO barely knows herself----FBO does not know herself-----

Recommendation / Action Steps:

Comments:

- FBO fully capitalizing on her strengths & opportunities, addressing her weakness with plans to mitigate her threats.-----
- FBO capitalizing on her strengths and her opportunities, addressing her weakness

- Lack of irrigation facilities (pumps)

20. Do you have post-harvest challenges on-farm? Yes---No--- If Yes, name them-

Destruction by monkeys and cattle

Insect infestation

Mould infestation

21. Do you have post-harvest challenges in-storage? Yes---No--- If Yes, name them---

Weevil attack

Rats

Protection against rainfall

Lack storage chemicals

Maintenance of the right storage conditions

22. Do you have challenges in transportation? Yes---No--- If Yes, name them—

Difficulty in finding vehicles

Poor roads

23. Do you have challenges in marketing produce/products? Yes---No -- If Yes, name them—

Linkage to buyers

Price

Storage facility

Roads

24. Do you have challenges managing the FBO business? Yes---No--- If Yes, name them---

Constitution and bye laws not in place

Registration of the group

25. Do you have financing challenges? Yes---No-- If Yes, name them-----

Unable to obtain credit

Difficulty in paying dues and levies on time

Module 7. Identification of Changes & Action Needed

15. How do you plan to address the production challenges? Have clear ideas----- No idea----Some ideas such as—obtain credit to acquire fertilizers, arrange for tractor services, purchase improved seeds—and agrochemicals-----

Recommendation /Action Steps:

Level 1.Facilitate to reinforce capacity to develop/set Vision/Objectives/targets-----

Level 2. Provide full scale facilitation to build capacity to develop/set Vision/Objectives/targets ---√----

Level 3. Requires ex/intensive facilitation to build capacity to develop/set Vision/Objectives/targets for which available time is insufficient ----

use of new storage jute sacs to avoid cross contamination -----

18. How do you plan to address the transportation challenges? Have clear ideas----- No idea ----Some ideas such as—Group member service-----

19. How do you plan to address the challenges in marketing produce/products? Have clear ideas----- No idea ----Some ideas such as—Group marketing-----

20. How do you plan to address the challenges in managing the FBO business? Have clear ideas----- No idea ----Some ideas such as—Strict compliance to the constitution, loyalty , commitment and transparency-----

21. How do you plan to address your financing challenges? Have clear ideas----- No idea ----Some ideas such as—Have an Action Business Plan in place after the current training-----

Current Status: Know challenges and how to resolve them-----Know challenges and some ideas how to resolve them---√---Know challenges but no idea how to resolve them---- Know not challenges let alone ideas to resolve them----

Comments:

- FBO understands herself and how to transform into commercial agriculture----

Module 8. Planning for Change

- 11 Are all FBO members geared-up to move from subsistence farming to doing farming as a business? Yes---No----
- 12 Are Board members committed to lead the FBO to transform from being subsistence farmers to commercial farmers? Yes---No--- Not applicable
- 13 Are changes needed at the FBO leadership level to ensure achievement of the agricultural commercialization Agenda? Yes-----No-----
- 14 Can this change be effected without the FBO falling apart? Yes---No----
- 15 Who is the driver of change in the FBO? The Board Chairman----The Secretary---
The Treasurer-----An active Youth Leader in the Group---The Chief in the village who is (not even is) a member.----An Influential member of the Village resident (in)outside the village---

Current Status: FBO is democratically self-driven------FBO is autocratically driven internally-----FBO is autocratically driven externally-----FBO lacks the driving force to implement change-----

Comments: FBO is Assertive------FBO is Manipulated----- FBO is a lame duck

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in FBO leadership-----

Level 2. Need to facilitate change management in FBO for better/more effective leadership-----

Level 3. FBO requires intensive facilitation in change management for effective leadership but available time is insufficient-----

11. How many of you know what a Business Plan is? All----Some -----Few-----None----
12. For those who know, did you do it for yourself-----for some one -----or for a group/ FBO?
13. Is a Business Plan important in farming? Yes----No----Not necessary---Don't know-----

14. Are you willing to learn how to do a B-Plan? For yourself--√--for a Group--√---Not at all----

15. What is the most important thing in developing a B-Plan? A clear vision statement----
--Money-----Don't know--√-----

Current Status: Knowledgeable in B-Plan-----Has some ideas about B-Plan----Ignorant about B-Plan---√-----

Comments:

- FBO understands the importance of B-Plan in transforming into commercial agriculture and are willing to learn and practice----
- FBO understands the importance of B-Plan in transforming into commercial agriculture but find it painstaking/time consuming to learn and practice--√-----
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture but are willing to learn and practice-----
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture and are not willing to learn and practice-----

Recommendation /Action Steps:

Level 1. FBO is tuned-up to engage in agricultural commercialization and can develop a B-Plan with little assistance-----

Level 2. FBO has the aptitude for agricultural commercialization but need priming for attitudinal change to develop a B-Plan with some assistance-----

6. Level 2B. FBO is not tuned-up for agricultural commercialization but has the right attitude to do so and develop a B-Plan with substantial assistance--√-----

Level 3. FBO has neither the aptitude nor attitude for agricultural commercialization and requires (ex) intensive assistance and training to develop a B-Plan for which available time is insufficient-----

6.1 Com
Basic Info
Core Busi

Module	Gap	Comments	Remarks & Recommendation
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Part 1: Organizational Capacity

10. Group Formation / Development	Yes	Not adequately developed	Needs training
11. Credit Management	Yes	No plans to achieve this	Needs training
12. Contracts & Procurement	Yes	Never done yet and lack know how	Needs training
13. Business & Technical Communication	Yes	Almost non-existent	Needs training
Interim Assessment	Group was recently put together and not adequately organized		

Part 2: Business Planning & Development

23. Knowledge of MCA / MiDA Project	Yes	Not well informed	Needs training
24. Role of FBO as drivers of change in Agriculture Commercialization and Rural Development	Yes	Not aware of their role	Needs training
25. Knowledge of Value Chain Concept	Yes	Lack knowledge of concept	Needs training
26. Vision, Objectives and Target Setting	Yes	Though have some ideas, unable to put them together	Needs training
27. Analysis of Organizational Structure	Yes	Not well organized	Needs training

28. SWOT Analysis of FBO	Yes	Have difficulties	Needs training
29. Developing the Action Agenda	Yes	No clear ideas	Needs training
30. Driving Organizational Change	Yes	Lack knowledge	Needs training
31. Defining Action Steps/ Business Plan/Map Development	Yes	Lack knowledge	Needs training
32. Overall Assessment of FBO	The Group is in its formative stages and needs proper organization and adequate training to be able to perform. The subsidiary groups have been together for over five years		
33. Key Contacts	Banyazuna Sandow (Member and Pastor) Tel. no. 0542821468 Tani Salifu (Chairperson) and Emmanuel Kasuri (Assistant Secretary) Wuni Saazugunaba (Member and community chief farmer) Tel. no.0240299018		

16. Conclusion and Recommendations

The members of the Duu Tizorilavi Women Group are very serious and hardworking farmers who desire and are willing to learn to improve their circumstances. They are very grateful for the assistance MiDA is offering to them. With the on going and subsequent training, the group will improve significantly.

It is therefore recommended that the group be trained on the various training modules developed for the two stages of training under the MiDA project.

LIST OF FBO MEMBERS

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NAME	SEX	AGE (YRS)
------	-----	-----------

	Female	Male	
Adisah Yaw	√		60
Adisa Sandobila	√		48
Ajua Seidu	√		46
Akosua Sandow	√		24
Soorana Sheita	√		45
Alimatu Seidu	√		51
Asimau Issifu	√		29
Asibi Albert	√		30
Asibi John	√		41
Awa Tampuri	√		50
Cecilia Baba	√		35
Christiana Sadia	√		36
Dahamata Azundow	√		40
Doamtiaya Takora	√		66
Doctor Sulemana	√		52
Bunzongu Kwame	√		36
Dora Yakubu	√		49
Banyazuna Sandow		√	48
Fati Bakuma	√		55
Fusheita Amadu	√		55

Georgina Job	√		41
Janet Zuu	√		43
Kasuri Emmanuel		√	33
Lahari Seidu	√		46
Mariya Sana	√		43
Ayishetu Seidu	√		30
Mamata Alhassan	√		35
Mary Bunzongu	√		40
Mary Kurugu	√		40
Memunaa Mahamadu	√		46
Tani Sarndo	√		30
Memunatu Seidu	√		50
Namkasari Putuubasiba	√		52
Docas Nelson	√		37
Safura Pibimsa	√		43
Kanzoni Sakyina	√		45
Saliganaba Issahaku	√		61
Buliga Damaku	√		61
Sarachi Bunzongu	√		72
Martha Sulley	√		34
Tini Kanyangi	√		56

Tongu	Gomina	√		62
Vida	Bawah	√		
Wudana	Naachinaba	√		61
Tani	Salifu	√		57
Yamboa	Samabi	√		68
Wuni	Saazugunaba		√	60
Zenabu	Jacob	√		47
Zinabu	Seidu	√		48
Zenabu	Yakubu	√		45
TOTAL		47	3	Average
		50		47

The Food Research Institute Team uses some of the Agricultural Extension Agents (AEAs) as well as literate members of the groups as interpreters. A very healthy relationship has already been established with the District Agriculture office and the individual AEAs.

SUNGA VELLA FARMERS GROUP

LOAGRI NO. 1

Sunga Vella Farmers Group

Sunga Vella (meaning help is good) is the name of the Farmer based group from the Loagri No. 1 community which is located at West Mamprusi District of the Northern region of Ghana. This part of the northern region is popularly known as "Overseas". The group has fifty (50) members with forty (40) males and eleven (11) females. The group has been in existence for the past three years. It is yet to be registered as a cooperative in the West Mamprusi district Assembly. The group is governed by bye-laws. The group pays monthly dues of fifty (50) Ghana pesewas. The group operates a savings bank account number Slot 36-7029 at the Builsa Community rural Bank. The account was opened in 2006 and has been operating regularly. The group also operates a savings bank account number Slot 21- 048 with a pass book No. 4771 at the Bangmarigu Community Bank at Walewale. The account was opened in 2010. The signatories to the account are the Chairman, the Secretary and the Treasurer. The group pays yearly dues of food stuff which they sell and put the money released in the bank. The group meets fortnightly. The leadership structure of the group is made up of:

- Chairman: Iddrisu Bugri
- Vice –chairman: Baba Yamusa
- Secretary : Samare Dayungu
- Vice- Secretary : Baako Braimah
- Treasurer : Adam Lamisi
- Financial Secretary : Saibu Magidana
- Organizing Secretary: Issahaku Abu

Farming is their main occupation but in addition to it, the men rear animals, go hunting and fishing and the women also do trading and sell smoked fish, sell firewood and pick sheanuts. The group support themselves by assisting each other in specific farming activities such as planting and harvesting during the major/minor cropping seasons. Members support each other in the form of donations (cash or kind) to bereaved or sick members and victims of crop failure and natural disasters. The major crops grown are maize, beans, groundnut and rice. The minor crops are bambara bean and millet. The group agreed maize generated more money during the major season and beans generated more money during the minor season. The farmers' accession was proved through a crop budget that was done; maize provided more profit in both major and minor seasons. They sell their produce individually at the Loagri No. 1 and Fumbisi market. They buy inputs (weedicides, pesticides and fertilizer) as individuals from the Fumbisi market. Most members are unable to apply fertilizers because of lack of credits to buy them. Those who do apply the fertilizers do it in minimal amounts which affect the yields. The FBO has vast amount of uncultivated land, which could be cultivated if they had access to credits. Most of the members are Muslims with just few Christians.

The venue for the training sessions is the Loagri No. 1 Roman Catholic School at Loagri No. 1.

Table 1: Age distribution of Members of Sunga Vella FBO

Age Range of farmers	Males	Females
20-29	3	-
30-39	15	-
40-49	11	7
50-59	6	2
60-69	4	2
70+	1	

Table 2: Educational levels of members of Sunga Vella FBO

Educational Level	Males	Females
Illiterate	37	11
Primary	3	-
Middle School	-	-
JHS	-	-
SHS	-	-
University/tertiary	-	-

2.0 Food production and agricultural practices

Members of Sunga Vella FBO cultivate beans and maize, rice and groundnuts individually during the major season. Beans are cultivated during the minor season near the river side. Availability of land is not a problem at all. As a result of lack of funds, most of the farmers grow crops without fertilizer and even those who use the fertilizer use them in minimal amounts. This condition affects yield immensely. Tractor services providers are available but are late to deliver such vital service to the farmers. None of the famers use improved seed. Most of the farmers use their own source of seeds from bumper harvest from previous farming season and others buy seed from the open market. They are aware of the certified seeds but they cannot afford them. The group does not have production targets. Each

farmer bases their targets on how to get enough food to feed their immediate family and sell the remaining produce. An average farmer has knowledge about the use of agro-chemical but because of lack of funds most of them do not use it and those who use them buy them from unlicensed vendors from the open market. Harvesting is carried out using traditional implements, communal and sometimes hired labor. The farmers are however ready to learn Good Agricultural Practices.

Table 3: Total acreage of crops grown by farmers distributed

Total Acreage of Crops	Groundnut	Maize	Rice	Beans
1	3	-	-	9
2-3	5	9	-	19
4-5	1	10	2	4
6-7	1	19	2	1
8-10	-	6	1	-
11-15	-	5	-	-
16-25	-	-	-	-

2.1 Which crop generates more income

The profit margins for cultivating the major crops by the Sunga Vella Farmers Group are shown in Table 4. Table 4 shows that the most profitable crop for the Sunga Vella Farmers Group is maize with a profit margin of GH¢408.50.00 and GH¢108.50.00 per acre during the minor and major seasons, respectively. Beans is the second most profitable commercial crop followed by rice. Groundnut is the least commercial crop for Sunga Vella Farmers Group. The profit margins for maize confirmed the farmer's accession that their best profits are made during the sale of maize and Beans. Based on the crop budget and its profitability, maize was selected as the commercial crop for Sunga Vella Farmers Group of Loagri No. 1, West Mamprusi District of the Northern Region.

Table 4. Profit margins (GH¢) for cultivating various crops on 1 acre farm by farmers of Sunga Vella Farmers Group

Activity/acre	Maize	Beans	Rice	Groundnuts
Land Clearing	-	15	-	-
Ploughing (Tractor services)	30	25	25	25
Fertilizer	80	-	120	-
Improved seeds/seeds from market	9	15	30	20
Sowing	15	30	30	30
Harrowing	-	-	15	-
Weedicides	20	-	30	-
Insecticides	-	50	-	-
Herbicides	10	-	-	-

Weeding	18	18	30	30
Harvesting	15	30	30	30
Gathering	-	-	15	-
Transportation	20	-	30	-
Threshing	-	15	600	-
Shelling	21	-	-	-
Bagging	37.5	20	50	22.50
Storage chemicals	13.50	7.20	-	-
Transportation to market/ taxes	12	32	60	27
Production cost	301	232.2	975	184.50
<i>Selling</i>				
Major season	450	520	600	144
Minor season	750	800	700	270
Profit/Loss Major season	108.50	287.8	375	40.50
Profit/Loss Minor season	408.50	567.8	275	85.50

2.2 Postharvest handling of produce

Traditional ways are used by the farmers for post harvest handling of their produce. The FBO have some knowledge about the use of chemicals for handling harvested produce for storage but seldom use them because of unavailability of funds. Farmers' depend on the sun for drying of their produce on the ground. Sorting and grading are done to the best of their knowledge. The farmers admitted they had some losses during harvest but they cannot quantify them. Standard traditional measuring containers are used for all volume measurement.

2.3 Storage

Sunga Vella Farmers group store their produce in traditional mud silos, barns and jute sacks on their farms and also bring some home to store for the lean season when prices of produce soar up. The farmers have problems with pest infestation in the traditional barns. As a result they apply fumigant to the harvested produce. Due to the bad nature of the roads farmers are unable to take them to the market during the raining season which results in spoilage of the produce.

2.4 Transportation

On market days the farmers transport their produce to nearby and far markets by using vehicles, bicycles, motors and donkeys. The women take the produce on headloads. Some farmers also trek to market centers the day before with their head loads because they cannot afford to pay charges of their loads and transport fares. As a result of the bad nature of the roads, transportation is irregular and limited to only market days and centers.

2.5 Marketing

The nearest market is the Fumbisi markets which is a 6-day cycle market. The distance between Loagri No. 1 and Fumbisi market where the farmers sell their produce is about 42 kilometers. Pricing of the produce is influenced by demand and supply of the produce. The farmers have lower bargaining power because of their lack of knowledge about their market share. The farmers mostly consume most of the produce they grow and sell the rest at the market. They receive low prices and low profits for their produce. They do not do crop production cost analysis. The value chain thinking would be a very important tool for the FBO.

2.6 Finance and Record Keeping

Sunga Vella Farmers Group has no book-keeping for their production activities and money they obtain from selling their produce. Simple ledger, cash books and receipts books are not kept to ensure utmost accountability. However, record keeping must be encouraged and leadership must ensure that it is done.

2.7 Challenges of Sunga Vella FBO

- Availability of fertilizer
- Tractor services are expensive
- Untimely tractor services
- Access to credit
- Availability of improved seeds
- Plant protection products
- Unavailability of weedicides, insecticides etc.
- Transportation of produce from farm to house
- Transportation of produce to markets is a problem because of bad road networks.
- Gradual reduction in soil fertility
- Lack of irrigation facilities
- No guaranteed price of produce
- Unavailability of water pumps
- Lack of farming inputs.
- Insect infestation
- Difficulty in storage and marketing

GUIDED QUESTIONS ON SOME MODULES IN STAGE1

Module 1. Knowledge of MCA/MiDA-CDFO Project

13. What is MCA/MiDA-CDFO Project? Well informed--*--Hazy idea----- No idea-----
14. How did you hear about it. ? D/Assembly----- MoFA---- NGO----- Other Farmers*—
Never Heard-----
15. What is its relevance to you? Opportunity to do commercial farming-----Credit for
farming--*--Free money from Government----- Don't know-----
16. How can you participate? Through Farmers' group---*--Directly/solely---- Don't
know----
17. How much is involved? Plenty money-----Some money-*----Little money----Don't
know-----
18. What is your expectation about it? Training for farming as business---*---Money to
me personally-----Like MoFA Projects/IFAD-----Government's thank you to farmers--
--Don't Know-----.

Current Status: Well informed FBO-*---Somehow informed FBO-----

Lowly informed FBO-----Mis-informed FBO-----

Comment:

- Optimally primed /oriented for MiDA-CDFO Project-----
- Appropriately primed /oriented for MiDA-CDFO Project--*--
- Insufficiently primed/ oriented for MiDA-CDFO Project -----
- Mis-primed /oriented for MiDA-CDFO project-----

Recommendation /Action Steps:

Level 1. Reinforce Knowledge on MiDA-CDFO Project--*---

Level 2. Provide full scale briefing on MiDA-CDFO Project-----

Level 3. Dis-informing, Re-informing and priming for participation in MiDA-CDFO project
requires more time than is currently available----

18. Have you been a member of an organized Farmers Group/ FBO before? Yes-*--No---
 If Yes, was it in this community---Loagri No. 1-----Or else where-----
 Did it benefit you? ----- If no, why not?- -----If yes, how-----
19. How did this FBO originate? Formed because of the MIDA-CDFO Project-----We the members decided on our own-----Initiated by ----*----- (World vision)
20. Why did you decide to join the present FBO? I was asked to join to get credit---*--
 Because it is a group of friends or family members----Because we farm the same crop----
21. What is the major crop the FBO members produce? Groundnuts-----Soya-----
 Maize----*-----Other----beans-----
22. Which area of this crop value chain does the FBO desire to intervene? Production--*--
 -Assembling/Warehousing----*--Marketing-----1^{ry} Processing--*---2^{ry} Processing -----
 --
23. How can you benefit from an FBO? To get credit easily----To market my produce easily----
 To get farm inputs easily-----To learn from my fellow farmers-----There is strength in togetherness----
 To have a strong marketing voice----*--To prevent middlemen from cheat me-----For social protection/safety net.
24. How old is your present FBO? Less than a year-----More than a year---*---5 years+

25. Does your FBO have a constitution/ Yes-*--No----
26. Do you pay dues regularly? Yes--*--No----
27. Do you have elected executives? Yes--*---No-----
28. Does your group have a bank account? Yes-*--No-----
29. What is the main aim of your group? For credit--*---Marketing-----Tractor services----
 fertilizer-----Extension advice-----Don't know-----Others-----
30. What will make an FBO a good one? Good leadership---*---Availability of credit----
 Fertilizer----Extension services-----Marketing services-----Unity----*--Honesty -----
 Don't know-----
31. How can the FBO contribute to the development of your community? Wealth creation--*-----
 better education-----, better health, good nutrition-----better houses-----
 better clothes-----more livestock-----More respect-----Small businesses-----
32. What will you do personally to make the FBO work? Obey the constitution----Pay my dues regularly----
 Repay credit-----Take Agricultural / Business Advice seriously----*--

33. . What will you do collectively to make the FBO work? Obey our constitution-*----
 Group marketing---*----Group purchases---*----Unity/Honesty-*----Fair play-----Obey
 our constitution-----Take Agricultural / Business Advice seriously----*-----.

Current Status: Experienced FBO---*-----Infant self-motivated FBO-----Infant supply-
 driven (MiDA-CDFO Project) FBO---- Other sponsorship-driven FBO-----

Comments:

- FBO pre-disposed for long-term Success-----
- FBO has learning attitude and is oriented for success--*-----
- FBO is taking opportunity/craving for one-time hand- out and requires to be
 engineered to live beyond MiDA-CDFO Project-----
- FBO makes no sense out of role of FBO in agricultural & rural development-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce role of FBO as driver in agricultural. Commercialization
 & rural development-----*-----

Level 2. Provide full facilitation on role of FBO as driver in agricultural
 commercialization & rural development-----

Level 3. Provision of facilitation on role of FBO as driver in agricultural
 commercialization & rural development requires more time than is currently available----

Module 3. Knowledge of Value Chain Concept

12. Has anyone ever discussed the concept of “Value Chain” (elaborate) with you? Yes---
 -No--*---

13. If Yes, from whom /how did you learn about Value Chain Concept? MoFA---NGO---,
 Other farmers-----Other-----

14. If Yes, do you fully understand it and how are you applying it in your farming
 business?-----

15. If No, Are you willing to learn what it is? Yes--*---No----

16. Do you think understanding of this concept can help you in your farming business?--
 Yes*—No----

Current Status: FBO fully understand Value Chain Concept--*-----FBO Somehow
 understands Value Chain Concept-----FBO Appreciates Value Chain Concept-----
 -FBO absolutely has no idea nor appreciation of Value Chain Concept-----

Module 4 . Vision, Objectives and Target Scrutiny

13. What is the vision of your FBO? We don't have one-----The chairman/ executives know-----We don't know how to develop one-*--
14. Are you willing to learn how to develop a Vision Statement? Yes we are eager--*---
Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
15. What are the objectives of your FBO? We don't have some-----The chairman/ executives know---*--We don't know how to develop some---
16. Are you willing to learn how to develop objectives? Yes we are eager--*---Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----

17. What are the targets you have set for your FBO in the next 1-3 years? We don't have some--*----The chairman/ executives know them-----We don't know how to develop them

18. Are you willing to learn how to set targets? Yes we are eager---*--Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----

Current status: FBO is Visionary, purposeful & results-oriented ---*---FBO is purposeful & results-oriented-----FBO is purposeful---FBO is results-oriented-----FBO sails where the wind blows-----

Current Status:

- FBO has vision/Objectives/targets--*----
- FBO has only objectives & targets, willing to learn to develop Vision Statement---
- FBO has only objectives, willing to learn to develop vision/targets----
- FBO has only targets, willing to learn to develop vision/objectives-----
- FBO has no vision/objectives/targets and is not motivated to learn and develop them-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce capacity to develop/set Vision/Objectives/targets---*----

Level 2. Provide full scale facilitation to build capacity to develop/set Vision/Objectives/targets -----

Level 3. Requires ex/intensive facilitation to build capacity to develop/set Vision/Objectives/targets for which available time is insufficient ----

Module 5. Analysis of Organizational Structure & Operations

24. Is your FBO legally registered with the Registrar-Generals Department? Yes----No-*---

25. Does the FBO Secretary reside in the community? Yes---*---No-----

26. How about the Board Chairman/person? Yes--*--No-----

27. How often do you hold meetings? Weekly----Monthly--*-Quarterly---Annually----

28. Are all the members paid-up, dues, shares and other levies? Yes-*----No----

29. Do you have a finance committee? Yes-----No--*--

30. Have you held your AGM in the last year? Yes----No-*---

31. Do you have a Disciplinary Committee? Yes-----No--*--

32. Have you had your finances audited in the last year? Yes---No--*--

33. Has your FBO ever been involved in a police or court case? Yes---No-*---

34. Has your FBO undertaken a commercial transaction valuing about GHC 5, 000 or more in the last 12 months? Yes-----No--*--

Comments: Solid foundation FBO -----Good foundation FBO-*-----Lame duck FBO-----

Current Status:

- FBO Structurally & Operationally solid-----
- FBO Structurally & Operationally OK---*---
- FBO Structurally & Operationally-----

Recommendation /Action Steps:

Level 1. Reinforce Best Practices in Organizational Development---*-----

Level 2. Provide full scale Capacity Building Training in Organizational Development-----

Level 3. Requires ex/intensive Capacity Building Training in Organizational development for which available time is insufficient ----

Module 6. SWOT Analysis of FBO

26. What are the major strengths, weaknesses, opportunities and threats of your FBO?

Strengths	Weaknesses
<ul style="list-style-type: none">• Availability of land• Fertile land• Communal spirit• Increased membership• Tractor services• Bullock ploughing	<ul style="list-style-type: none">• Unavailability of farming inputs• Availability of certified and improved seeds• Improper harvesting and post harvest handling• Inadequate storage facilities• Early sowing• Early/late harvest• Unavailability of agrochemicals• Availability of transport from farms and to markets• Availability of markets

Opportunities	Threats
<ul style="list-style-type: none"> • MIDA program • Extension services • Taxes • Fertilizer and weedicides, pesticides • Consumer preference • Agricultural policy • Economic policy • Land tenure regulation 	<ul style="list-style-type: none"> • Bad road network • Transport from farms and to markets • Flood • Sunshine • Climate changes • Changes in rainfall patterns • Ant infestation • Poor knowledge on training on good farm management • Knowledge of Good agricultural practices • Monkey attacks • Parrot attack • Damage cows

27. Do you have challenges in production? Yes*---No----If Yes, name them-Availability of Fertilizer, improved seeds, and weedicides----- most critical ----

28. Do you have post-harvest challenges on-farm? Yes-*--No--- If Yes, name them- Carting of produce from farms to the storage facility, availability of harvesting tools, Availability of mechanical machinery for dehusking, shelling etc.--- most critical ---

29. Do you have post-harvest challenges in-storage? Yes-*--No--- If Yes, name them Traditional storage facilities' are not ideal and chemicals for storage - most critical ---

30. Do you have challenges in transportation? Yes-*--No--- If Yes, name them— Unavailability of transport to cart produce from farms and also to markets. most critical -----

31. Do you have challenges in marketing produce/products? Yes-*--No -- If Yes, name them-most critical-

32. Do you have challenges managing the FBO business? Yes-*--No--- If Yes, name them Management of production, harvesting& post harvesting and marketing—most critical---

33. Do you have financing challenges? Yes--*-No-- If Yes, name them-Production, harvesting, post harvesting, storage and transport cost.---most critical--

Current status: FBO fully knows herself---*----FBO somehow knows herself -----
FBO barely knows herself----FBO does not know herself-----

Comments:

- FBO fully capitalizing on her strengths & opportunities, addressing her weakness with plans to mitigate her threats.--*----
- FBO capitalizing on her strengths and her opportunities, addressing her weakness with no plans to mitigate her threats----
- FBO is in control of her strengths but unable to see her opportunities, not addressing her weakness with no plans to mitigate her threats.-----
- FBO is unable to see her strengths, opportunities, weaknesses and threats-----

Recommendation /Action Steps:

Level 1.Facilitate to reinforce capacity to do SWOT analysis----*---

Level 2. Provide full scale facilitation to build capacity to do SWOT analysis -----

Level 3. Requires ex/intensive facilitation to build capacity to do SWOT analysis for which available time is insufficient ----

Recommendation /Action Steps:

Level 1.Facilitate to reinforce capacity to develop/set Vision/Objectives/targets---*----

Level 2. Provide full scale facilitation to build capacity to develop/set Vision/Objectives/targets ----

M Level 3. Requires ex/intensive facilitation to build capacity to develop/set Vision/Objectives/targets for which available time is insufficient ----

22. How do you plan to address the production challenges? Have clear ideas-----*---- No idea-----Some ideas such as-----

23. How do you plan to address the on-farm post-harvest challenges? Have clear ideas---
----- No idea -----Some ideas such as---*---barns and silos-----

24. How do you plan to address the in-storage post-harvest challenges? Have clear
ideas----- No idea -----Some ideas such as*-Warehousing-----

Current Status: Know challenges and how to resolve them--*-----Know challenges and some ideas
how to resolve them-----Know challenges but no idea how to resolve them---- Know not challenges
let alone ideas to resolve them----

Comments:

- FBO understands herself and how to transform into commercial agriculture----
- FBO understands herself with some ideas how to transform into commercial agriculture -*---
- FBO understands herself but has no idea how to transform into commercial agriculture-----
- FBO does not understand herself and has no idea how to transform into commercial agriculture ----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in SWOT analysis--*---

Level 2. Complete facilitation in building Capacity to do SWOT analysis-----

Level 3. Facilitation in building capacity to do SWOT analysis requires more time than is currently
available-----

as a business? Yes- --NO----

17 Are Board members committed to lead the FBO to transform from being subsistence
farmers to commercial farmers? Yes-*--No---

18 Are changes needed at the FBO leadership level to ensure achievement of the
agricultural commercialization Agenda? Yes-*---No-----

19 Can this change be effected without the FBO falling apart? Yes--*-No----

20 Who is the driver of change in the FBO? The Board Chairman--*--The Secretary---The
Treasurer-----An active Youth Leader in the Group--The Chief in the village who is
(not even is) a member.----An Influential member of the Village resident (in)outside
the village---

Current Status: FBO is democratically self-driven---*---FBO is autocratically driven
internally-----FBO is autocratically driven externally-----FBO lacks the driving force to
implement change-----

Module 9. Defining Action Steps/Business Map/ Business Plan

- 17. How many of you know what a Business Plan is? All----Some ----Few---*--None----
- 18. For those who know, did you do it for yourself---*---for some one ----or for a group/
FBO?
- 19. Is a Business Plan important in farming? Yes-*---No----Not necessary---Don't know--

- 20. Are you willing to learn how to do a B-Plan? For yourself----for a Group--*---Not at
all---
- 21. What is the most important thing in developing a B-Plan? A clear vision statement----
--Money-----Don't know----*-----

Current Status: Knowledgeable in B-Plan-----Has some ideas about B-Plan---*-Ignorant about B-Plan-----

- Comments:**
- FBO understands the importance of B-Plan in transforming into commercial agriculture and are willing to learn and practice-*--- ----
 - FBO understands the importance of B-Plan in transforming into commercial agriculture but find it painstaking/time consuming to learn and practice-----
 - FBO does not understand the importance of B-Plan in transforming into commercial agriculture but are willing to learn and practice-----
 - FBO does not understand the importance of B-Plan in transforming into

PLEASE USE THE ABOVE AS A GUIDE FOR THE REST OF THE MODULES IN THE STAGE 1 CURRICULAR.

4. Results

4.1 Community:		LOAGRI NO. 1	Name of FBO: SUNGA VELLA	
Basic Information: Membership		Female 11	Male 40	
Core Business: Farming				
Module	Gap	Comments	Remarks & Recommendation	
Part 1: Organizational Capacity				

14. Group Formation / Development	Some problems	Very little knowledge about rural development, weak knowledge of producer organization. Have by-laws and meeting times	Need training
15. Credit Management	Many problems	Very little knowledge	Need training
16. Contracts & Procurement	Many problems	Gained knowledge	Need training
17. Business & Technical Communication	Many problems	Very little knowledge	Need training
Interim Assessment			
Part 2: Business Planning & Development			
34. Knowledge of MCA / MiDA Project	Many problems	Little knowledge, not well informed about MCA. Very little idea	Need training
35. Role of FBO as drivers of change in Agriculture Commercialization and Rural Development	Some problems	Minimal knowledge about rural development, weak knowledge of producer organization. Have by-laws and meeting times.	Need training
36. Knowledge of Value Chain Concept	Many problems	Hearing concept for the first time	Need training
37. Vision, Objectives and	Some problems	Have vision based on subsistence farming	Need training

Target Setting			
38. Analysis of Organizational Structure	Some problems	Leadership is active. Hold meetings. Very little knowledge	Need training
39. SWOT Analysis of FBO	Many problems	Hearing the concept for the first time	Need training
40. Developing the Action Agenda	Many problems	No knowledge	Need training
41. Driving Organizational Change	Many problems	No knowledge at all	Need training
42. Defining Action Steps/ Business Plan/Map Development	Many problems	No knowledge at all	Need training
43. Overall Assessment of FBO	Although majority of them are illiterates, they are ready to learn and can help themselves develop the commercialization of their farming. They give intelligent contribution.		
44. Key Contacts	Iddrisu Bugri (Chairman) Samare Dayungu (Secretary) Salifu Magidana (Financial secretary) -0248212574 Lamisi Adam (Treasurer) Bramah Baako (Vice –Secretary)- 0246958997		

18. Conclusion and Recommendations

The FBO is poised to learn and are ready to commercialize their farming. The training is therefore giving them an eye opening and will definitely bring about a great change in their livelihood if they implement what they are taught. They were punctual at the training and were eager to learn because they saw the benefits the first group which was trained in the community received.

LIST OF FBO MEMBERS

NAME	SEX		AGE (YRS)
	Female	Male	
1. Abdulai Lamisi	√		46
2. Dabulu Sagri		√	38
3. Poawuni Zakari	√		44
4. Abubakari Saaka		√	48
5. Asani Mariama	√		40
6. Sule Dahamatu	√		49
7. Musah Yahaya		√	37
8. Sagri Kofi		√	55
9. Samare Dayungu		√	55
10. Abu Issahaku		√	33
11. Mahama Sulemana Tia		√	68
12. Salifu Adisa	√		50
13. Salifu Magidana		√	59
14. Baba Yamusa		√	30
15. Yohama Abdulai	√		40
16. Alhassan Mahamara		√	38
17. Iddrisu Braimah		√	63
18. Braima Baako		√	33
19. Ibrahim Baba		√	43

20. Haruna Seidu		√	50
21. Alhassan Amina	√		66
22. Adam Lamisi	√		68
23. Yakubu Wuni		√	46
24. Hamidu Haruna		√	46
25. Saaka Sanatu	√		58
26. Sulemana Mumuni		√	35
27. Yakubu Abukari		√	38
28. Iddrisu Bugri		√	39
29. Alhassan Mahamadu		√	41
30. Issahaku Kofi		√	45
31. Nabla Abdulai		√	70
32. Issifu Komisina		√	43
33. Mumuni Salifu		√	43
34. Alaji Dahamani		√	30
35. Abdulai Sulemana		√	37
36. Sulemana Sanatu	√		48
37. Samare Abdulai		√	60
38. Kofi Abdulai		√	35
39. Amidu Sugla		√	44
40. Wudana Musah		√	41
41. Mahamadu Azumah	√		43
42. Haruna Issifu		√	39
43. Somyebala Issahaku		√	53

44. Adari Asani		√	45
45. Baba Adam		√	58
46. Saibu Zakari		√	27
47. Issah Baako		√	38
48. Karim Iddi		√	35
49. Mumuni Danladi		√	28
50. Sulemana Mustapha		√	26
51. Sulemana Mahama		√	38
TOTAL	11	40	Average :44.75
	51		

The District Agricultural Extension officers went with the team of Technical Training Service Providers (TTSP's) from CSIR-FRI into the communities during the community entry and are ready to help throughout the training in whatever capacity that they could.

FBO TRAINING NEEDS ASSESSMENT
FOR BENEFICIARY FBOs IN THE NORTHERN INTERVENTION ZONE (*TISUNTAABA*
FARMERS GROUP), WEST MAMPRUSI DISTRICT

PREPARED BY
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FOOD RESEARCH INSTITUTE
P.O.BOX M 20, ACCRA
DECEMBER 2009

The Council for Scientific and Industrial Research-Food Research Institute (CSRI-FRI) has been assigned by the millennium development authority (MiDA) to conduct a six (6)-week training program for ten (10) selected Farmer Based Organizations in the West Mamprusi District of the Northern of Ghana. The training focuses on Building Business Capacity of Farmer Groups and started on 7th of December 2009 and will be completed by 15th of January, 2010.

The participating FBO is Tisuntaaba Farmers Group based in Loagri No.1 in the 'overseas' area of West Mamprusi District. Mr. Elvis Baidoo of the CSIR-Food Research Institute is a staff of the CSIR-FRIR TSP for this FBO and is supported by Mr. Abukari Abdulai as the interpreter for the group.

2. Objectives

The project is designed to facilitate the ability of the farmer based organizations to undertake effective business activities and develop commercialization strategies and plans for growth. Participants will be taken through a series of modules which will lead to the changing of their mindset of farming at subsistence levels to commercial farming and the drafting of a medium term Action Business Plan by the end of the first stage training. Members of the group will be assisted to assess their organization in terms of its strengths and weaknesses of its technical program, operating systems financial structures and management approaches.

3. Methodology

Deliberations on farmers' operations were made with members of the group from land preparation for farming to marketing of produce in an attempt to gather the necessary data and information from the Farmer Group. Other methods for data collection were the use of organization checklist. Training sessions for Tisuntaaba Farmers Group was conducted at the Roman Catholic Primary School, Loagri where there is a spacious classroom. Members bring in their own benches for furniture and return them after sessions.

4. Community Entry

The CSIR-Food Research Institute MiDA team visited Loagri on 4th of December 2009 to hold discussions with members of the FBO. Three (3) executives of the group were assembled and were asked to convey the message that the first meeting with participants would be on the 5th of December 2009. The venue and place and time for the training sessions were agreed on during the discussion. The training was scheduled for four hours a

day, three times a week and for six (6) weeks. The actual training began on the 7th December, 2009.

5. Checklist for Farmer Based Organizations

Tisuntaaba which is literally translated as "Let us help each other" is the name of the Farmer Based Group at Loagri No.1 located in the overseas area in the West Mamprusi District of the Northern Region of Ghana. Loagri No.1 is about 142 km west of the district capital Walewale. The group is a male dominated FBO formed in 2006 from two small groups; Gbaama Kanitia Famers Group and Tisuntaaba Famers Group with all its members residing at Loagri No.1. The group adopted the name Tisuntaaba Farmers Group after the merger. The group has membership strength of fifty-two (51) made up of nine (9) women and forty-two (42) men.

The group is yet to be registered under the co-operative act at the West Mamprusi District Assembly. The group claimed to have a constitution and bye-laws but was unable to produce them for confirmation.

Members of the group meet once in a month to deliberate on current issues and pay dues of 50 pesewas per member per month. The FBO operates a Bank Account Number SLOT 21-047 with Bangmarigu Community Bank Limited, Walewale and holds an amount of GH¢ 350. The group also operates account number 901150008720 with the Agricultural Development Bank, Bolgatanga; presently this account holds an amount of GH¢270. The signatories to both accounts are the Chairman, Vice Chairman and Secretary.

The Group has no Board of Directors and intends to form one as soon as possible. The executive members of the FBO are as follows:

Chairman:	Mr. Yakubu Tahiru
Vice Chairman:	Mr. Iddrisu Mahamadu
Secretary:	Mr. Mahama Adam
Treasurer:	Madam Tompoa Bachinaba
Mens Organizer:	Mr. Fuseini Abdulai
Womens Organizer:	Madam Maria Tosagri

Members of Tisuntaaba Farmers Group individually cultivate maize, rice, millet and guinea corn as major season crops and beans, watermelon, okro, groundnuts and *ayoyo* in the minor growing season. The average farm size for members of the group is 8.3 acres (3.3 ha) out of this the average acreage planted to maize is 4.5 acres (1.8 ha); millet 3.0 acres (1.2 ha). The total cultivated land is 470 acres (188 ha). Maize cultivation generates the highest income for the FBO as discovered from the results of the crop budget analyses. Generally, members of the group do not set production targets in the farming season and farm on subsistence levels. The FBO does not have its own farm but has a total un-cropped farm size of about 1000 acres and land tenure systems are not a problem. Few farmers use improved seeds for planting while most of them use seeds from previous harvests. Majority of members of Tisuntaaba Farmers Group know about fertilizer application to their farms but due to lack of credit they do not apply the right amounts per acre of land. Some farmers also obtain fertilizer from unapproved sources in the markets. Members of the group also need some technical training on the time of application and best practices of fertilizer application.

This situation has resulted in poor yields. Majority of members know of and do apply plant protection products but they face obstacles such as high prices and buying from unlicensed dealers whose products may be unwholesome. Members of the group have a lot of experience in cultivating maize, rice, millet, beans and other crops but the group needs modern methods for improved productivity and profitability.

Members do not have any maturity index to apply on maize and other crops, they acknowledged that the indication for maturity is when the leaves turn brown and start falling. What they need are modern methods on appropriate time of harvesting and use of maturity indices. Members of the group use traditional farm implements such as machetes, sickles and hoes for harvesting their crops. Harvested maize is de-husked, heaped and covered with dry grass until they are transported home in sacks. In most situations members leave their harvested maize on the farm for up to two weeks before being transported home. This provides a source of post harvest losses by termites, weevils and other insects that attack and destroy some of the produce. The dehusked maize is then pounded to shell them from the cobs and winnowed to remove all particulate matter. The farmers need technical training on post-harvest handling of produce since their method results in a lot of breakages that increase post-harvest losses.

The farmers store their maize in jute sacks in rooms and spread them out on cemented floor for drying during the day. The rooms are not fumigated before storage and weevil infestation is likely to be high. They also have mud silos and barns where they keep millet, paddy rice and other farm produce. Although members of Tisuntaaba Farmers Group are aware of recommended storage protection agrochemicals to treat their produce before storage they hardly utilize them in their farming activities due to financial limitations to purchase the recommended agrochemicals and inability to apply them properly.

Transportation of produce from the farm to the house is usually by tying bags of produce on backs bicycles or carried on head to the homes. Members of the Tisuntaaba Farmers Group usually trade their produce in nearby markets. They sell their farm produce at Loagri No. 1 market on bicycles or carry them as head loads on market days and in trucks when they have to sell at Fumbisi and Kubori markets. The trucks are usually overloaded with farm produce, livestock and farmers/retailers.

The nearest markets are the Loagri No.1 which is in the same community, Kubori and Fumbisi markets which operate on a 6-day cycle. Farmers sell their produce individually and therefore unable to negotiate for higher prices. The pricing of produce is usually influenced by demand and supply (market forces) and sometimes controlled by local buyers (middlemen) who offer low prices. Farmers are aware that maize which is well dried and clean attracts higher prices but due to financial constraints they have to sell at farm gate to earn a living and be able to pay their bills. The farmers obtain a small amount of their market share due to ignorance of the value chain of their produce and as such have lower profits for their produce. The farmers have no book-keeping for their production and sales and cannot make any meaningful profit/loss analysis after selling their produce. Simple ledger books, cash books and receipts books are not kept to ensure utmost accountability, however record keeping must be encouraged and leadership must ensure that it is done.

GUIDED QUESTIONS ON SOME MODULES IN STAGE1

Module 1. Knowledge of MCA/MiDA-CDFO Project

Module 1. Knowledge of MCA/MiDA-CDFO Project

- 19. What is MCA/MiDA-CDFO Project? Well informed---- Hazy idea√----- No idea-----

- 20. How did you hear about it? D/Assembly----- MoFA√----- NGO----- Other Farmers—
Never Heard-----
- 21. What is its relevance to you? Opportunity to do commercial farming-----Credit for
farming√-----Free money from Government----- Don't know-----
- 22. How can you participate? Through Farmers' group√-----Directly/solely---- Don't
know---
- 23. How much is involved? Plenty money-----Some money√-----Little money----Don't
know-----
- 24. What is your expectation about it? Training for farming as business-----Money to me
personally-----Like MoFA Projects/IFAD√-----Government's thank you to farmers--
--Don't Know-----.

Current Status: Well informed FBO----Somehow informed FBO----
Lowly informed FBO√-----Mis-informed FBO-----

Comment:

- Optimally primed /oriented for MiDA-CDFO Project-----
- Appropriately primed /oriented for MiDA-CDFO Project-----
- Insufficiently primed/ oriented for MiDA-CDFO Project√ -----
- Mis-primed /oriented for MiDA-CDFO project-----

Recommendation /Action Steps:

Level 1. Reinforce Knowledge on MiDA-CDFO Project-----

Level 2. Provide full scale briefing on MiDA-CDFO Project√-----

Level 3. Dis-informing, Re-informing and priming for participation in MiDA-CDFO project
requires more time than is currently available----

- 34. Have you been a member of an organized Farmers Group/ FBO before? Yes√---No---

If Yes, was it in this community-----YES√-----Or elsewhere-----

Did it benefit you? ----YES√---- If no, why not? -----If yes, how----CREDIT OF
GH¢ 100.0 PER MEMBER-----

35. How did this FBO originate? Formed because of the MIDA-CDFO Project√-----We the members decided on our own-----Initiated by MOFA---(name)
36. Why did you decide to join the present FBO? I was asked to join to get credit√-----
Because it is a group of friends or family members-----Because we farm the same crop----
37. What is the major crop the FBO members produce? Groundnuts-----Soya-----
Maize√-----Other-----Rice---
38. Which area of this crop value chain does the FBO desire to intervene? Production√---
-Assembling/Warehousing-----Marketing√-----1^{ry} Processing√-----2^{ry} Processing -----
--
39. How can you benefit from an FBO? To get credit easily-----To market my produce easily-----
To get farm inputs easily-----To learn from my fellow farmers-----There is strength in togetherness√-----
To have a strong marketing voice-----To prevent middlemen from cheat me-----For social protection/safety net.
40. How old is your present FBO? Less than a year-----More than a year√-----5 years+
41. Does your FBO have a constitution/ Yes---No√----
42. Do you pay dues regularly? Yes---No√----
43. Do you have elected executives? Yes√-----No-----
44. Does your group have a bank account? Yes√---No-----
45. What is the main aim of your group? For credit√-----Marketing-----Tractor services-----
fertilizer-----Extension advice-----Don't know-----Others-----
46. What will make an FBO a good one? Good leadership√-----Availability of credit---
Fertilizer-----Extension services-----Marketing services-----Unity-----Honesty -----
Don't know-----
47. How can the FBO contribute to the development of your community? Wealth creation√-----
better education-----, better health, good nutrition-----better houses-----
better clothes-----more livestock-----More respect-----Small businesses-----
48. What will you do personally to make the FBO work? Obey the constitution-----Pay my dues regularly√-----
Repay credit-----Take Agricultural / Business Advice seriously-----

49. What will you do collectively to make the FBO work? Obey our constitution-----Group marketing√-----Group purchases-----Unity/Honesty-----Fair play-----Obey our constitution-----Take Agricultural / Business Advice seriously-----.

Current Status: Experienced FBO-----Infant self-motivated FBO-----Infant supply-driven (MiDA-CDFO Project) FBO√----- Other sponsorship-driven FBO-----

Comments:

- FBO pre-disposed for long-term Success-----
- FBO has learning attitude and is oriented for success√-----
- FBO is taking opportunity/craving for one-time hand- out and requires to be engineered to live beyond MiDA-CDFO Project-----
- FBO makes no sense out of role of FBO in agricultural & rural development-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce role of FBO as driver in agricultural. Commercialization & rural development√-----

Level 2. Provide full facilitation on role of FBO as driver in agricultural commercialization & rural development-----

Level 3. Provision of facilitation on role of FBO as driver in agricultural commercialization & rural development requires more time than is currently available----

Module 3. Knowledge of Value Chain Concept

17. Has anyone ever discussed the concept of “Value Chain” (elaborate) with you? Yes---
-No√-----

18. If Yes, from whom /how did you learn about Value Chain Concept? MoFA---NGO---,
Other farmers-----Other-----

19. If Yes, do you fully understand it and how are you applying it in your farming
business?-----

20. If No, Are you willing to learn what it is? Yes√-----No----

21. Do you think understanding of this concept can help you in your farming business? -
Yes√—No-----

Current Status: FBO fully understand Value Chain Concept-----FBO Somehow understands Value Chain Concept-----FBO Appreciates Value Chain Concept√----
---FBO absolutely has no idea nor appreciation of Value Chain Concept-----

Comments:

- FBO understands the importance of VCC in agricultural commercialization & rural development and is willing to learn and adopt value chain thinking in farming-----
- FBO understands the importance of VCC in agricultural commercialization & rural development but does not know how to apply it; however they are willing to learn and adopt value chain thinking in farming√-----
- FBO does not understand the importance of VCC in agricultural commercialization & rural development, does not know how to apply it, and is not willing to learn and adopt value chain thinking in farming-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce understanding and practice of in Value Chain thinking in farming -----

Level 2. Provide full scale facilitation in understanding and practice of Value Chain thinking in farming√-----

Level 3. Requires ex/intensive facilitation in understanding and practice of Value Chain ting in farming for which available time is insufficient ----

Module 4 . Vision, Objectives and Target Scrutiny

19. What is the vision of your FBO? We don't have one√-----The chairman/ executives know-----We don't know how to develop one---

20. Are you willing to learn how to develop a Vision Statement? Yes we are eager√-----
Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----

21. What are the objectives of your FBO? We don't have some-----The chairman/ executives know-----We don't know how to develop some√---
22. Are you willing to learn how to develop objectives? Yes we are eager√-----Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
23. What are the targets you have set for your FBO in the next 1-3 years? We don't have some√-----The chairman/ executives know them-----We don't know how to develop them
24. Are you willing to learn how to set targets? Yes we are eager√-----Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----

Current status: FBO is Visionary, purposeful & results-oriented -----FBO is purposeful & results-oriented-----FBO is purposeful√-----FBO is results-oriented-----FBO sails where the wind blows-----

Current Status:

- FBO has vision/Objectives/targets-----
- FBO has only objectives & targets, willing to learn to develop Vision Statement---
- FBO has only objectives, willing to learn to develop vision/targets----
- FBO has only targets, willing to learn to develop vision/objectives-----
- FBO has no vision/objectives/targets and is not motivated to learn and develop them√-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce capacity to develop/set Vision/Objectives/targets-----

Level 2. Provide full scale facilitation to build capacity to develop/set Vision/Objectives/targets√-----

Level 3. Requires ex/intensive facilitation to build capacity to develop/set Vision/Objectives/targets for which available time is insufficient ----

Module 5. Analysis of Organizational Structure & Operations

35. Is your FBO legally registered with the Registrar-Generals Department? Yes----No√

36. Does the FBO Secretary reside in the community? Yes√-----No-----

37. How about the Board Chairman/person? Yes---No-----N/A✓
38. How often do you hold meetings? Weekly---Monthly✓---Quarterly---Annually---Bi-monthly
39. Are all the members paid-up, dues, shares and other levies? Yes-----No✓-----
40. Do you have a finance committee? Yes-----No✓-----
41. Have you held your AGM in the last year? Yes---No✓-----
42. Do you have a Disciplinary Committee? Yes✓-----No-----
43. Have you had your finances audited in the last year? Yes---No✓-----
44. Has your FBO ever been involved in a police or court case? Yes---No✓-----
45. Has your FBO undertaken a commercial transaction valuing about GHC 5, 000 or more in the last 12 months? Yes✓-----No-----

Comments: Solid foundation FBO -----Good foundation FBO✓-----Lame duck FBO-----

Current Status:

- FBO Structurally & Operationally solid-----
- FBO Structurally & Operationally OK-----
- FBO Structurally & Operationally✓-----

Recommendation /Action Steps:

Level 1. Reinforce Best Practices in Organizational Development✓-----

Level 2. Provide full scale Capacity Building Training in Organizational Development-----

Level 3. Requires ex/intensive Capacity Building Training in Organizational development for which available time is insufficient ----

Module 6. SWOT Analysis of FBO

34. What are the major strengths, weaknesses, opportunities and threats of your FBO?

<p>Strengths</p> <ul style="list-style-type: none"> • Unity and honesty among members. • Hardwork by members. • Group service within members of the group. • Good leadership/working by-laws. • Experience in maize farming. • Large fertile lands for production. 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Poor transportation systems to market. • Low quality of maize produced. • Poor storage facilities. • Poor primary processing.
<p>Opportunities</p> <ul style="list-style-type: none"> • Access to loans from banks. • Ready market for produce. • Goodwill from stakeholders (AEA's, input suppliers, buyers etc.) 	<p>Threats</p> <ul style="list-style-type: none"> • Low demand/low prices of goods. • Inability to purchase inputs/high prices. • Floods on farms. • Competition from other FBO's.

- Do you have challenges in production? Yes/---No---If Yes, name them-----
- Credit to access Tractor services.
- Credit to prepare land.
- Untimely tractor services.
- Access to bank loans/credit.
- Availability of fertilizer.
- Availability of improved seeds.
- Availability of Plant protection products.
- Transportation of produce from farm to house.
- Lack of feeder roads from Loagri No.1 to markets.
- Lack of storage warehouse.
- Lack of irrigation facilities.

- Unavailability of Knapsacks.
- Snake bites/boots needed.
- Rodents and birds control (eat sowed seeds before germination).
- Credit to hire labour.
- Technical training on fertilizer application.
- Post harvest loss due to handling and infestation.
- Difficulty in and marketing/ No guaranteed price for produce.
- Flooding of farms by nearby rivers.

35. Do you have post-harvest challenges on-farm? Yes√---No--- If Yes, name them----

- Lack of storage facilities on the farm.
- Post-harvest losses due to handling.
- Lack of maturity index.
- Quick transport of harvested maize to the house.

36. Do you have post-harvest challenges in-storage? Yes√---No--- If Yes, name them-----

- Lack of proper storage warehouse.
- Improper drying of produce.
- Inability to fumigate due to credit to buy chemicals.

37. Do you have challenges in transportation? Yes---No--- If Yes, name them-----

- Transportation of produce from farm to home.
- Transportation of produce to markets.
- Inaccessible roads.

38. Do you have challenges in marketing produce/products? Yes√---No -- If Yes, name them—

- Difficulty in price negotiation.

- No guaranteed price for produce.

39. Do you have challenges managing the FBO business? Yes[√]---No--- If Yes, name them-----

- Solution of litigations between members.

40. Do you have financing challenges? Yes[√]---No-- If Yes, name them-----

- Lack of credit.
- Difficulty in accessing credit.

[Rank the challenges from the most to the least crucial]

- Transportation
- Finance
- post-harvest in storage
- post-harvest on farm
- marketing produce
- Managing FBO.

Current status: FBO fully knows herself[√]-----FBO somehow knows herself -----
FBO barely knows herself----FBO does not know herself-----

Comments:

- FBO fully capitalizing on her strengths & opportunities, addressing her weakness with plans to mitigate her threats.-----
- FBO capitalizing on her strengths and her opportunities, addressing her weakness with no plans to mitigate her threats----
- FBO is in control of her strengths but unable to see her opportunities, not addressing her weakness with no plans to mitigate her threats[√].-----
- FBO is unable to see her strengths, opportunities, weaknesses and threats-----

Recommendation /Action Steps:

Recommendation /Action Steps:

Level 1. Facilitate to reinforce capacity to develop/set Vision/Objectives/targets-----

Level 2. Provide full scale facilitation to build capacity to develop/set Vision/Objectives/targets√ --

Level 3. Requires ex/intensive facilitation to build capacity to develop/set Vision/Objectives/targets for which available time is insufficient ----

Module 7. Identification of Changes & Action Needed

29. How do you plan to address the production challenges? Have Some ideas such as introducing new varieties, irrigation implementation and increasing cultivated lands-

30. How do you plan to address the on-farm post-harvest challenges? Have clear ideas such as using the right tools to harvest at the right times at maturity ----
31. How do you plan to address the in-storage post-harvest challenges? Have Some ideas such as grading, drying and proper storage of maize-----
32. How do you plan to address the transportation challenges? Have Some ideas such as building good business relationships with truck drivers, tractor service operators, and making donkey carts--

33. How do you plan to address the challenges in marketing produce/products? Have clear ideas such as engaging in group marketing, price negotiation and selling in the lean season-----

34. How do you plan to address the challenges in managing the FBO business? Have clear ideas such as agreeing to sell our produce in the lean season for better prices, settling differences among members and building trust and transparency in all business activities.

35. How do you plan to address your financing challenges? Have clear ideas----- No idea -----Some ideas such as accessing group loans from banks-----

Current Status: Know challenges and how to resolve them-----Know challenges and some ideas how to resolve them√-----Know challenges but no idea how to resolve them---- Know not challenges let alone ideas to resolve them----

Comments:

- FBO understands herself and how to transform into commercial agriculture----
- FBO understands herself with some ideas how to transform into commercial agriculture√ ----
- FBO understands herself but has no idea how to transform into commercial agriculture-----
- FBO does not understand herself and has no idea how to transform into commercial agriculture ----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in SWOT analysis-----

Level 2. Complete facilitation in building Capacity to do SWOT analysis√-----

Level 3. Facilitation in building capacity to do SWOT analysis requires more time than is currently available-----

21 Are all FBO members geared-up to move from subsistence farming to doing farming as a business? Yes√---No----

22 Are Board members committed to lead the FBO to transform from being subsistence farmers to commercial farmers? Yes---No--- N/A√ (No board members formed yet)

23 Are changes needed at the FBO leadership level to ensure achievement of the agricultural commercialization Agenda? Yes√-----No-----

24 Can this change be effected without the FBO falling apart? Yes√---No----

25 Who is the driver of change in the FBO? The Board Chairman----The Secretary---The Treasurer-----An active Youth Leader in the Group√---The Chief in the village who is

Current Status: FBO is democratically self-driven√-----FBO is autocratically driven internally-----FBO is autocratically driven externally-----FBO lacks the driving force to

(not even is) a member.----An Influential member of the Village resident (in)outside the village---

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Module 9. Defining Action Steps/Business Map/ Business Plan

22. How many of you know what a Business Plan is? All----Some ----Few-----None√----

23. For those who know, did you do it for yourself-----for some one -----or for a group/
FBO? N/A

24. Is a Business Plan important in farming? Yes----No----Not necessary---Don't know√/--

25. Are you willing to learn how to do a B-Plan? For yourself---for a Group-----Not at
all√----

26. What is the most important thing in developing a B-Plan? A clear vision statement----
--Money-----Don't know√-----

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Current Status: Knowledgeable in B-Plan-----Has some ideas about B-
Plan----Ignorant about B-Plan√-----

Comments:

- FBO understands the importance of B-Plan in transforming into commercial

PLEASE USE THE ABOVE AS A GUIDE FOR THE REST OF THE MODULES IN THE STAGE 1 CURRICULAR.

4. Results

4.1 Community: Loagri No.1		Name of FBO: Tisuntaaba	
Basic Information: Membership		Female=09	Male=42
Core Business:		The core programs of the FBO are farming during the major farming season (June, July and August). The major crops produced are maize, millet, rice and cowpea.	
Module	Gap	Comments	Remarks & Recommendation
Part 1: Organizational Capacity			

19. Group Formation / Development	Group already formed but needed assistance on distribution of roles and responsibilities of leadership positions.	Group has existed for more than five years but members were not active.	Module discussion was successful.
20. Credit Management	Members need to improve on credit management.	Some members have individually taken loans from banks and completed payment with interest.	Module discussion was very successful and interesting.
21. Contracts & Procurement	Contract and procurement was quite new to members/ members had little knowledge.	Members need guidance to enter into contracts.	Module discussion was completed successfully.
22. Business & Technical Communication	Members were barely aware of this topic.	Members appreciated ways to improve communication between farmers' groups.	Module was well understood but and agreed to apply it.
Interim Assessment	The FBO needs some facilitation to reinforce its capacity to develop its contract agreements and improve on its business communication.		
Part 2: Business Planning & Development			
45. Knowledge of MCA / MiDA Project	Little/no knowledge, about MCA and MiDA Project.	Members appreciated the objectives of MiDA were eager to learn more	The module was well discussed.
46. Role of FBO as drivers of change in Agriculture Commercialization and Rural Development	Little knowledge about rural development led by farmers' groups. Members have no constitution.	Members became aware of their role in rural development.	Members have to build upon their strength as a business entity.
47. Knowledge of	Members had no	Members appreciated	FBO members have to

Value Chain Concept	knowledge about this subject.	the need to increase their market share.	increase their market share by adding value to their produce.
48. Vision, Objectives and Target Setting	The group has never set targets and did not know about a business vision.	Members do not have set targets, vision and objectives.	Members understood the need to set targets and have a vision if they wanted to be successful as commercial farmers.
49. Analysis of Organizational Structure	Members had little knowledge about the topic.	Group has executives but yet to form a board of directors.	Members understood the operation of an organizational structure.
50. SWOT Analysis of FBO	Group members knew some of their strengths and threats but were not aware of their opportunities.	The FBO members had no plans to fight their threats.	Members participated fully in the discussions.
51. Developing the Action Agenda	Members need some facilitation on defining strategies for expansion.	Members need to do more work on their value chain strategies.	Discussions on module were successful.
52. Driving Organizational Change	Members faced some difficulty in identifying the way towards their vision through change.	Members need to make changes in management of FBO for better leadership.	Session was successfully discussed.
53. Defining Action Steps/ Business Plan/Map Development	FBO does not see the need of a business plan in changing from subsistence to commercial farming.	Members are willing to learn and practice commercial agriculture by using primary processing and group marketing.	The discussion on module was successful.
54. Overall Assessment of FBO	The FBO knows itself but lacks vision and targets but members are geared up to go into commercial farming. Some few management changes have to be adopted to arrive at set targets.		
55. Key Contacts	Mr Yakubu Tahiru - Chairman 0203865271		

5. Conclusion and Recommendations

Tisuntaaba Farmers Group has a fair knowledge about the MCA/MiDA project. A full scale briefing on the MiDA-commercial development project is therefore recommended for the group. The group is in its infancy in commercial farming but a self optimistic group in that they have all the required farming skills and are eager to learn more. The group however need assistance in practice of improvement of good agricultural practices such as fertilizer application, post harvest handling and warehouse storage of produce. Tisuntaaba Farmers Group also practices some level of group marketing of its produce but needs reinforcement and practice of the value chain concept in order to gain a higher market share of its produce. The group needs more guidance on credit acquisition and management, post harvest value added practices in their commercialization activities. A full scale facilitation to build capacity to develop and set production targets and change management for effective leadership is also recommended for the group.

LIST OF FBO MEMBERS

	NAME	SEX	AGE
Mahamadu	Salmanja	Male	45
Sulemana	Sumani	Male	25
Isahaku	Abudulai	Male	20
Dahamatu	Wudana	Female	51
Tondo	Bowko	Male	30
Zenabu	Dahamani	Female	49
Alhassan	Tindana	Male	57
Lariba	Tidow	Female	40
Amidu	Adam	Male	32
Kasimu	Mumuni	Male	36
Yakubu	Tahiru	Male	30
Saibu	Daboyanna	Male	35

Mariwan	Mumuni	Male	34
Napari	Iddi	Male	23
Adam	Saaka	Male	23
Fudu	Issah	Male	35
Mohammed	Issaku	Male	39
Abdul-Rahamani	Yakubu	Male	55
Tipoga	Alhassan	Female	36
Abdulai	Kofi	Male	60
Abdul-Aziz	Gariba	Male	38
Nantongma	Tia	Male	25
Abdul-Rahaman	Wumbula	Male	42
Mohammed	Issifu	Male	37
Abukarim	Seidu	Male	43
Adam	Yakubu	Male	35
Mahama	Adam	Male	54
Najipoa	Dahamani	Female	44
Abdul-Rahaman	Ibrahim	Male	55
Seidu	Sulemana	Male	38
Ibrahim	Saabutasi	Male	40
Alhassan	Mahama	Male	54
Tompoa	Bachinaba	Female	50
Fatima	Mantongba	Female	60
Nuhu	Yahaya	Male	30
Yakubu	Issaku	Male	50
Iddrisu	Mahamudu	Male	54

Mahamudu	Tibomtaaba	Male	56
Sanatu	Saibu	Female	40
Mahama	Yidana	Male	44
Fuseini	Abdulai	Male	34
Ali	Ibrahim	Male	57
Salifu	Amidu	Male	31
Komoa	Abukari	Male	69
Abdulai	Musah	Male	30
Namori	Awalaya	Male	43
Adam	Kombonaba	Male	61
Sulemana	Dokurugu	Male	39
Alhassan	Mumuni	Male	25
Maria	Tosagri	Female	33
Sumani	Charinga	Male	59

Finally, show how you will be cooperating with MOFA in the discharge of your duties in the district.

Under the supervision and guidance of the MOFA Director of the West Mamprusi District the TSP will work jointly to ensure utilization and sustenance of knowledge and skills acquired by the Tisuntaaba Farmers Group in the Commercial Development program. Collaboration will be made between the TSP and the AEA responsible for the farming neighborhood to guide them in their general application of new farming and post harvest practices.

Ti Ning Nya Famers Based Organization

Yizesi

Introduction.

The Council for Scientific and Industrial Research-Food Research Institute (CSRI-FRI) is tasked by MiDA to conduct a six weeks training programme for each of ten selected Farmer Based Organizations in the West Mamprusi Districts of the Northern Region of Ghana. The training in Business Capacity Building started on 7th December 2009 and will be completed in January, 2010. This report covers the training needs of the Farmer Based Organization (FBOs) which was assessed during the first week.

1.1 Objective

The goal of the training was to develop the Business Capacity of the FBOs and assist them develop business plans which will enable them access MCA funds as loans from banks to enable them operate as Commercial Farmers, Processors or Marketing groups. The FBOs have already received some training under the Organization Development of the MiDA program.

1.2 Methodology.

After brief self introductions on the 5th December, 2009, data was gathered by interviews and open discussions. The identities of farmers were cross checked with any available authentic photo identification cards against the names lists issued by the Regional Implementation Consultant (RIC). The necessary corrections were made. Each Participant's bio-data was recorded. Pictures were taken to avoid any impersonation. Farmers who did not have any form of identity card had to be confirmed by the group leadership.

The venue, days and time for the training sessions were agreed upon during the discussion. The training was scheduled for four hours a day, three times a week. The sum total of Eighteen (18) training sessions on the whole. The training on specific modules began on the 7th December, 2009. The training sessions were carried-out at The Fellowship Christian Church situated at the centre of Yizesi close to the market and Lorry station. The training modules were presented through an interpreter who happens to be the Pastor of the Fellowship Christian Church. Logistics such as flip charts papers and flip chart boards, marker pens, camera, illustrations were provided to assist in the delivery.

1.3 Community Entry.

A team of CSRI-FRI a Technical Training Service Provider (TTSP) under the MIDA programme on the 4th December, 2009, paid a courtesy call on the chief, opinion leaders of the peoples of Yizesi of the West Mamprusi district of the Northern Region of Ghana. Discussions were held with the executives and other members of Ti Ning Nya Farmer Based Organizations (FBO's) in the community. This engagement was successful and members present were delighted and anxious for the forth coming training sessions and pledged that every one of them will help make the training successful.

1.4 Training Policy.

Training policies and code of conduct were spelt out to participants to include respecting the individual rights of participation and to make contributions during the training sessions. The need for each one to learn to be decorous was emphasized. Participants were cautioned against wearing of any party political paraphernalia to training sessions.

Participants were to thump-print against their names during registration at every training session and were to be given some snacks. Participants were advised against carrying bitterness among themselves as a result of opposing views expressed during training sessions to their homes.

1.4 Ti Ning Nya Famers Based Organization.

Ti Ning Nya (meaning, "let's try and see") is the name of the farmer based organization at Yizesi, which is located at West Mamprusi District of the Northern Region of Ghana. Yizesi is about 130 km west of the District Capital Walewale, an area captioned as "Overseas". The group has membership strength of forty-nine, made up of twenty males and twenty-nine females. A member passed-away a few months ago hitherto they were fifty members. The group was formed in the year 2007. Ti Ning Nya is in the process of drafting a constitution and also yet to registering with a cooperative society.

1.5 Registration

Members of the Ti Ning Nya Famers Organization were registered by age, total acreage of crops indicating major crops, educational levels and sex.

Age group in years	Male	Female	Total Age Groupings
20-29	1	1	2
30-39	8	5	13
40-49	3	8	11
50-59	7	12	19
≥60	1	3	4
Total(M&F)	20	29	49

Table 2: Educational level by sex

Educational level	Total	Male	Female
Illiterate	44	16	28
Middle school	2	2	0
JSS	2	1	1
SSS	1	1	0
Can read and write	5	4	1
Cannot read and write	44	16	28

1.6 Banking Relationship

The Organization operates a savings bank account with the Bangmarigu Community Bank Ltd at Walewale (Account # Slot 14-21). The available bank record indicates a balance of GH¢280, these were made from deduction during monthly meetings. The Chairperson Madam Asana Karimu, the Secretary Mr. Iddrisu Abdulai and Treasurer Madam Memuna Albert are the signatories to the group's bank account.

2.0 Management Structure.

The leadership to carry out the goals and objectives of the Ti Ning Nya Farmers Based Organization is established. The leadership structure is:

1. Chairperson : Madam Asana Karimu
2. Vice- Chairman: Mr.Tia Mahama
3. Secretary: Mr. Iddrisu Abdulai
4. Assistant secretary: Mr. Ali Abdul Samed
5. Treasurer: Madam Memuna Albert
6. Assistant Treasurer: Mr. Alhassan Doopana
7. Organizer: Mr. Karim Sule
8. Assistant Organizer: Mr. Adamu Tia

The Chairperson Madam Asana Karimu and the treasurer Madam Memuna Albert are the women in the leadership.

The core programme of Ti Ning Nya Farmers Organization is to improve upon their livelihood with farming as the major activity. They meet twice a month to share experiences and deliberate on matters of the group.

Member support is by assisting each other in specific farming activities such as planting and harvesting during major cropping season. Other member support services are in the form of donation (cash or kind) to bereaved or sick members, victims of crop failure and natural disasters. Members are involved in communal labour to their communities.

2.1 Food production and agricultural practices

Members of Ti Ning Nya Farmers Organization cultivate maize, rice, cowpea, groundnuts and yams during the major season.

During the minor season there are no crops farming activities therefore farmers take advantage of the time to patch up the roofs of their houses, some build extra dwelling places as their family size increases. The minor season is also time to remove stumps on the farm. The women fetch for and stock fuel wood against the major season.

There is available and abundant land to cultivate, adequate rainfall, yet to achieve any meaningful expansion and growth has been a challenge to the farmers.

Inadequate resources, credit facility and lack of vision to break away from subsistent farming have grossly contributed to these challenges. Tractor services providers are available but are late to deliver such vital service to the farmers. Production targets are not set as a group but the individual farmer bases his target on how to get enough to feed the immediate family, whilst few members have more than what they need to feed the immediate family for sale.

The average farmer has a fair ideal about the use of agro- chemicals and improved seeds which is purchased at the local markets mostly from non licensed venders. Some of the famers use improved seed whilst majority relies on any available seed. Harvesting is carried out by the use of fabricated implements and manual labour, mostly by immediate family members and friends.

Table 3: Farm size distribution

Farm size in Acres	1	2-3	4-5	6-7	8-10	11-15	16-19	20-above
No of Farmers	0	2	14	13	5	3	5	6

Table-4. The average farm size cultivated.

Ref	Crops	Average acreage	Average Hectare	Total land per crop	Average yield per acre (without fertilizer)	Potential average yield in tons/acre with fertilizer
1.	Maize	4.4	1.7	217acres (87ha)	6 bags = 0.8tons	15bags = 1.5tons
2.	Groundnut	2.4	0.9	118acres (47ha)	3bags=0.3tons	-
3.	Rice	1.5	0.6	75acres (30ha)	10-14 bags =1.2tons	20bags =2tons
4.	Cowpea	0.95	0.38	47acres (19ha)	4 bags=0.4tons	-
5.	Yam	0.4	0.16	20acres (8ha)	1500 units=8.5tons	Up to 20tons
6.	Total cultivated land	9.65	3.74	477acres (191ha)	11.2tons	

The crop budget and profitability analysis was done to assist Members of the FBO to choose the focus crop. The cost of crop activities below was the average prices as agreed upon during the discussions and it is believed to be fairly accurate.

Table 5. Crop budget cost analysis

Activity/acre	Rice	Yam	Cowpea	Groundnut	Maize
Removal of stamps	240	40	40	40	40
Ploughing (Tractor services) or land preparation	25	25	15	18	25
Fertilizer/Application	180	-	-	-	180
Improved seeds	10	300	7.5	16	15
Sowing	20	40	20	16	35
Harrowing/mounds making	12	40		-	-
Weedicides/ spraying	24	30	20	20	24
Fruiting/ staking with poles	-	40	-	-	-
Weeding	30	30	20	25	20
Harvesting	38	25	25	10	15
Threshing/shelling/gathering	30	12	30	30	5
Bagging	40	-	10	10	30
Transport	15	15	10	10	20
Estimated Production cost	477	645	301	208	409
Estimated Average Yield/acre (100kg/bg)	20bgs	1500units	5bgs	4bgs	15bgs
Average Selling prices/bags/units					
Major season	20	0.4	60	16	30

Minor season	40	1	120	30	60
Margin					
Average profit at Major season {[Average Yield X selling prize] – [Production cost]}	400- 477=- 77	600- 645=- 45	300- 301=1	64-208=- 144	450- 409=41
Average profit at Minor season {[Average Yield X selling prize] – [Production cost]}	800- 477=3 23	1500- 645=85 5	600- 301=299	120-208=- 88	900- 409=49 1

2.3 Postharvest handling of produce

Farmers have some knowledge about the use of storage chemicals and use them for storage. Due to inadequate credit they are not able to use them sufficiently. Other traditional preferences influence the use of these storage chemicals.

Post harvest handling of produce is largely what has been passed on to them in succession. Generally, most farmers further dry their produce in the sun to safe moisture content before storage.

In some cases primary processing such as sorting and grading is done.

It was established that some postharvest losses are encountered but the losses could not be quantified. Standard traditional measuring containers (bowls) are used for all volume measurements in the northern part of Ghana. Scales are not known in this environment therefore weight measurement is not a practice.

2.4 Storage

The farmers stored their produce in mud silos, barns, jute sacks and in most cases in rooms reserved for grain storage on locally made crates. Pest infestations in barns with crops such as cowpea and maize are controlled. It may be due to adequate knowledge gained of post handling of primary produce.

2.5 Transportation

Transportation of produce to nearby markets is mainly by vehicles, motor cycles and bicycles. Vehicular transportation is limited to market centers due to the nature of the

roads. Big haulage trucks are seen on market days carting goods and people to market centers. There is always competition for space if these vehicles do arrive.

2.6 Marketing Practice

The nearest market is at Fumbisi. This market operates every 6 days. The distance between Yizesi and Fumbisi where the farmers sell their produce is about 35 kilometers. Pricing is influenced by demand and supply.

Most members of Ti Ning Nya appear to be at a disadvantage when bargaining to sell their produce in the market. With the recent MiDA training introducing the concept of value chain to members as well as crop budget, this situation is expected to change.

2.7 Finance and Record Keeping.

Ti Ning Nya Farmer Based Organization do not have simple ledger, cash books and receipts books and therefore do not ensure utmost accountability. However, record keeping must be encouraged and leadership must ensure that it is done.

GUIDED QUESTIONS ON SOME MODULES IN STAGE1

Module 1. Knowledge of MCA/MiDA-CDFO Project

25. What is MCA/MiDA-CDFO Project? Well informed----Hazy idea---v-- No idea-----
26. How did you hear about it? D/Assembly--v--- MoFA--v-- NGO----- Other Farmers—v
Never Heard-----
27. What is its relevance to you? Opportunity to do commercial farming-----Credit for
farming-v----Free money from Government----- Don't know-----
28. How can you participate? Through Farmers' group--v---Directly/solely---- Don't
know----
29. How much is involved? Plenty money-----Some money-----Little money----Don't
know-v----

30. What is your expectation about it? Training for farming as business-----Money to me personally---v---Like MoFA Projects/IFAD-----Government's thank you to farmers---- Don't Know-----.

Current Status: Well informed FBO----Somehow informed FBO----

Lowly informed FBO-----v-----Miss-informed FBO-----

Comment:

- Optimally primed /oriented for MiDA-CDFO Project-----
- Appropriately primed /oriented for MiDA-CDFO Project----
- Insufficiently primed/ oriented for MiDA-CDFO Project --v---
- Miss-primed /oriented for MiDA-CDFO project-----

Recommendation /Action Steps:

Level 1. Reinforce Knowledge on MiDA-CDFO Project-----

Level 2. Provide full scale briefing on MiDA-CDFO Project--v-----

Level 3. Dis-informing, Re-informing and priming for participation in MiDA-CDFO project requires more time than is currently available----

Module 2. Role of FBOs as Drivers of Agricultural Commercialization & Rural Development.

51. Have you been a member of an organized Farmers Group/ FBO before? Yes---No-v--

If Yes, was it in this community-----Or elsewhere-----

Did it benefit you? ----- If no, why not? -----If yes, how-----

52. How did this FBO originate? Formed because of the MiDA-CDFO Project-v-----We the members decided on our own-----Initiated by -----(name)

53. Why did you decide to join the present FBO? I was asked to join to get credit-v---- Because it is a group of friends or family members-----Because we farm the same crop----

54. What is the major crop the FBO members produce? Groundnuts-----Soya----- Maize-----v---Other-----

55. Which area of this crop value chain does the FBO desire to intervene? Production-v--
-Assembling/Warehousing---v---Marketing---v--1^{ry} Processing-----2^{ry} Processing -----
--
56. How can you benefit from an FBO? To get credit easily-v----To market my produce
easily---v--To get farm inputs easily---v----To learn from my fellow farmers-v-----
There is strength in togetherness-----To have a strong marketing voice-----To
prevent middlemen from cheat me---v---For social protection/safety net.
57. How old is your present FBO? Less than a year-----More than a year--v----5 years+
58. Does your FBO have a constitution/ Yes--v-No----
59. Do you pay dues regularly? Yes---v-No----
60. Do you have elected executives? Yes--v---No-----
61. Does your group have a bank account? Yes--v-No-----
62. What is the main aim of your group? For credit-v----Marketing-----Tractor services-----
fertilizer-----Extension advice-----Don't know-----Others-----
63. What will make an FBO a good one? Good leadership-----Availability of credit--v----
Fertilizer-----Extension services-----Marketing services-----Unity-v-----Honesty -----
Don't know-----
64. How can the FBO contribute to the development of your community? Wealth
creation-----v- better education-----, better health, good nutrition-----better
houses-----better clothes-----more livestock-----More respect-----Small
businesses-----
65. What will you do personally to make the FBO work? Obey the constitution--v---Pay
my dues regularly-----Repay credit-v----Take Agricultural / Business Advice
seriously--v-----
66. . What will you do collectively to make the FBO work? Obey our constitution-----
Group marketing-----Group purchases-----Unity/Honesty----Fair play-----Obey our
constitution----v--Take Agricultural / Business Advice seriously--v-----.

Current Status: Experienced FBO-----Infant self-motivated FBO-----Infant supply-
driven (MiDA-CDFO Project) FBO---- Other sponsorship-driven FBO-----

Comments:

- FBO pre-disposed for long-term Success-----
- FBO has learning attitude and is oriented for success-----
- FBO is taking opportunity/craving for one-time hand- out and requires to be
engineered to live beyond MiDA-CDFO Project--v-----
- FBO makes no sense out of role of FBO in agricultural & rural development-----

Recommendation /Action Steps:

Module 3. Knowledge of Value Chain Concept

22. Has anyone ever discussed the concept of "Value Chain" (elaborate) with you? Yes---
-No--v---

23. If Yes, from whom /how did you learn about Value Chain Concept? MoFA---NGO---,
Other farmers-----Other-----

24. If Yes, do you fully understand it and how are you applying it in your farming
business?-----

25. If No, Are you willing to learn what it is? Yes--v---No----

26. Do you think understanding of this concept can help you in your farming business?--
Yesv—No-----

Current Status: FBO fully understand Value Chain Concept-----FBO Somehow
understands Value Chain Concept-----FBO Appreciates Value Chain Concept--v--
---FBO absolutely has no idea nor appreciation of Value Chain Concept-----

Comments:

- FBO understands the importance of VCC in agricultural commercialization &

Module 4. Vision, Objectives and Target Scrutiny

25. What is the vision of your FBO? We don't have one-v-----The Chairperson/ executives know-----We don't know how to develop one-v--
26. Are you willing to learn how to develop a Vision Statement? Yes we are eager--v---
Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
27. What are the objectives of your FBO? We don't have some-----The Chairperson/ executives know-----We don't know how to develop some--v-
28. Are you willing to learn how to develop objectives? Yes we are eager---v--Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
29. What are the targets you have set for your FBO in the next 1-3 years? We don't have some-v-----The Chairperson/ executives know them-----We don't know how to develop them
30. Are you willing to learn how to set targets? Yes we are eager--v---Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----

Current status: FBO is Visionary, purposeful & results-oriented -----FBO is purposeful & results-oriented-----FBO is purposeful----FBO is results-oriented-----FBO sails where the wind blows--v-----

31.

Module 5. Analysis of Organizational Structure & Operations

- 46. Is your FBO legally registered with the Registrar-Generals Department? Yes----NoV
- 47. Does the FBO Secretary reside in the community? Yes--v----No-----
- 48. How about the Board Chairperson/person? Yes----No-----
- 49. How often do you hold meetings? Weekly----Monthlyv---Quarterly---Annually----
- 50. Are all the members' paid-up, dues, shares and other levies? Yes----No---v---
- 51. Do you have a finance committee? Yes-----No---v-
- 52. Have you held your AGM in the last year? Yes----No----v
- 53. Do you have a Disciplinary Committee? Yes-----No---v-
- 54. Have you had your finances audited in the last year? Yes---No-v---
- 55. Has your FBO ever been involved in a police or court case? Yes---No--v--
- 56. Has your FBO undertaken a commercial transaction valuing about GHC 5, 000 or more in the last 12 months? Yes-----No--v--

Comments: Solid foundation FBO -----Good foundation FBO-----Lame duck FBO-v-----

Current Status:

- FBO Structurally & Operationally solid-----
- FBO Structurally & Operationally OK-----

Module 6. SWOT Analysis of FBO

1 What are the major strengths, weaknesses, opportunities and threats of your FBO?

<p>Strengths</p> <p>Land, member services, personnel, production</p>	<p>Weaknesses</p> <p>Price, marketing and selling practice, post harvest, transport, finance, facilities</p>
<p>Opportunities</p> <p>Market price, consumer preferences, government policies, land tenure</p>	<p>Threats</p> <p>Climate, market price, taxes, economic policy, socio-cultural barriers</p>

41. Do you have challenges in production? Yes-v--No----If Yes, name them-credit, inputs and knowhow-----

42. Do you have post-harvest challenges on-farm? Yes-v--No--- If Yes, name them-temporal storage, equipment, transportation-----

43. Do you have post-harvest challenges in-storage? Yes-v--No--- If Yes, name them- warehousing, storage chemicals-, packaging----
44. Do you have challenges in transportation? Yes-v--No--- If Yes, name them- tractor and trailers-----
45. Do you have challenges in marketing produce/products? Yesv---No -- If Yes, name them—credit, linkage to bulker, traders and transport
46. Do you have challenges managing the FBO business? Yes-v--No--- If Yes, name them- ----
47. Do you have financing challenges? Yes-v--No-- If Yes, name them-credit, production, postharvest and marketing----

[Rank the challenges from the most to the least crucial]

Current status: FBO fully knows herself-----FBO somehow knows herself ---v-----
FBO barely knows herself----FBO does not know herself-----

Comments:

- FBO fully capitalizing on her strengths & opportunities, addressing her weakness with plans to mitigate her threats.-----
- FBO capitalizing on her strengths and her opportunities, addressing her weakness with no plans to mitigate her threats----
- FBO is in control of her strengths but unable to see her opportunities, not addressing her weakness with no plans to mitigate her threats.-----
- FBO is unable to see her strengths, opportunities, weaknesses and threats-v-----

Recommendation /Action Steps:

Level 1.Facilitate to reinforce capacity to do SWOT analysis-----

Level 2. Provide full scale facilitation to build capacity to do SWOT analysis --v-----

Level 3. Requires ex/intensive facilitation to build capacity to do SWOT analysis for which available time is insufficient ----

Recommendation /Action Steps:

Level 1.Facilitate to reinforce capacity to develop/set Vision/Objectives/targets-----

Level 2. Provide full scale facilitation to build capacity to develop/set Vision/Objectives/targets --v-----

Module 7. Identification of Changes & Action Needed

36. How do you plan to address the production challenges? Have clear ideas----- No
idea-----Some ideas such as---training on agronomic practice-----

37. How do you plan to address the on-farm post-harvest challenges? Have clear ideas---
----- No idea -----Some ideas such as—Get new facilities-----

38. How do you plan to address the in-storage post-harvest challenges? Have clear
ideas----- No idea -----Some ideas such as--- improvement in the traditional
methods-----

39. How do you plan to address the transportation challenges? Have clear ideas-----
No idea --v---Some ideas such as-----

40. How do you plan to address the challenges in marketing produce/products? Have
clear ideas----- No idea ---v---Some ideas such as-----

--

41. How do you plan to address the challenges in managing the FBO business? Have
clear ideas----- No idea --v---Some ideas such as-----

--

42. How do you plan to address your financing challenges? Have clear ideas----- No
idea -----Some ideas such as---loan from a bank-----

Current Status: Know challenges and how to resolve them-----Know challenges and some ideas how to resolve them-**v**-----Know challenges but no idea how to resolve them---- Know not challenges let alone ideas to resolve them----

Comments:

- FBO understands herself and how to transform into commercial agriculture----
- FBO understands herself with some ideas how to transform into commercial agriculture ----
- FBO understands herself but has no idea how to transform into commercial agriculture---**v**---
- FBO does not understand herself and has no idea how to transform into commercial agriculture ----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in SWOT analysis-----

Level 2. Complete facilitation in building Capacity to do SWOT analysis--**v**-----

Level 3. Facilitation in building capacity to do SWOT analysis requires more time than is currently available-----

Module 8. Planning for Change

- 28 Are all FBO members geared-up to move from subsistence farming to doing farming as a business? Yes---No--v---
- 29 Are Board members committed to lead the FBO to transform from being subsistence farmers to commercial farmers? Yes-v---No---
- 30 Are changes needed at the FBO leadership level to ensure achievement of the agricultural commercialization Agenda? Yes--v----No-----
- 31 Can this change be effected without the FBO falling apart? Yes-v---No----
- 32 Who is the driver of change in the FBO? The Board Chairperson----The Secretary-v---
The Treasurer-----An active Youth Leader in the Group---The Chief in the village who
is (not even is) a member.----An Influential member of the Village resident
(in)outside the village---

Current Status: FBO is democratically self-driven-----FBO is autocratically driven internally-v-----FBO is autocratically driven externally-----FBO lacks the driving force to implement change-----

Comments: FBO is Assertive-----FBO is manipulated-----v---- FBO is a lame duck

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in FBO leadership-----

Level 2. Need to facilitate change management in FBO for better/more effective leadership--v-----

Module 9. Defining Action Steps/Business Map/ Business Plan

27. How many of you know what a Business Plan is? All----Some ----Few----None---v---
28. For those who know, did you do it for yourself-----for some one ----or for a group/
FBO?
29. Is a Business Plan important in farming? Yes----No----Not necessary---Don't know--
v-----
30. Are you willing to learn how to do a B-Plan? For yourself----for a Group--v-----Not at
all----
31. What is the most important thing in developing a B-Plan? A clear vision statement----
--Money-----Don't know---v-----

Current Status: Knowledgeable in B-Plan-----Has some ideas about B-
Plan----Ignorant about B-Plan-----v-----

Comments:

- FBO understands the importance of B-Plan in transforming into commercial agriculture and are willing to learn and practice---- ----
- FBO understands the importance of B-Plan in transforming into commercial agriculture but find it painstaking/time consuming to learn and practice-----
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture but are willing to learn and practice--v-----
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture and are not willing to learn and practice-----

Recommendation /Action Steps:

Level 1. FBO is tuned-up to engage in agricultural commercialization and can develop a

PLEASE USE THE ABOVE AS A GUIDE FOR THE REST OF THE MODULES IN THE STAGE 1 CURRICULAR

4. Results.

4.1 Community: Yizesi		Name of FBO: Ti Ning Nya	
Basic Information: Membership 49		Female 29	Male 20
Core Business: Farming			
Module	Gap	Comments	Remarks & Recommendations
Part 1: Organizational Capacity			
23. Group Formation / Development	Scantly informed	FBO do not understand, the elements, importance, roles of leadership and record keeping, conflict management est.	Provide full training on group dynamics
24. Credit Management	Very Loose knowledge	Has no idea about credit and its management	Need all relevant topics on enterprise development training credit management
25. Contracts & Procurement	No knowledge	Do not understand and need to be assisted	Need all relevant topics on enterprise development training contract and procurement
26. Business & Technical Communication	No knowledge	Orientation is needed	Need all relevant topics on enterprise development training business and technical communication
Interim Assessment	Below Average		
Part 2: Business Planning & Development			
56. Knowledge of MCA / MiDA Project	Lowly informed	<ul style="list-style-type: none"> Insufficiently primed/ oriented for MiDA-CDFO Project - 	<ul style="list-style-type: none"> Provide full scoping briefing on MiDA CDFO Project
57. Role of FBO as drivers of	Infant supply driven FBO	<ul style="list-style-type: none"> FBO is taking opportunity/craving for one-time hand- 	<ul style="list-style-type: none"> Provide full facilitation on re-

Agriculture Commercialization and Rural Development		out and requires to be engineered to live beyond MiDA-CDFO Project	in agricultural commercialization & rural development
58. Knowledge of Value Chain Concept	<ul style="list-style-type: none"> • Very little understanding 	<ul style="list-style-type: none"> • FBO understands the importance of VCC in agricultural commercialization & rural development but does not know how to apply it; however they are willing to learn and adopt value chain thinking in farming-- 	<ul style="list-style-type: none"> • Provide full scale facilitation in understanding a practice of Value Chain thinking in farming
59. Vision, Objectives and Target Setting	<ul style="list-style-type: none"> • No knowledge at all and direction. 	<ul style="list-style-type: none"> • FBO has no vision/objectives/targets and is not motivated to learn and develop 	<ul style="list-style-type: none"> • Provide full scale facilitation to build capacity to develop/set Vision/Objective targets
60. Analysis of Organizational Structure	<ul style="list-style-type: none"> • Weak understanding 	<ul style="list-style-type: none"> • Not too good foundation 	<ul style="list-style-type: none"> • Provide full scale Capacity Building Training in Organizational Development
61. SWOT Analysis of FBO	No knowledge at all	<ul style="list-style-type: none"> • FBO is unable to see her strengths, opportunities, weaknesses and threats 	<ul style="list-style-type: none"> • Provide full scale facilitation to build capacity to do SWOT analysis • Requires extensive facilitation to build capacity to develop/set Vision/Objective

			targets for which available time is insufficient ----
62. Developing the Action Agenda	<ul style="list-style-type: none"> • Know challenges and some ideas, how to resolve them 	<ul style="list-style-type: none"> • FBO understands herself but has no idea how to transform into commercial agriculture 	<ul style="list-style-type: none"> • Complete facilitation in building Capacity to do SWOT analysis
63. Driving Organizational Change	<ul style="list-style-type: none"> • FBO is autocratically driven internally 	<ul style="list-style-type: none"> • Manipulated 	<ul style="list-style-type: none"> • Need to facilitate change management in FBO for better/more effective leadership
64. Defining Action Steps/ Business Plan/Map Development	<ul style="list-style-type: none"> • Ignorant about B-Plan 	<ul style="list-style-type: none"> • FBO does not understand the importance of B-Plan in transforming into commercial agriculture but are willing to learn and practice 	<ul style="list-style-type: none"> • FBO is not tuned up for agricultural commercialization but has the right attitude to do so and develop a B Plan with substantial assistance
65. Overall Assessment of FBO	The FBO has many challenges and needs every aspect of the modules designed for this course. Very infantile.		
66. Key Contacts	1. Chairperson – Asana Karimu 2. Vice Chairman- Tia Mahama 3. Secretary- Iddrisu Abdulai		

5 **Conclusion and Recommendations.**

Based on the above challenges, it is evidently clear that training is required to uplift the knowledge base of this farmer group and would therefore not hesitate to recommending them for the CDFO Capacity Building Training.

LIST OF FBO MEMBERS

NAME		SEX		AGE (YRS)
		Female	Male	
Kasim	Ndow		Male	42
Karim	Sakaribirana		Male	55
Bonyori	Nasigri		Male	50
Fati	Haruna	Female		46
Abiba	Gafaru	Female		45
Karimu	Sule		Male	38
Yurizuaya	Nasigri		Male	36
Tonsagri	Afaga	Female		28
Fati	Iddrisu	Female		51
Alima	John	Female		51
Dakuma	Famata	Female		51
Memuna	Albert	Female		44
Tia	Adamu		Male	33
Tonpoa	Yakubu	Female		61
Tia	Mahama		Male	46
Iddrisu	Abdulai		Male	31
Ibrahim	Karim		Male	38

Iliasu	Mankana		Male	41
Wasira	Iddrisu	Female		31
Bukari	Amadu		Male	53
Mohammd	Kpemah		Male	34
Abu	Mahama		Male	58
Musah	Abdalla		Male	31
Damatu	Isaahaku	Female		41
Sumani	Salamatu	Female		44
Ata	Asheitu	Female		36
Zakaria	Tia		Male	30
Karimu	Asana	Female		51
Bandima	Bagna	Female		38
Ali	Abdul Samed		Male	29
Alhassan	Doopana		Male	63
Iddrisu	Ayi	Female		32
Wuriche	Bateambio	Female		60
Bayivella	Pipaasoa	Female		55
Memunatu	Amidu	Female		43
Zaratu	Ali	Female		56
Juata	Sibri	Female		46
Moses	Mallam		Male	41
Yakubu	Seidu		Male	54
Bateambio	Alima	Female		51
Amina	Yakubu	Female		51
Abena	Amidu	Female		48
Salamatu	John	Female		36

Azara	Iddrisu	Female		51
Fati	Mahama	Female		55
Fatima	Ali	Female		55
Wahabu	Guseina		Male	54
Amadu	Lariba	Female		43
Abiba	Bagna	Female		60
TOTAL		29	20	Average
		49		45

Finally, show how you will be cooperating with MOFA in the discharge of your duties in the district.

A working visit would be paid to the District Director of Agriculture and a brief introduction about our mission in the District would be presented. A request to know the Area or Zonal Agriculture Extension Agents would be made. Any relevant assistance thereof that would help facilitate the training mission would be sought. Since MoFA is aware of the MiDA projects, it is believe that there would be cooperation as they always do.

JADEMA TISUNGTABA GROUP
JADEMA

1. Introduction

Give a brief background of the program and your assignment (starting date to ending date)

The Food Research Institute of the Council for Scientific and Industrial Research has been tasked by MiDA to conduct a six week training programme for each of the ten selected Farmer Based Organizations in the West Mamprusi District of the Northern Region of Ghana. The training covered Business Development (BD) and Organization Capacity Building (OCB) for the FBOs and startedNovember, 2009 and will be completed on the.....January 2010. Each of the FBOs will receive three sessions of four hour duration each per week over the course of six weeks amounting to 18 training sessions or 72 hours of training for each FBO.

List the participating FBOs in the training team of the TSP

2. Objectives

State the objectives of the assignment

To develop the business capacity of the FBOs and assist them develop business plans which will enable them access MCA funds as loans from banks to enable them operate as commercial farmers, processing or marketing groups.

3. Methodology

Describe the methodology used in gathering the data or information.

Data was gathered through one-on-one interviews, group interviews and discussions and questions and answers on the topics.

Describe the training venues and logistics identified

Trainings for the Jadema Tisungtaba group were carried out under trees at the Jadema market on non-market days, and under a tree near the market on market days. During training, a flip chart and markers were used to indicate training points. Members of the group provided benches and chairs for seats.

4. Community Entry

Describe your community entry techniques

The MoFA AEAs made all previous arrangements. With the trainers, we went to the community and met with some of the FBO executives and members to greet them, introduce ourselves and to discuss the MiDA objective, training venue, training procedure, training dates and times and the training rules.

5. Checklist for Farmer Based Organizations

23. Name of FBO

- Jadema Tisungtaba Group
24. Address and location of FBO
Walewale, Northern Region
 25. Type of FBO
Crop Production FBO
 26. Total membership
51
 27. Number of male & female
25 (Male) 26 (Female)
 28. Availability of constitution/bye-laws
No
 29. Registration of FBO
Now undergoing registration with the Department of Cooperatives at the District Assembly
 30. Payment of fees/dues/subscription
Monthly dues of GH¢1.00
 31. Bank Account
West Mamprusi Community Bank (now Bangmarigu Community Bank)
 32. Management structure
Chairman, Vice Chairman, Secretary, Vice Secretary, Organizing Secretary, Treasurer.
 33. Major crops produced(av. acreage)
Rice, Maize, Millet (av. acreage of 2 acres)
 34. Which crop generates more income
Rice
 35. Production targets
3-5 maxi (100kg) bags per acre
 36. Land availability
Yes
 37. Source of seeds
From previous year's harvest or bought from the open market
 38. Source of agrochemical
Purchased from open market
 39. Knowledge of cultivation practices
Knowledge of cultivation practices not adequate scientifically
 40. Knowledge of post-harvest practices
Knowledge of cultivation practices not adequate scientifically
 41. Storage practices
Stored at home in barns or in dwelling rooms
 42. Transportation
Carried from farms as head loads, or on donkey carts.
 43. Marketing practices
Members of the group sell their produce individually in the villages at farm gate prices, and in markets in at Fumbisi, Walewale, Sandema etc.
 44. Financial situation
No funds available for any of the stages i.e. production, postharvest and harvest or marketing
 45. Record keeping
Members of the group keep no records on their farming and other activities partly because they are illiterate

GUIDED QUESTIONS ON SOME MODULES IN STAGE1

Module 1. Knowledge of MCA/MiDA-CDFO Project

1. What is MCA/MiDA-CDFO Project? Well informed----Hazy idea-- v-- No idea-----
-
2. How did you hear about it. ? D/Assembly--- MoFA-- v--NGO----- Other Farmers—
Never Heard-
3. What is its relevance to you? Opportunity to do commercial farming- v--Credit for
farming--v---Free money from Government----- Don't know-----
4. How can you participate? Through Farmers' group- v-Directly/solely---- Don't
know—
5. How much is involved? Plenty money v--Some money-----Little money----Don't
know—
6. What is your expectation about it? Training for farming as business- v--Money to me
personally-----Like MoFA Projects/IFAD-----Government's thank you to farmers----
Don't Know-----.

Current Status: Well informed FBO----Somehow informed FBO--- v

Lowly informed FBO-----Mis-informed FBO-----

Comment:

- Optimally primed /oriented for MiDA-CDFO Project-----
- Appropriately primed /oriented for MiDA-CDFO Project v
- Insufficiently primed/ oriented for MiDA-CDFO Project -----
- Mis-primed /oriented for MiDA-CDFO project-----

Recommendation /Action Steps:

Level 1. Reinforce Knowledge on MiDA-CDFO Project-----

Level 2. Provide full scale briefing on MiDA-CDFO Project v

Level 3. Dis-informing, Re-informing and priming for participation in MiDA-CDFO project
requires more time than is currently available----

Did it benefit you? ---Yes--v -- If no, why not-? -----If yes, how We were able to do group production i.e. planting, weeding

69. How did this FBO originate? Formed because of the MIDA-CDFO Project---v----We the members decided on our own--Initiated by -----(name)
70. Why did you decide to join the present FBO? I was asked to join to get credit--v-- Because it is a group of friends or family members-----Because we farm the same crop----
71. What is the major crop the FBO members produce? Groundnuts-----Soya-----Maize-----Other--v-----
72. Which area of this crop value chain does the FBO desire to intervene? Production-v--Assembling/Warehousing-----Marketing-----1^{ry} Processing---v--2^{ry} Processing -----
73. How can you benefit from an FBO? To get credit easily-v--To market my produce easily-v--To get farm inputs easily-v---To learn from my fellow farmers--v--There is strength in togetherness-v--To have a strong marketing voice-v--To prevent middlemen from cheat me--v--For social protection/safety net ---
74. How old is your present FBO? Less than a year--v-----More than a year---5 years+
75. Does your FBO have a constitution/ Yes--No--v---
76. Do you pay dues regularly? Yes-v-No----
77. Do you have elected executives? Yes-v--No-----
78. Does your group have a bank account? Yes--v--No-----
79. What is the main aim of your group? For credit-v-Marketing-v--Tractor services----fertilizer--v--Extension advice-v--Don't know-----Others-----
80. What will make an FBO a good one? Good leadership-v--Availability of credit-v-Fertilizer-----Extension services--v---Marketing services--v--Unity--v--Honesty --v---Don't know-----
81. How can the FBO contribute to the development of your community? Wealth creation-v---- better education--v--, better health, good nutrition--v--better houses--v--better clothes--v--more livestock--v--More respect---v--Small businesses---v----
82. What will you do personally to make the FBO work? Obey the constitution--v--Pay my dues regularly--v--Repay credit--v--Take Agricultural / Business Advice seriously---v--
83. . What will you do collectively to make the FBO work? Obey our constitution-v--Group marketing--v---Group purchases---v--Unity/Honesty-v--Fair play---v- -Take Agricultural / Business Advice seriously---v---

Current Status: Experienced FBO-----Infant self-motivated FBO-v--Infant supply-driven (MiDA-CDFO Project) FBO-v---- Other sponsorship-driven FBO-----

Comments:

- FBO pre-disposed for long-term Success-----

Module 3. Knowledge of Value Chain Concept

27. Has anyone ever discussed the concept of "Value Chain" (elaborate) with you? Yes---
-No-v--

28. If Yes, from whom /how did you learn about Value Chain Concept? MoFA---NGO---,
Other farmers-----Other-----

29. If Yes, do you fully understand it and how are you applying it in your farming
business?-----

30. ICNE: Are you willing to learn about it? Yes---No---

Current Status: FBO fully understand Value Chain Concept-----FBO Somehow
understands Value Chain Concept-----FBO Appreciates Value Chain Concept--v---
FBO absolutely has no idea nor appreciation of Value Chain Concept-----

Comments:

- FBO understands the importance of VCC in agricultural commercialization & rural development and is willing to learn and adopt value chain thinking in farming-----
- FBO understands the importance of VCC in agricultural commercialization & rural development but does not know how to apply it; however they are willing to learn and adopt value chain thinking in farming---v--
- FBO does not understand the importance of VCC in agricultural commercialization & rural development, does not know how to apply it, and is not willing to learn and adopt value chain thinking in farming-----

Module 4 . Vision, Objectives and Target Scrutiny

32. What is the vision of your FBO? We don't have one---v -The chairman/ executives know-----We don't know how to develop one---
33. Are you willing to learn how to develop a Vision Statement? Yes we are eager--v-Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
34. What are the objectives of your FBO? We don't have some--v--The chairman/ executives know-----We don't know how to develop some---
35. Are you willing to learn how to develop objectives? Yes we are eager--v-Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
36. What are the targets you have set for your FBO in the next 1-3 years? We don't have some--v--The chairman/ executives know them-----We don't know how to develop them
37. Are you willing to learn how to set targets? Yes we are eager--v--Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----

Current status: FBO is Visionary, purposeful & results-oriented ----FBO is purposeful & results-oriented-v-FBO is purposeful----FBO is results-oriented-----FBO sails where the wind blows-----

Current Status:

- FBO has vision/Objectives/targets-----
- FBO has only objectives & targets, willing to learn to develop Vision Statement---
- FBO has only objectives, willing to learn to develop vision/targets-v-
- FBO has only targets, willing to learn to develop vision/objectives-----

Module 5. Analysis of Organizational Structure & Operations

57. Is your FBO legally registered with the Registrar-Generals Department? Yes----No

58. Does the FBO Secretary reside in the community? Yes----No-----

59. How about the Board Chairman/person? Yes----No---

60. How often do you hold meetings? Weekly----Monthly--Quarterly---Annually----

61. Are all the members paid-up, dues, shares and other levies? Yes--No-----

62. Do you have a finance committee? Yes--No--

63. Have you held your AGM in the last year? Yes----No--

64. Do you have a Disciplinary Committee? Yes-----No---

65. Have you had your finances audited in the last year? Yes---No--

66. Has your FBO ever been involved in a police or court case? Yes---No--

67. Has your FBO undertaken a commercial transaction valuing about GHC 5, 000 or more in the last 12 months? Yes-----No----

Comments: Solid foundation FBO -----Good foundation FBO---Lame duck FBO-----

Current Status:

- FBO Structurally & Operationally solid-----
- FBO Structurally & Operationally OK----
- FBO Structurally & Operationally-----

Recommendation /Action Steps:

Level 1. Reinforce Best Practices in Organizational Development-----

Module 6. SWOT Analysis of FBO

48. What are the major strengths, weaknesses, opportunities and threats of your FBO?

<p>Strengths</p> <ol style="list-style-type: none"> 1. Rice and Mize farming for over 10 years 2. Large tracts of land 3. Rear animals as well 4. Group commitment 	<p>Weaknesses</p> <ol style="list-style-type: none"> 1. No improved production, harvest and post harvest facilities or infrastructure means (e.g. tractors, modern storage equipment Rice milling facilities.) 2. Lack of adequate capital to commercialize agriculture 3. Gradual reduction in soil fertility 4. Poor knowledge on equipment and use of plant protection products (PPPs) 5. Lack of reliable transport services 6. Poor market information 7. Monopoly over produce price by market women
<p>Opportunities</p> <ol style="list-style-type: none"> 1. Availability of credit through banks 2. Ability to use MoFA AEAs to teach improved or new farming techniques 	<p>Threats</p> <ol style="list-style-type: none"> 1. Destruction of farms by Fulani herdsmen 2. Bush fires 3. Lack of good roads. 4. Large importation of rice into the country.

5. Do you have challenges in production? Yes-v-No----If Yes, name them- lack of capital to undertake commercial farming.
6. Do you have post-harvest challenges on-farm? Yes-v-No--- If Yes, name them-No equipments for primary processing, such as threshing, drying and milling.
7. Do you have post-harvest challenges in-storage? Yes-√-No--- If Yes, name them- Poor storage facilities, resulting to moulds, and insect infestation of stored crops.
8. Do you have challenges in transportation? Yes-v-No--- If Yes, name them (1) No good roads (2) Non availability means of lorry transport
9. Do you have challenges in marketing produce/products? Yes-v-No -- If Yes, name them-(1) Poor market information (2) Monopoly over produce price by market women
10. Do you have challenges managing the FBO business? Yes-v-No--- If Yes, name them---(1) Lack of financial capital, (2) No record keeping

11. Do you have financing challenges? Yes-v-No-- If Yes, name them---(1) Lack of financial capital, (2) No bank account

[Rank the challenges from the most to the least crucial]

Current status: FBO fully knows herself-----FBO somehow knows herself --v-FBO barely knows herself---FBO does not know herself-----

Comments:

- FBO fully capitalizing on her strengths & opportunities, addressing her weakness with plans to mitigate her threats.--- v--
- FBO capitalizing on her strengths and her opportunities, addressing her weakness with no plans to mitigate her threats----
- FBO is in control of her strengths but unable to see her opportunities, not addressing her weakness with no plans to mitigate her threats.-----
- FBO is unable to see her strengths, opportunities, weaknesses and threats-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce capacity to do SWOT analysis-----

Level 2. Provide full scale facilitation to build capacity to do SWOT analysis ---√---

Level 3. Requires ex/intensive facilitation to build capacity to do SWOT analysis for which available time is insufficient ----

44. How do you plan to address the on-farm post-harvest challenges? Have clear ideas----
----- No idea -----Some ideas such as (a) Train farmers on on-farm Post harvest methods
45. How do you plan to address the in-storage post-harvest challenges? Have clear ideas--
----- No idea ----Some ideas such as (a) Get improved in-storage post harvest infrastructure
46. How do you plan to address the transportation challenges? Have clear ideas-----
No idea -----Some ideas such as (a) Organize hired transport services
47. How do you plan to address the challenges in marketing produce/products? Have clear ideas-----
No idea -----Some ideas such as (a) Do group marketing
48. How do you plan to address the challenges in managing the FBO business? Have clear ideas-----
No idea -----Some ideas such as (a) Do good record keeping

49. How do you plan to address your financing challenges? Have clear ideas----- No idea ----Some ideas such as (a) Obtain loans from the banks-----

Current Status: Know challenges and how to resolve them-----Know challenges and some ideas how to resolve them---v-Know challenges but no idea how to resolve them---- Know not challenges let alone ideas to resolve them----

Comments:

- FBO understands herself and how to transform into commercial agriculture----
- FBO understands herself with some ideas how to transform into commercial agriculture --v-
- FBO understands herself but has no idea how to transform into commercial agriculture-----
- FBO does not understand herself and has no idea how to transform into commercial agriculture ----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in SWOT analysis-----

Level 2. Complete facilitation in building Capacity to do SWOT analysis-√-

Level 3. Facilitation in building capacity to do SWOT analysis requires more time than is currently available-----

Module 8. Planning for Change

- 33 Are all FBO members geared-up to move from subsistence farming to doing farming as a business? Yes-v-No----
- 34 Are Board members committed to lead the FBO to transform from being subsistence farmers to commercial farmers? Yes-v-No---
- 35 Are changes needed at the FBO leadership level to ensure achievement of the agricultural commercialization Agenda? Yes--v-No-----
- 36 Can this change be effected without the FBO falling apart? Yes-v-No----
- 37 Who is the driver of change in the FBO? The Board Chairman----The Secretary-v-The Treasurer-----An active Youth Leader in the Group---The Chief in the village who is (not even is) a member.----An Influential member of the Village resident (in)outside the village---

Current Status: FBO is democratically self-driven---v-FBO is autocratically driven internally-----FBO is autocratically driven externally-----FBO lacks the driving force to implement change-----

Comments: FBO is Assertive--v-- FBO is Manipulated----- FBO is a lame duck

Module 9. Defining Action Steps/Business Map/ Business Plan

32. How many of you know what a Business Plan is? All----Some -----Few-----None--v
33. For those who know, did you do it for yourself-----for some one -----or for a group/
FBO?
34. Is a Business Plan important in farming? Yes----No----Not necessary---Don't know--
v
35. Are you willing to learn how to do a B-Plan? For yourself----for a Group--v-Not at
all----
36. What is the most important thing in developing a B-Plan? A clear vision statement----
--Money-----Don't know---v-

Current Status: Knowledgeable in B-Plan-----Has some ideas about B-Plan----Ignorant
about B-Plan-----v-----

Comments:

- FBO understands the importance of B-Plan in transforming into commercial agriculture and are willing to learn and practice-----
- FBO understands the importance of B-Plan in transforming into commercial agriculture but find it painstaking/time consuming to learn and practice-----
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture but are willing to learn and practice-v-
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture and are not willing to learn and practice-----

Recommendation /Action Steps:

Level 1. FBO is tuned-up to engage in agricultural commercialization and can develop a

PLEASE USE THE ABOVE AS A GUIDE FOR THE REST OF THE MODULES IN THE STAGE 1 CURRICULAR.

5. Results

4.1 Community: Jadema		Name of FBO: Jadema Tsungtaba Group	
Basic Information: Membership		Female: 26	Male: 25
Core Business: Farming			
Module	Gap	Comments	Remarks & Recommendation
Part 1: Organizational Capacity			
27. Group Formation / Development	Have some ideas about Group Formation	FBO understands some ideas of how to transform into commercial agriculture	Provide full scale Capacity Building Training in Group Formation / Development

28. Credit Management	Have some ideas about Credit Management	FBO understands some ideas of how to transform into commercial agriculture	Provide full scale Capacity Building Training in Credit Management
29. Contracts & Procurement	Have some ideas about Contracts & Procurement	FBO understands some ideas of how to transform into commercial agriculture	Provide full scale Capacity Building Training in Contracts and Procurement
30. Business & Technical Communication	Have some ideas about Business & Technical Communication	FBO understands some ideas of how to transform into commercial agriculture	Provide full scale Capacity Building Training in Business & Technical Communication

Interim Assessment

Part 2: Business Planning & Development

67. Knowledge of MCA / MiDA Project	Have some hazy knowledge about MCA/MIDA Project	FBO has a learning attitude and is oriented for success	Need to provide full scale full-scale briefing on MiDA/MCA Project
68. Role of FBO as drivers of change in Agriculture Commercialization and Rural Development	Have some ideas about the role of FBO as drivers of change in Agriculture Commercialization and Rural Development	FBO has a learning attitude and is oriented for success	Need to provide full facilitation on the role of FBO as drivers of change in Agriculture Commercialization and Rural Development
69. Knowledge of Value Chain Concept	Have some knowledge about the Value Chain Concept	FBO understands the importance of VCC in agricultural commercialization & rural development but does not know how to apply it; however they are willing to learn and adopt value chain thinking in farming	Need to provide full scale facilitation in understanding and practice of the Value Chain thinking in farming
70. Vision, Objectives and Target Setting	Have some knowledge about vision, objectives and target setting	FBO understands the importance of vision, objectives and target setting but does not	Need to be provided with full scale facilitation to build capacity to develop/set

		know how to apply it; however they are willing to learn them	Vision/Objectives/targets
71. Analysis of Organizational Structure	Have some knowledge about analysis of Organizational Structure	FBO is structurally and operationally okay	Need to be provided with full scale Capacity Building Training in Organizational Development
72. SWOT Analysis of FBO	Have some knowledge on SWOT Analysis	FBO knows some of its strengths and through the MiDA project now seeing its opportunities, trying to address its weakness and threats	To be provided with full scale participation to build capacity to do SWOT analysis
73. Developing the Action Agenda	Knows some challenges and how to resolve them	FBO understands itself with some ideas on how to transform into commercial agriculture	FBO to be provided with the ideas to transform into commercial agriculture
74. Driving Organizational Change	FBO is democratically self-driven to undergo organizational change	FBO understands the ideas to undergo organizational change	There is need to facilitate change management in FBO for better/more effective leadership
75. Defining Action Steps/ Business Plan/Map Development	FBO is ignorant and unaware that it is important to have a B-Plan	FBO does not understand the importance of a B-Plan in transforming into commercial agriculture but are willing to learn and practice	FBO has the aptitude for agricultural commercialization but need priming for attitudinal change to develop a B-Plan with some assistance
76. Overall Assessment of FBO	FBO knows some challenges they are facing and are willing to resolve them all with some assistance in order to undertake commercial agriculture.		
77. Key Contacts	(1) MiDA RICS, c/o SARI, Tamale. (2) Salifu Robert c/o Jadema L.A.Primary School, P. O. Box 13, Walewale, Northern Region		

5. Conclusion and Recommendations

FBO knows some challenges they are facing and are willing to resolve them all with some assistance from the TTSP in order to undertake commercial groundnut farming.

LIST OF FBO MEMBERS

NAME	SEX		AGE (YRS)
	F	Male	
Anakpepok Jacob	F		32
Bukari Baawa		M	25
Salifu Doampora		M	26
Osuman Karim		M	26
Peace Arkubila	F		66
Karim Dokurigu		M	45
Alimatu Na-achinaba	F		52
Bukari Soatia		M	35
Awonina Anatey		M	28
Alhaji A. Yiddana		M	52
Achikok Kwaku	F	M	56
Awabu Sumani	F		19
Avulie Adoik	F		20
Anborogandi Azeganro	F		34
Apateba Atimoning		M	33
Akadagba Akobadek	F		44
Issahaku Haruna		M	70
Salamatu Abukari			31
Akuunab Adabapok	F		66

Sanatu Salifu	F		39
Agaanalie Atinluek	F		42
Mahama Adam		M	42
Mahamma Sheriga		M	59
Akumasilie Kwame	F		44
Asukama Awakpak	F	M	30
Aana Issifu	F		47
Akua Azong	F		25
Salifu Kennedy		M	41
Richard Baba		M	36
Anichampok Akpanjong	F		32
Abaasagmi Akpesikomi	F		38
Aluilie Adoik	F		52
Arku Gilbert		M	31
Adamu Sumani	F		35
Akanbiisilewon Adusi	F		38
Akanbobaa Ajuik		M	31
Maria Salifu	F		30
Tampuri Mumuni		M	42
Zilata Bukari	F		32
Fatima Tindana	F		28
Abiba Issifu	F		44
Bukari Tinya-yala		M	48
Seitu Mahamudu	F		48
Atinang Ajuik		M	35
Paul Anakpak		M	34

Salifu Robert		M	44
Alidu Mantiyouri		M	
Ajuik Akanyedipo			
Phili B Awaar		M	
Akanlagnya Anueka	F		
Sufura Yamusah	F		
TOTAL	26	25	Average = 39.3 years
	51		

Finally, show how you will be cooperating with MOFA in the discharge of your duties in the district.

The FBO Executive will visit the MOFA Offices to introduce themselves to the DDA and all the MOFA AEAs

The FBO should meet with the AEA in charge of the area of operation.

They should be in regular contact with this AEA for any assistance for the FBO such as helping them with processing the loan application from the bank, inputs such as improved seeds, fertilizers, PPPs, and carrying out demonstration and Leader farms

TIMONYA IRRIGATION FARMER'S
ASSOCIATION

KARIMENGA

1. Introduction

Give a brief background of the program and your assignment (starting date to ending date)

The Food Research Institute of the Council for Scientific and Industrial Research has been tasked by MiDA to conduct a six week training programme for each of 10 selected FBOs in the West Mamprusi District of the Northern Region of Ghana. The training covered Organization Capacity Building (OCB) and Business Development (BD) for the FBOs and started on 7th December 2009 and will be completed on 20th January 2010. Each of the FBOs will receive three sessions of four hour duration each per week over the course of six weeks amounting to 18 training sessions or 72 hours of training for each FBO.

List the participating FBOs

(1) Duu Tizorilavi women Group, Duu; (2) Jadima Tisungtaba, Jadima; (3) Chabra-Fong Suguru Vella, Janga; (4) Timonya Irrigation Farmer's Association, Karimenga; (5) Tichemtoni Production Group, Kperiga, (6) Asiatechaab, Kunkwa; (7) Tinsutaaba Farmers Group, Loagri No.1; (8) Sunga Vella Farmers Group, Loagri No. 1; (9) Tizadede Women Group, Sariba; (10) Ti Ning Nya, Yizesi

List the training team of the TSP

Dr. W. A. Amoa-Awua, Dr. K. A. Vowotor, Dr. Kafui Kpodo, Dr. M. Atikpo, Dr. C. Tortoe, Mr. George Anyebuno, Mr. J. Gayin, Mr. Elvis Baidoo. Mr. C. Gyato, Mrs C. Oduro-Yeboah, Mr. Ali Sampare,

2. Objectives

State the objectives of the assignment

To develop the business capacity of the FBOs and assist them develop business plans which will enable them access MCA funds as loans from banks to enable them operate as commercial farmers, processing or marketing groups.

3. Methodology

Describe the methodology used in gathering the data or information.

Data was gathered through one-on-one interviews, group interviews and discussions and questions and answers on the topic.

Describe the training venues and logistics identified

The training venue of my FBO was the open space in front of the Presbyterian Chapel at Karimenga. During the training, a flip chart and coloured markers were used to indicate training points.

4. Community Entry

Describe your community entry techniques

The MoFA AEAs made all the previous arrangements. With the trainers, the community was entered and the Chief met and greeted and some of the FBO Executives and members were also met with, introductions made, discussions held on the MiDA objective, training venue, training procedure, training dates and times and the training rules.

5. Checklist for Farmer Based Organizations

46. Name of FBO

Timonya Irrigation Farmer's Association

47. Address and location of FBO

Karimenga, c/o Education Office, P. O. Box 13, Walewale, Northern Region

48. Type of FBO

Crop Production FBO

49. Total membership

50

50. Number of male & female
29 (Male) 21 (Female)
51. Availability of constitution/bye-laws
Yes
52. Registration of FBO
Registered with the Department of Cooperatives at the District Assembly, Walewale
53. Payment of fees/dues/subscription
Monthly dues of GH¢1.00
54. Bank Account
West Mamprusi Community Bank (now Bangmarigu Community Bank)
55. Management structure
Chairman, Vice Chairman, Secretary, Vice Secretary, Organizing Secretary, Treasurer.
56. Major crops produced (av. acreage)
Groundnuts (av. acreage of 2 acres)
57. Which crop generates more income
Groundnuts
58. Production targets
2 maxi (100kg) bags per acre
59. Land availability
Yes
60. Source of seeds
From previous year or bought from the open market
61. Source of agrochemical
Purchased from open market
62. Knowledge of cultivation practices
Knowledge of cultivation practices not adequate scientifically
63. Knowledge of post-harvest practices
Knowledge of post-harvest practices not adequate scientifically
64. Storage practices
Stored at home till ready for sale as uncracked grains in local storage barns or in dwelling rooms
65. Transportation
Transported mainly as headloads or on donkey carts from the house to roadside before loading unto trucks to the market.
66. Marketing practices
Crop is sold individually and group marketing is not carried out
67. Financial situation
No funds available for any of the stages i.e. production, postharvest and harvest or marketing
68. Record keeping
Record keeping is not practised by any member partly because nearly all members are illiterate

GUIDED QUESTIONS ON SOME MODULES IN STAGE1

Module 1. Knowledge of MCA/MiDA-CDFO Project

7. What is MCA/MiDA-CDFO Project? Well informed----**Hazy idea-- v--** No idea-----
--
8. How did you hear about it. ? D/Assembly--- **MoFA-- v--**NGO----- Other Farmers—
Never Heard-
9. What is its relevance to you? **Opportunity to do commercial farming- v--**Credit
for farming-----Free money from Government----- Don't know-----
10. How can you participate? **Through Farmers' group- v--**Directly/solely---- Don't
know—

11. How much is involved? **Plenty money v**-Some money-----Little money----Don't know—
12. What is your expectation about it? **Training for farming as business- v**-Money to me personally-----Like MoFA Projects/IFAD-----Government's thank you to farmers----Don't Know-----.

Current Status: Well informed FBO----**Somehow informed FBO--- v**

Lowly informed FBO-----Mis-informed FBO-----

Comment:

- Optimally primed /oriented for MiDA-CDFO Project-----
- **Appropriately primed /oriented for MiDA-CDFO Project v**
- Insufficiently primed/ oriented for MiDA-CDFO Project -----
- Mis-primed /oriented for MiDA-CDFO project-----

Recommendation /Action Steps:

Level 1. Reinforce Knowledge on MiDA-CDFO Project-----

Level 2. Provide full scale briefing on MiDA-CDFO Project v

Level 3. Dis-informing, Re-informing and priming for participation in MiDA-CDFO project requires more time than is currently available----

Did it benefit you? ---Yes---- If no, why not?- -----If yes, how **We were able to do group production i.e. planting, weeding**

85. How did this FBO originate? Formed because of the MIDA-CDFO Project-----**We the members decided on our own-v**--Initiated by -----(name)

86. Why did you decide to join the present FBO? **I was asked to join to get credit-v--** Because it is a group of friends or family members-----Because we farm the same crop----

87. What is the major crop the FBO members produce? **Groundnuts--v**---Soya-----Maize-----Other-----

88. Which area of this crop value chain does the FBO desire to intervene? **Production-v--** Assembling/Warehousing-----Marketing-----1^{ty} Processing-----2^{ty} Processing -----

89. How can you benefit from an FBO? **To get credit easily-v--To market my produce easily-v--To get farm inputs easily-v--To learn from my fellow farmers--v--There is strength in togetherness-v--To have a strong marketing voice-v--To prevent middlemen from cheat me--v--For social protection/safety net -v--**

90. How old is your present FBO? Less than a year-----More than a year--v--**5 years+**

91. Does your FBO have a constitution/ **Yes-v-No----**

92. Do you pay dues regularly? **Yes-v-No----**

93. Do you have elected executives? **Yes-v--No-----**

94. Does your group have a bank account? **Yes--v--No-----**
95. What is the main aim of your group? **For credit-v-Marketing-v--Tractor services---
-fertilizer--v--Extension advice-v--Don't know-----Others-----**
96. What will make an FBO a good one? **Good leadership-v--Availability of credit-v-
Fertilizer-----Extension services--v---Marketing services--v--Unity--v--Honesty --v-
--Don't know-----**
97. How can the FBO contribute to the development of your community? **Wealth
creation-v--- better education--v--, better health, good nutrition--v--better
houses--v--better clothes--v--more livestock--v--More respect---v--Small
businesses---v----**
98. What will you do personally to make the FBO work? **Obey the constitution--v--Pay
my dues regularly--v--Repay credit--v--Take Agricultural / Business Advice
seriously--v--**
99. . What will you do collectively to make the FBO work? **Obey our constitution--v--
Group marketing--v---Group purchases---v--Unity/Honesty--v--Fair play---v-
Obey our constitution---v--Take Agricultural / Business Advice seriously---v----**

Current Status: Experienced FBO-----**Infant self-motivated FBO--v--** Infant supply-
driven (MiDA-CDFO Project) FBO---- Other sponsorship-driven FBO-----

Comments:

- FBO pre-disposed for long-term Success-----
- **FBO has learning attitude and is oriented for success--v--**
- FBO is taking opportunity/craving for one-time hand- out and requires to be
engineered to live beyond MiDA-CDFO Project-----
- FBO makes no sense out of role of FBO in agricultural & rural development-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce role of FBO as driver in agricultural. Commercialization
& rural development-----

**Level 2. Provide full facilitation on role of FBO as driver in agricultural
commercialization & rural development-----√-----**

Level 3. Provision of facilitation on role of FBO as driver in agricultural
commercialization & rural development requires more time than is currently available----

32. Has anyone ever discussed the concept of "Value Chain" (elaborate) with you? **Yes---
-No--v--**

33. If Yes, from whom /how did you learn about Value Chain Concept? **MoFA---NGO---,
Other farmers-----Other-----**

34. If Yes, do you fully understand it and how are you applying it in your farming business?-----

35. If No, Are you willing to learn what it is? **Yes--v**-No----

36. Do you think understanding of this concept can help you in your farming business?-
Yes v No-----

Current Status: FBO fully understand Value Chain Concept-----FBO Somehow understands Value Chain Concept-----**FBO Appreciates Value Chain Concept--v---**
FBO absolutely has no idea nor appreciation of Value Chain Concept-----

Comments:

- FBO understands the importance of VCC in agricultural commercialization & rural development and is willing to learn and adopt value chain thinking in farming-----
- **FBO understands the importance of VCC in agricultural commercialization & rural development but does not know how to apply it; however they are willing to learn and adopt value chain thinking in farming**
- FBO does not understand the importance of VCC in agricultural commercialization & rural development, does not know how to apply it, and is

Recommendation /Action Steps:

Level 1. Facilitate to reinforce understanding and practice of in Value Chain thinking in farming -----

Level 2. Provide full scale facilitation in understanding and practice of Value Chain thinking in farming--√--

Level 3. Requires ex/intensive facilitation in understanding and practice of Value Chain thinking in farming for which available time is insufficient ----

Module 4 . Vision, Objectives and Target Scrutiny

38. What is the vision of your FBO? **We don't have one---v** -The chairman/ executives know-----We don't know how to develop one---

39. Are you willing to learn how to develop a Vision Statement? **Yes we are eager--v-**
Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----

40. What are the objectives of your FBO? **We don't have some--v**--The chairman/ executives know-----We don't know how to develop some---
41. Are you willing to learn how to develop objectives? **Yes we are eager--v**--Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----
42. What are the targets you have set for your FBO in the next 1-3 years? **We don't have some--v**--The chairman/ executives know them-----We don't know how to develop them
43. Are you willing to learn how to set targets? **Yes we are eager--v**--Yes but we don't have the time-----Yes teach only the executives-----We don't need this to do our farming business-----

Current status: FBO is Visionary, purposeful & results-oriented ----**FBO is purposeful & results-oriented-v**-FBO is purposeful----FBO is results-oriented-----FBO sails where the wind blows-----

Current Status:

- FBO has vision/Objectives/targets-----
- FBO has only objectives & targets, willing to learn to develop Vision Statement---
- **FBO has only objectives, willing to learn to develop vision/targets-v-**
- FBO has only targets, willing to learn to develop vision/objectives-----
- FBO has no vision/objectives/targets and is not motivated to learn and develop them-----

Recommendation /Action Steps:

Level 1.Facilitate to reinforce capacity to develop/set Vision/Objectives/targets-----

Level 2. Provide full scale facilitation to build capacity to develop/set Vision/Objectives/targets --√--

Level 3. Requires ex/intensive facilitation to build capacity to develop/set Vision/Objectives/targets for which available time is insufficient ----

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68. Is your FBO legally registered with the Registrar-Generals Department? **Yes--v**--No
69. Does the FBO Secretary reside in the community? **Yes--v**--No-----
70. How about the Board Chairman/person? Yes----**No--v-**
71. How often do you hold meetings? Weekly----**Monthly-v**-Quarterly---Annually----
72. Are all the members paid-up, dues, shares and other levies? **Yes-v**-No----
73. Do you have a finance committee? Yes--**No-v-**

74. Have you held your AGM in the last year? Yes----**No-v-**
75. Do you have a Disciplinary Committee? Yes-----**No--v-**
76. Have you had your finances audited in the last year? Yes---**No-v-**
77. Has your FBO ever been involved in a police or court case? Yes---**No-v-**
78. Has your FBO undertaken a commercial transaction valuing about GHC 5, 000 or more in the last 12 months? Yes-----**No-v---**

Comments: Solid foundation FBO -----**Good foundation FBO--v-**Lame duck FBO-----

Current Status:

- FBO Structurally & Operationally solid-----
- **FBO Structurally & Operationally OK--v--**
- FBO Structurally & Operationally-----

Recommendation /Action Steps:

Level 1. Reinforce Best Practices in Organizational Development-----

Level 2. Provide full scale Capacity Building Training in Organizational Development

Level 3. Requires ex/intensive Capacity Building Training in Organizational development for which available time is insufficient ----

Module 6. SWOT Analysis of FBO

49. What are the major strengths, weaknesses, opportunities and threats of your FBO?

<p>Strengths</p> <p>12. Groundnut farming for over 10 years 13. Large tracts of land 14. Rear animals as well 15. Group commitment</p>	<p>Weaknesses</p> <p>8. No improved production, harvest and post harvest facilities or infrastructure means (e.g. tractors, silos) 9. Lack of adequate capital to commercialize agriculture 10. Gradual reduction in soil fertility 11. Poor knowledge on equipment and use of plant protection products (PPPs) 12. Lack of reliable transport services 13. Poor market information 14. Monopoly over produce price by market women</p>
<p>Opportunities</p> <p>3. Availability of credit through banks 4. Ability to use MoFA AEAs to teach improved or new farming techniques</p>	<p>Threats</p> <p>6. Destruction of farms by cattle of Fulani herdsmen 7. Bush fires 8. Lack of good roads 9. Fear of snake bites</p>

16. Do you have challenges in production? **Yes-v-**No----If Yes, name them-----

17. Do you have post-harvest challenges on-farm? **Yes-v-No---** If Yes, name them-----
18. Do you have post-harvest challenges in-storage? **Yes-v-No---** If Yes, name them **No improved structures as a result of which there is moulding, germination and insect infestation**
19. Do you have challenges in transportation? **Yes-v-No---** If Yes, name them (1) **No good roads (2) Unavailable means of lorry transport**
20. Do you have challenges in marketing produce/products? **Yes-v-No --** If Yes, name them-(1) **Poor market information (2) Monopoly over produce price by market women**
21. Do you have challenges managing the FBO business? **Yes-v-No---** If Yes, name them---(1) **Lack of financial capital, (2) No record keeping**
22. Do you have financing challenges? **Yes-v-No--** If Yes, name them---(1) **Lack of financial capital, (2) No bank account**
[Rank the challenges from the most to the least crucial]

Current status: FBO fully knows herself-----FBO somehow knows herself --v-FBO barely knows herself----FBO does not know herself-----

Comments:

- **FBO fully capitalizing on her strengths & opportunities, addressing her weakness with plans to mitigate her threats.--- v--**
- FBO capitalizing on her strengths and her opportunities, addressing her weakness with no plans to mitigate her threats----
- FBO is in control of her strengths but unable to see her opportunities, not addressing her weakness with no plans to mitigate her threats.-----
- FBO is unable to see her strengths, opportunities, weaknesses and threats-----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce capacity to do SWOT analysis-----

Level 2. Provide full scale facilitation to build capacity to do SWOT analysis ---√---

M Level 3. Requires ex/intensive facilitation to build capacity to do SWOT analysis for which available time is insufficient ----

51. How do you plan to address the on-farm post-harvest challenges? Have clear ideas----
---- No idea ----**Some ideas such as (a) Train farmers on on-farm Post harvest methods**
52. How do you plan to address the in-storage post-harvest challenges? Have clear ideas--
---- No idea -**Some ideas such as (a) Get improved in-storage post harvest infrastructure**
53. How do you plan to address the transportation challenges? Have clear ideas-----
No idea -----**Some ideas such as (a) Organise hired transport services**
54. How do you plan to address the challenges in marketing produce/products? Have clear ideas-----
No idea -----**Some ideas such as (a) Do group marketing**

55. How do you plan to address the challenges in managing the FBO business? Have clear ideas----- No idea ----**Some ideas such as** (a) Do good record keeping

56. How do you plan to address your financing challenges? Have clear ideas----- No idea ----**Some ideas such as** (a) **Obtain loans from the banks**-----

Current Status: Know challenges and how to resolve them-----**Know challenges and some ideas how to resolve them---v**-Know challenges but no idea how to resolve them---- Know not challenges let alone ideas to resolve them----

Comments:

- FBO understands herself and how to transform into commercial agriculture----
- **FBO understands herself with some ideas how to transform into commercial agriculture**
- FBO understands herself but has no idea how to transform into commercial agriculture-----
- FBO does not understand herself and has no idea how to transform into commercial agriculture ----

Recommendation /Action Steps:

Level 1. Facilitate to reinforce Best Practices in SWOT analysis-----

Level 2. Complete facilitation in building Capacity to do SWOT analysis-√-

Level 3. Facilitation in building capacity to do SWOT analysis requires more time than is currently available-----

Module 8. Planning for Change

38 Are all FBO members geared-up to move from subsistence farming to doing farming as a business? **Yes-v**-No----

39 Are Board members committed to lead the FBO to transform from being subsistence farmers to commercial farmers? **Yes-v**-No---

40 Are changes needed at the FBO leadership level to ensure achievement of the agricultural commercialization Agenda? **Yes--v**-No-----

41 Can this change be effected without the FBO falling apart? **Yes-v**-No----

42 Who is the driver of change in the FBO? The Board Chairman----**The Secretary-v**-The Treasurer-----An active Youth Leader in the Group---The Chief in the village who is (not even is) a member.----An Influential member of the Village resident (in)outside the village---

Current Status: **FBO is democratically self-driven---v**-FBO is autocratically driven internally-----FBO is autocratically driven externally-----FBO lacks the driving force to implement change-----

Module 9. Defining Action Steps/Business Map/ Business Plan

37. How many of you know what a Business Plan is? All----Some -----Few-----**None--v**
38. For those who know, did you do it for yourself----for some one -----or for a group/
FBO?
39. Is a Business Plan important in farming? Yes----No----Not necessary---**Don't know**
40. Are you willing to learn how to do a B-Plan? For yourself---for a **Group--v**-Not at
all---
41. What is the most important thing in developing a B-Plan? A clear vision statement----
--Money-----**Don't know---v-**

Current Status: Knowledgeable in B-Plan-----Has some ideas about B-Plan----
Ignorant about B-Plan-----v-----

Comments:

- FBO understands the importance of B-Plan in transforming into commercial agriculture and are willing to learn and practice----
- FBO understands the importance of B-Plan in transforming into commercial agriculture but find it painstaking/time consuming to learn and practice-----
- **FBO does not understand the importance of B-Plan in transforming into commercial agriculture but are willing to learn and practice-v-**
- FBO does not understand the importance of B-Plan in transforming into commercial agriculture and are not willing to learn and practice-----

Recommendation /Action Steps:

Level 1. FBO is tuned-up to engage in agricultural commercialization and can develop a B-Plan with little assistance-----

PLEASE USE THE ABOVE AS A GUIDE FOR THE REST OF THE MODULES IN THE STAGE 1 CURRICULAR.

10. Results

4.1 Community: Karimenga Name of FBO: Timonya Irrigation Farmers Association			
Basic Information: Membership		Female: 21	Male: 29
Core Business:			
Module	Gap	Comments	Remarks & Recommendation
Part 1: Organizational Capacity			
31. Group Formation / Development	Have some ideas about Group Formation	FBO understands some ideas of how to transform into commercial agriculture	Provide full scale Capacity Building Training in Group Formation / Development

32. Credit Management	Have some ideas about Credit Management	FBO understands some ideas of how to transform into commercial agriculture	Provide full scale Capacity Building Training in Credit Management
33. Contracts & Procurement	Have some ideas about Contracts & Procurement	FBO understands some ideas of how to transform into commercial agriculture	Provide full scale Capacity Building Training in Contracts and Procurement
34. Business & Technical Communication	Have some ideas about Business & Technical Communication	FBO understands some ideas of how to transform into commercial agriculture	Provide full scale Capacity Building Training in Business & Technical Communication

Interim Assessment

Part 2: Business Planning & Development

78. Knowledge of MCA / MiDA Project	Have some hazy knowledge about MCA/MIDA Project	FBO has a learning attitude and is oriented for success	Need to provide full scale full-scale briefing on MiDA/MCA Project
79. Role of FBO as drivers of change in Agriculture Commercialization and Rural Development	Have some ideas about the role of FBO as drivers of change in Agriculture Commercialization and Rural Development	FBO has a learning attitude and is oriented for success	Need to provide full facilitation on the role of FBO as drivers of change in Agriculture Commercialization and Rural Development
80. Knowledge of Value Chain Concept	Have some knowledge about the Value Chain Concept	FBO understands the importance of VCC in agricultural commercialization & rural development but does not know how to apply it; however they are willing to learn and adopt value chain thinking in farming	Need to provide full scale facilitation in understanding and practice of the Value Chain thinking in farming
81. Vision, Objectives and Target Setting	Have some knowledge about vision, objectives and target setting	FBO understands the importance of vision, objectives and target setting but does not know how to apply it; however they are willing	Need to be provided with full scale facilitation to build capacity to develop/set Vision/Objectives/targets

		to learn them	
82. Analysis of Organizational Structure	Have some knowledge about analysis of Organizational Structure	FBO is structurally and operationally okay	Need to be provided with full scale Capacity Building Training in Organizational Development
83. SWOT Analysis of FBO	Have some knowledge on SWOT Analysis	FBO knows some of its strengths and through the MiDA project now seeing its opportunities, trying to address its weakness and threats	To be provided with full scale participation to build capacity to do SWOT analysis
84. Developing the Action Agenda	Knows some challenges and how to resolve them	FBO understands itself with some ideas on how to transform into commercial agriculture	FBO to be provided with the ideas to transform into commercial agriculture
85. Driving Organizational Change	FBO is democratically self-driven to undergo organizational change	FBO understands the ideas to undergo organizational change	There is need to facilitate change management in FBO for better/more effective leadership
86. Defining Action Steps/ Business Plan/Map Development	FBO is ignorant and unaware that it is important to have a B-Plan	FBO does not understand the importance of a B-Plan in transforming into commercial agriculture but are willing to learn and practice	FBO has the aptitude for agricultural commercialization but need priming for attitudinal change to develop a B-Plan with some assistance
87. Overall Assessment of FBO	FBO knows some challenges they are facing and are willing to resolve them all with some assistance in order to undertake commercial agriculture.		
88. Key Contacts	(3) MiDA RICS, c/o SARI, Tamale. (4) Mr. Kwame Atanga, c/o Timonya Irrigation Farmer's Association, c/o MOFA Office, Walewale, Northern Region		

5. Conclusion and Recommendations

FBO knows some challenges they are facing and are willing to resolve them all with some assistance from the TTSP in order to undertake commercial groundnut farming.

LIST OF FBO MEMBERS

NAME	SEX		AGE (YRS)
	Female	Male	
Fati Atia	√		40
Sugri Wuni		√	37
Joseph Wewugu		√	45
Ben Awewugu		√	27
Rahinatu Musah	√		41
Balagamu Sunsei		√	39
Ibrahim Sonni		√	35
Wuni Signaba		√	49
Signaba Kolugu		√	43
Yaro Signaba		√	40
Tani Sibiri	√		53
Yinpomagit Sapak	√		45
Sampana Ayando		√	40
Aduko Sampana		√	25
Kwara Awewumum	√		43
Ayando Pupoenu	√		31
Nyema Pupitsoh		√	41
Sebiga Nyeema	√		45
Natoamah Nagbang		√	40
Nambia Mustapha		√	28
Nabayari Adi		√	29

Musah Amidu		√	51
Musah Bugri		√	53
Memuna Muhamadu	√		48
Matthew Asanah		√	29
Liman Kulanya		√	61
Lydia Ben	√		45
Lugutua Demchoga		√	54
Basanah Asibi	√		30
Baba Chigaase	√		30
Baba Steven		√	39
Azuma Alhassan		√	53
Akudugu Azundow		√	19
Ayamtaka Abota	√		45
Atanga Atubila	√		31
Kwame Atanga		√	41
Asana Atanga	√		38
Maah Asibi	√		46
Apoyanga Salifu	√		36
Amasah Anaba		√	27
Norika Mariama	√		50
Yaw Alhassan		√	29
Kununporii Kujori	√		30
Baba Agechiliga	√		45
Mathew Afia	√		26
Atanga Adamu		√	64
Adama Atipoka	√		61

Adumbire Adabo		√	50
Atia Abota		√	57
Selira Luguzure		√	42
TOTAL	21	29	Average =
	50		40.92 years

Finally, show how you will be cooperating with MOFA in the discharge of your duties in the district.

- (1) The FBO Executive will visit the MoFA Offices to introduce themselves to the DDA and all the MoFA AEAs.
- (2) The FBO should meet with the AEA in charge of the area of operation.
- (3) They should be in regular contact with this AEA for any assistance for the FBO such as helping them with processing the loan application from the bank, inputs such as improved seeds, fertilizers, PPPs, and carrying out demonstration and Leader farms

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