



CIMG NOT FOR PROFIT ORGANIZATION OF THE YEARS, 2010, 2011 & 2012

www.busac.org

BUSAC Fund

Advocacy for the Private Sector

APRIL 2014

BUSINESS ADVOCACY NEWS

THE OFFICIAL BUSAC FUND E-NEWSLETTER

ALSO IN THIS ISSUE:

New face for Tamale Central Market
- page 4

Farmers union get support to produce vegetables
- page 6

Helping farmers to grow more plantain - page 7

Learning to engage lawmakers - Page 9



Supporting Women to Access Credit

Supported by:

EMBASSY OF DENMARK

DANIDA

INTERNATIONAL DEVELOPMENT COOPERATION



USAID
FROM THE AMERICAN PEOPLE



SUPPORTING WOMEN TO ACCESS CREDIT

There is no doubt that the advocacy action of the House of Liberation for Empowerment (HOLIFE) has created numerous opportunities for women in Wa, the Upper West Regional capital, to access credit to expand their businesses.



HOLIFE members packaging groundnut paste for sale

Over five hundred (500) women in Wa are receiving soft loans from the numerous credit organisations in the Wa Municipality. This, according to Ms Evelyn Dibaar, the Coordinator of HOLIFE, is helping the beneficiary women to expand their small scale businesses.

The Coordinator also disclosed that the women are also accessing the credit facilities at lower interest rates, making it possible for them to expand

their businesses and increase their incomes, to support their livelihoods.

“Here in the Upper West Region, one of the daunting challenges facing women businesses is the limited access to microcredit. But through our advocacy action, we had very fruitful dialogue with the Wa Cooperative Credit Union (WCCU), which made it possible for over 500 women from HOLIFE to secure soft loans from the Credit Union to enable them invest into their businesses,” Ms Dibaar remarked.

Having achieved this feat, the women in HOLIFE did not rest on their oars. They put their newly acquired advocacy skills to further use by negotiating with the WCCU to reduce the interest rates on the loans to the barest minimum.

“Initially, the credit union offered to give our women the loans at 12% per month. But we managed to negotiate with the officials of the credit union to bring the interest rates down to 3% per month. This reduced interest rate was more beneficial to our members,” Ms. Dibaar added.

Speaking about the impact of the micro-credit scheme on her business, Madam Joyce Aziem, a member of HOLIFE testified that *“The loan I secured from the Wa Credit Union enabled me to expand my agro-processing business. Today I have been able to repay the loans, and I have even made enough money to finance my child’s polytechnic education.”*

Notable among the numerous benefits of HOLIFE’s advocacy action is their vastly improved advocacy skills. Ms Dibaar pointed out that some of the women are using their advocacy skills to solve social and domestic problems.

The successful advocacy action of HOLIFE has also impacted positively on the growth of the association. Membership of the association increased from 150 in 2006 to 650 in 2013.

The inability of women in the Upper West region to access loans for their businesses was mainly due to the high lending rates charged by many formal financial institutions, especially the banks. This situation has led to the collapse of many women businesses since their profit cannot cushion their businesses in the growing changes of the national economy. The situation has led to the stagnation of women businesses in the region and also posed a challenge to new players in who wish to engage in business to earn a living.

To reverse this worrying trend, the leadership of HOLIFE sought support from the BUSAC Fund to enable them advocate to financial institutions within the Wa Municipality to support their members with loans at affordable interest rates. With support from its development partners-DANIDA, USAID and the EU, the BUSAC Fund responded by providing an advocacy grant to HOLIFE in 2006, making it possible for the association to embark on an advocacy action that has successfully led to an improved access to micro credit for members of HOLIFE.

Story: Ebenezer Kpentey, the BUSAC Fund.



A member of HOLIFE processing moringa powder



Some of the products of the women at HOLIFE



NEW FACE FOR TAMALE CENTRAL MARKET



In the background: Some of the old market structures being pulled down to make way for the construction of new stores

Public-private dialogue yields results as the Tamale Metropolitan Assembly (TMA) works with the Progressive Traders Association (PTA) and other stakeholders to improve the business environment for traders and customers.

Traders at the Tamale Central Market are excited about the prospects of doing business in a more conducive environment, following the commencement of major rehabilitation works at the market under the auspices of the TMA, with support from the World Bank.

A sod cutting ceremony was held on 11th March, 2014 to mark the commencement of the rehabilitation works which would eventually give the entire Tamale market a major facelift and increase the ease of doing business for both traders and customers at the market.

As part of the rehabilitation works at the market, about 150 new stores will be built to accommodate the numerous traders who currently sell their wares along the streets, thereby decreasing the congestion around the market.

Speaking about the details of the rehabilitation exercise, Mr. Thomas Ade, Secretary of the Progressive Traders Association stated that the exercise will also lead to the construction of important facilities such as a Fire Service Office, tarred pavements, and walls to protect the entire market from intruders.

“The construction of a new fire service post will ensure that fire service personnel will always be available to promptly react to any fire outbreaks in the market in order to protect lives and property. This way, our traders can avoid all the huge losses associated with such disasters,” Mr. Ade pointed out.

He added that the entire rehabilitation exercise, especially the construction of the pavements in the market will also ensure an easy movement of customers and goods, making it possible to avoid deadly stampedes in times of disaster.

Members of PTA, whose successful advocacy action prompted the Municipal Assembly to initiate the rehabilitation exercise, are confident that a renovated Tamale Central Market will give a major boost to their trading businesses.

“When the renovation of the market is completed, more

customers can do shopping or window shopping effectively, as the positioning of the modernized shops will enhance public visibility of displayed goods. This surely will lead to an increase in sales and income for me and other traders,” Hajia Alima Ayeshetu, 40-year old member of PTA remarked.

The Progressive Traders Association, a union of traders who ply their trade at the Tamale Central Market, had earlier embarked on a successful advocacy action with the support of the BUSAC Fund, resulting in a fruitful dialogue between the traders and the Municipal Assembly. Through this advocacy, the TMA assisted the traders by carrying out a decongestion exercise, mounting entry gates and fixing security lights in the market. As part of the advocacy action, the leadership of PTA also requested that the assembly should help construct good pavements to enhance the movement of customers and goods in the market. The TMA therefore sought funding from the World Bank to enable them construct the pavements in the market. In response to the assembly’s request, the World Bank provided a grant worth 1.94 million Ghana Cedis (GH¢ 1,093,979.00) to facilitate the construction of

the pavements.

Upon receiving the funding, the new Municipal Chief Executive, Mr. Abdul Rahman Hannan Gundandoo, realized that the amount was quite substantial and could be used to do more than just the construction of pavements. He therefore consulted the leadership of PTA and other stakeholders and sought permission from the World Bank to use the funds to start rebuilding the entire market structures in addition to the pavements. This request was approved by the World Bank, leading to the commencement of rehabilitation works at the Tamale Central Market.

The Leadership of PTA have expressed their profound gratitude to the BUSAC Fund and its development partners, DANIDA, USAID and the EU for supporting their advocacy action which has eventually led to the rehabilitation of the market. They are also full of praise for the TMA and the World Bank for coming to their aid.

Story: Ebenezer Kpentey, the BUSAC Fund



These traders will be accommodated in new stores at the end of the rehabilitation exercise



FARMER'S UNION GET SUPPORT TO PRODUCE MORE VEGETABLES



Left: A vegetable farmer preparing the land for the planting season; Right: A segment of a vegetable farm

Vegetable farmers in Tamale are getting ready to start dry season cultivation as they receive technical support from Italian irrigation engineers.

Business Advocacy has indeed brought many benefits to vegetable producers in Tamale as exposure from advocacy activities has enabled the Metropolitan Assembly to link them for external support that will enable them to benefit from modern irrigation facilities.

Members of the Northern Region Cooperative Vegetable Farmers and Marketing Union (NRCVFMU) are very happy that the irrigation facility will enable them to produce more crops during the dry seasons thereby earning more income.

The farmers who expressed their satisfaction about this development also commended the BUSAC Fund for supporting their association towards fruitful engagement with the Tamale Metropolitan Assembly.

The Secretary of the association, Mr. Iddrisu Mashud

disclosed that the media exposure and stakeholders workshops within their advocacy action drew the attention of the then Metropolitan Chief Executive (MCE), Alhaji Haruna Friday, to the existence of the vegetable farmers' union within his jurisdiction; so when the opportunity came to interact with the Italian Irrigation experts, the MCE quickly contacted their union to see how best they could be assisted to take advantage of the opportunity.

"When the Italian Engineers arrived, our members interacted with them and took them round their vegetable farms to enable them map out how the irrigation facilities will be installed. If the irrigation systems are finally installed, we would be able to cultivate more vegetables throughout the year and increase our output and incomes," Mr. Mashud continued.

Mr. Iddrisu Mashud further explained that the Tamale Metropolis had a twin sister relationship with the city of Torino in Italy and as part of their bi-lateral collaboration, the Italians were invited to Tamale to find out ways of enhancing irrigation in the metropolis. As

part of the advocacy action, members of NRCVFMU also received training on financial management and record keeping skills. Speaking about the benefits of this training, the Chairman of the association, Mr. Karim Salifu stated that the skills of record keeping and savings they learnt during the advocacy process were helping most of the vegetable farmers to take stock of their investment and profits, thereby enabling them to plan how to use their resources efficiently to maximize profits.

“The fact is that, I farm cabbage, lettuce, alefu and bra, and I have been farming these vegetables over the years but never found life easy. However, immediately we undertook this advocacy process and I applied some of the financial management skills we were taught, I was able to make enough money from the sale of my vegetables to buy a motorbike and also pay the school fees of all my children without any difficulty”, Mr. Salifu narrated. One other remarkable benefit the farmers derived from the advocacy action was the opportunity to learn some modern agricultural practices from the District’s agricultural office. The farmers learnt how to use organic materials instead of chemical pesticides to spray their crops to make them less hazardous for human consumption.

“We have learnt how to use organic fertilizer, and this

has increased the value and safety of our vegetables. As I speak to you, we no longer use chemical pesticides to spray our crops. We now use crushed neem leaves and seeds to spray our crops. This effectively protects our crops from pests, while making our vegetables less harmful for human consumption,” Mr. Salifu remarked.

With the support of its Development Partners, DANIDA, USAID and the EU, the Business Sector Advocacy Challenge (BUSAC Fund) provided an advocacy grant to the leadership of NRCVFMU which enabled them to persuade their municipal assembly and traditional authorities to help safeguard their farmlands from private estate developers. The grant enabled the association to carry out research into the nature, scope and reasons behind the encroachment of their lands, so that they can advocate with empirical evidence. As part of the advocacy activities, the association also organized stakeholder workshops and dialogue sessions, during which they had extensive deliberations with officials from the District Assembly, traditional rulers and non-governmental organizations. These discussions with key stakeholders proved useful, as it eventually led to the protection of farmlands belonging to members of the association.

Story: Ebenezer Kpentey, the BUSAC Fund

HELPING FARMERS TO GROW MORE PLANTAIN

Access to the services of agricultural extension officers is helping plantain farmers in the Jaman South District of the Brong Ahafo Region to increase their production.

There is no doubt that the advocacy support from the Business Sector Advocacy Challenge (BUSAC) Fund has brought enthusiasm in the cultivation of plantain in the Jaman South District of the Brong Ahafo region.

Members of the Jaman South Cooperative Plantain Growers Society (JASCOPGROS) have expressed satisfaction that the various advocacy engagements with the Jaman South District Agricultural Extension Directorate is helping them to increase their output and incomes.

The engagements according to the members of the association have led to increased access to the expert services from experienced Agricultural Extension Officers who had taught them innovative techniques for increasing their yield per acre. The Treasurer of the Association, Mr. Cosmos Boadu, testified that he now harvests double the yield from the same parcel of land cultivated due to the good agronomic practices and best planning techniques learnt through their advocacy action supported by the BUSAC Fund.

“The Agricultural Extension officers introduced us to the line and peg system of plantain cultivation, as well as modern varieties of high yielding plantain crops. As a result of applying these ideas, my output and income from last season’s harvest has increased by over one hundred percent,” Mr. Boadu stated in an interview.





A delighted plantain farmer going home with her harvest

Members of the association are also delighted that they no longer suffer from the huge post harvest losses that often erode significant portions of their income after every harvest. The association members' interaction with the Ministry of Trade and Industry had enabled the Ministry to introduce the farmers to agro processing mechanisms which are helping the farmers to process excess produce to address the challenges of post harvest losses.

"With the aid of agro-processing mechanisms, today we can process plantain into dry powder for sale. This has actually eliminated huge losses and brought us a great deal of money," Mr. Kwabena Attah, Chairman of the association, remarked.

The removal of these bottlenecks in the cultivation of plantain has helped improved the living standards of numerous plantain farmers within the Jaman South District. One such plantain farmer, Mary Sarpong expressed her delight about the impact of her booming plantain cultivation business on her livelihood.

"After applying the new planting techniques, my harvest has almost quadrupled and my income has increased significantly. My children have now been enrolled in school, with the eldest preparing to apply for admission into a tertiary institution," she remarked.

Although the Jaman South district contributes immensely to the national food basket in Ghana, the farmers in the district lacked the requisite skills and technical know-how to boost plantain production and address issues of post harvest losses. Farmers in the district were therefore cultivating plantain using the old traditional way which often resulted in low productivity and low incomes for the farmers.

In order to reverse this trend, the leadership of JASCOGROS sought the assistance of the BUSAC Fund to enable them advocate to the relevant duty bearers to support plantain farmers to improve upon plantain production in the district. With the support of its development partners, DANIDA, USAID and the EU, the BUSAC Fund provided JASCOGROS with an advocacy grant that enabled the association to conduct research into the problem and undergo training on how to effectively advocate. Armed with the requisite advocacy skills and empirical data from the research, members of the association were able to successfully dialogue with relevant duty bearers for support on how to improve upon plantain cultivation and processing.

Story: Kweku Temeng

LEARNING TO ENGAGE LAWMAKERS EFFECTIVELY

A number of Civil Society Organizations (CSOs) and Private Sector Organizations (PSOs) now stand a better chance of getting policies and laws passed, having gotten a rare opportunity to interact with experienced Parliamentary resource persons on how to get legislations passed by Ghana's Parliament.

Speaking as a resource person at the two-day workshop on Parliamentary practices and procedures organized in Koforidua for BUSAC Fund and STAR-Ghana grantees, the MP for Nadowli-Kaleo, Hon. Alban S. K. Bagbin advised CSOs and PSOs to measure their expectations of Parliament against the framework provided by the constitution under which it operates.

The workshop attended by 56 participants included a variety of sessions that enhanced the participants' understanding of the policy/bill cycle in Parliament with view to identify strategies and techniques for successfully engaging parliament on the passage of bills and amendment of policies needed to improve the conditions of the Ghanaian society.

Hon. Bagbin told participants at the forum to be mindful of the fact that most of the laws passed by Ghana's Parliament were actually initiated by the Executive arm of Government. He therefore advised that Civil Society and Private Sector Organizations that seek the passage of any law must work closely with the relevant sector Ministry, who will then ensure that a proposed bill or policy is adequately communicated to Cabinet for further processing. This, according to him, is an integral part of the pre-legislative procedures that all bills / draft legislations must go through before they get to the floor of Parliament.

Taking participants through parliamentary practices and procedures, the Head of the Table Office of Parliament, Mr Ebenezer Djietror, said Parliament was a forum where all issues of national concern were considered and within the framework of the debate on that broad national agenda, there were many established parliamentary customs and conventions.



Nana Osei Bonsu, CEO of PEF contributing to discussions

He said parliamentary procedure had over the years been drawn from a number of sources including constitutions statutes, standing orders, rulings of the Chair, practices, conventions and established authorities. He said, where written constitutions applied in relation to Parliament, it took priority over applicable statutory provisions.

While presenting a case study of a successful advocacy action which led to the passage of the Mental Health law, Mr Badimak Peter Yaro, Executive Director of Basic Needs Ghana, urged beneficiary grantees of BUSAC Fund and Star-Ghana to involve all stakeholders extensively in the process of formulating bills or policies, and to work closely with committees of Parliament throughout the legislative process.

The Chairman of the South Tongu Fish Farmers Association, Mr. Julius K. Ameku who also presented a case study on the challenges faced by his association in their advocacy for the passage of the *Lower Volta Basin Restoration and Development Fund bill*, noted that his association's difficulties had to with inadequate engagement with officials of the Sector Ministry and unexplained delays by the Ministry of Environment



in examining the draft legislation submitted by the association.

Key lessons learnt from the workshop include:

- Under Article 108 of the 1992 Constitution, the power to initiate bills with financial implications is an exclusive prerogative of the President. This therefore suggests that most of the laws passed by Ghana's Parliament were actually initiated by the Executive arm of Ghana. By implication, Civil Society Organizations (CSOs) and Private Sector Organizations (PSOs) that seek the passage of any law must work closely with the relevant sector Ministry, who will then ensure that the proposed bill gets the attention of Cabinet.
- A number of MPs came to Parliament through their active service within CSOs and PSOs. As these MPs understand CSO and PSO issues better, participants should identify them, build a cordial relationship with them, enhance their capacity on the technical areas of their advocacy actions and seek their support to articulate their advocacy issues in Parliament.
- Statements issued by PSOs and CSOs to Parliament must be comprehensive, well-researched and propose solutions, so that they can arouse the interest of the Speaker, who may then refer it to the relevant Committee in Parliament for further investigations and submission of a report which will be debated on the floor of Parliament.
- There is also the need for CSOs and PSOs to identify means of sustaining their advocacy actions after the support from BUSAC Fund and STAR-Ghana comes to an end.
- Bills or policies that have multi-sectorial dimensions need input and consensus from all the relevant ministries before they are formulated. Even though this process sometimes causes delays in the formulation of policies desired by CSOs and PSOs, there is the need for bills and policies to properly go through this process in order to avoid potential policy conflicts during implementation.
- CSOs and PSOs need to study the calendar of Parliament to enable them submit memoranda at the right times so as to influence policy formulation.
- CSOs and PSOs should involve as many relevant stakeholders as possible in their advocacy for the passage of specific bills or policies. They should endeavour to make all stakeholders feel like they own the bill / policy that they are advocating.



Left: Hon. Alban SK Bagbin, MP for Nadowli-Kaleo, making a presentation on "Governance in Ghana";
Right: Mr. Ebenezer A. Djietror, Head of Table Office, Parliament of Ghana, making a presentation on "Understanding the Bill Cycle"

THE WORKSHOP IN PICTURES



Top left: The BUSAC Fund Manager, Nicolas J. Gebara addressing participants; Top right: STAR-Ghana Fund Manager, Ibrahim Tanko Amidu interacts with Participants at the workshop; Bottom left: Peter Y. Badimak, Executive Director of Basic Needs Ghana, makes a presentation; Bottom Right: Dorcas Ansah, Voice and Advocacy Manager of STAR Ghana moderates at the workshop

Watch video documentaries on the remarkable success story of six BUSAC Fund-sponsored grantees. Click the link below to watch the grantee documentaries online:

<http://vimeo.com/channels/720677>

ISSUED BY THE BUSAC FUND

Writers: Ebenezer H. Kpentey & Kweku Temeng

Editors: Charles Mawusi & BUSAC Fund Editorial Team

Designed by: Ebenezer H. Kpentey

Email: contact@busac.org

11/04/2014

