

Agri-Entrepreneurship Training Manual

Appendices

**Nova Scotia Agricultural College
Truro, Nova Scotia, Canada**

Participatory Action Research (PAR) Case Studies

Page #	Study	Author
1	An In-Depth Study Into the Barriers to Income Generation - The Case of the “Ti Song Taba” Women’s Group of the Yarn Weaving Section of the Women Farmers Demonstration Home, Nanton	Mariama Adama
2	A Participatory Approach To Identify, Analyse And Solve Problems Associated With Reluctance Of Micro And Small Scale Entrepreneurs In Keeping Business Records: A Case Study Of Tamale, Yendi, Damango And Walewale In The Northern Region	George Anim
3	Case Study on Loan Repayment in the Northern Region of Ghana – The Case of the NBSSI	Richardson Kwarteng
4	An In-Depth Study on Fish Smoking – A Case Study on Kokopei Community in the Northern Region of Ghana	I.P.S. Zakari Saa Seidu
6	An Analytical Study Of The Problem Of Marketing Tomato Produce From The Tono-Navrongo Irrigated Lands Of The Upper East Region Of Ghana	Achivieka Ajaari

An In-Depth Study Into the Barriers to Income Generation - The Case of the “Ti Song Taba” Women’s Group of the Yarn Weaving Section of the Women Farmers Demonstration Home, Nanton

Mariama Adama

In several districts of northern Ghana Women Farmers’ Demonstration Homes (WFDH) have been established with the purpose of enabling women to learn skills that will earn them an income during the farming off-season. These homes were Model Homes equipped to teach the women skills in the following areas:

- Nutrition and diet improvement
- Food processing, preservation and storage
- Family food production
- Home Improvement and Management of Resources in the home.

As part of Home Management, the following programs were incorporated:

- Sewing
- Spinning
- Weaving (yarn)

A survey revealed that 90% of the trainees of the weaving section of the Home were not utilising the skills they had acquired to generate income and so there had not been an improvement in their way of life as the project intended. The aim of this study was to determine the following:

- Why are the women not generating income as anticipated?
- Why are young girls not taking advantage of the training?
- Why does the weaving section appears deserted?
- What can be done to forestall the collapse of the weaving section of the Home?
- What can be done to encourage youth to take an interest in the activities of the Home?
- How can the women be organised into a group for sustainability and development?
- How can the community be part of this process?

This study identified the barriers hindering the economic progress of women trained in yarn weaving by the WFDH. This information was used to help find practical solutions to the problem of this women’s group and the information was also used as the basis for the development of training modules for a larger audience.

Participatory Action Research (PAR) Case Studies

A Participatory Approach To Identify, Analyse And Solve Problems Associated With Reluctance Of Micro And Small Scale Entrepreneurs In Keeping Business Records: A Case Study Of Tamale, Yendi, Damango And Walewale In The Northern Region

George Anim

The purpose of this study was to identify, analyse and find solutions to the problems causing reluctance on the part of micro and small-scale entrepreneurs in keeping business records. A participatory approach involving the employment of Participatory Rural Appraisal tools was the method used for data collection and analysis. This methodology was adopted to provide the entrepreneurs with the opportunity to be involved in all aspects of the case study, for example, information gathering, analyses, interpretation and identification of possible solutions.

This case study is relevant in the sense that it provided solutions to the problems stifling the urge or motivation in keeping records among micro and small-scale entrepreneurs. This will facilitate effective management decisions at their business places to ensure sound financial management for productivity.

It was evident from the study that the entrepreneurs have a good perception about record keeping; however, their understanding of the concept was quite scanty. The entrepreneurs had never received training in bookkeeping.

The high illiteracy rate among the entrepreneurs was one major problem identified. Other problems included: socio-cultural factors, trainer not regular, trainer not able to speak fluent local language, forgetfulness to record, books kept at home, the use of illiterate salespersons, record keeping is costly and time consuming, laziness to record, inadequate follow up and training, family purchases, less exercises and practices and low sales.

Some solutions suggested by the entrepreneurs included more training, enrolment of entrepreneurs in adult literacy classes, the need to record money spent at social and family events such as weddings and funerals, the need to pay family members working for them and themselves wages and charge it to the project, the provision of pictorial teaching and learning materials to facilitate training and understanding, and the use of literate children to record daily activities of the entrepreneurs.

Participatory Action Research (PAR) Case Studies

Case Study on Loan Repayment in the Northern Region of Ghana – The Case of the NBSSI

Richardson Kwarteng

Finance appears to be a key barrier that small-scale entrepreneurs face in achieving the goals of their businesses. The greater number of small-scale entrepreneurs who access loans fail to honour their repayment obligations, making it difficult for others to benefit from such loans. This contributes to deterioration in the rate of the nation's industrial development and poverty alleviation among the citizenry.

The importance of loans in the development of small scale enterprises in Ghana as a whole and in the northern region in particular cannot be overemphasized. Credit is required to finance many small scale enterprises whose lack of funds or credit is cited as a disincentive to investment and a constraint to the development of small scale enterprises in the northern region in particular. In the northern region where biophysical and socio-economic conditions make the promotion of small scale enterprises a vital component of sustainable rural development, availability of finance and credit delivery system for small scale enterprise development is not only necessary but very urgent.

The purpose of this study is to investigate the barriers to loan repayment among small-scale entrepreneurs, especially those in agri-processing. Relevant recommendations to reduce loan defaults will be made. It is expected that the recommendations of the research, if adopted, would be useful to other researchers in the field of agri-entrepreneurship, credit-giving institutions, the banks, NGOs, the Polytechnics and other institutions whose efforts are geared toward the promotion of small scale industries.

The first stage of this research was to visit the target community familiarized the researcher with the opinion leader and provided an opportunity to explain the purpose of the visit. As many entrepreneurs (groups and individuals) as possible were met with to explain the nature and purpose of the Case Study and solicit their co-operation. Group and individual entrepreneurs were selected to participate in the research. Sixteen (16) projects in four districts were visited at this stage.

The interviewer used secondary research from textbooks, journals, newspapers and other institutions providing financial assistance to agri-entrepreneurs in the Northern Region.

The second stage of the research involved a detailed Case Study of the selected participants, using the participatory approach to gathering information. Eight projects were selected to participate in the study (this was in addition to the random interview of a cross section of loan beneficiaries of the NBSSI Credit Schemes in Tamale). Selected participants include the Suglo Pottery Association, the Wumpini Ground-nut Oil Extractors Association, the Konikoli Cotton Spinning Group, the Osman Weaving Industry, the Samata Sheabutter Group, the Nabuli Women's Mobisquad (rice parboiling) Association, the Adwoa Korsina Kenkey Factory and Dokes Pito Brewer.

Participatory Action Research (PAR) Case Studies

An In-Depth Study on Fish Smoking – A Case Study on Kokopei Community in the Northern Region of Ghana

I.P.S. Zakari Saa Seidu

The National Council on Women and Development (NCWD) has as its broad objective to raise the status and living standards of Ghanaian women. It hopes to achieve this through education, politics, socio-economic activities and training for the full integration of women in all aspects of national development. As part of its strategy to empower women economically, the NCWD developed and introduced appropriate intermediate technologies for women. One of these technologies is improved fish-smoking.

Fish smoking is the most popular method of preserving fish among rural people of Ghana, and is done almost exclusively by women. The NCWD has over the years successfully introduced an easy-to-adopt fish-smoking technology, the Chorker Smoker, in many communities in Ghana, including Kokopei. By introducing the new technology, it was the hope of the NCWD that:

- The women of Kokopei will be empowered and will become independent of NCWD by sustaining the fish-smoking project once the council is no longer involved.
- Kokopei will start to make fish-smoking trays and earn and retain an income for the development of their community from the proceeds of the sale of these trays.
- The use of the fish-smokers will ensure that residents of Kokopei have increased protein availability year round.
- The use of the fish-smokers will increase the incomes of the women of Kokopei by increasing the shelf life of their product, smoked fish.
- Kokopei, has embraced this technology but is not willing to learn to make the fish-smoking trays that are needed for the smoking process.

From the point of view of acceptance and use of technology, one would say that the project is very successful as the entire community, including those who were not members of the initial group of sixty women, is using the technology.

To make this project self-sustaining and independent of the NCWD, some villagers were taught to construct both the ovens and the trays. This arrangement was made to enable the trainees to earn some income through applying these skills while the trays are made available throughout the year in the community. However, the NCWD's objective of making the community independent of NCWD has not been achieved because the community does not want trays made by the community for the community even though the benefits have been spelled out for them. They rather prefer to raise money periodically for the NCWD to provide them with the trays, continuing their dependency on NCWD.

Participatory Action Research (PAR) Case Studies

The purpose of this research is to determine the reasons for the unwillingness of the Kokopei community to construct their own fish-smoking trays. Once these reasons are identified, the author will:

- Understand the community in order to assist them to accept the construction of fish-smoking trays and earn extra income through that.
- Share research findings with other development workers, organisations, and trainers.
- Share research findings with Kokopei fish smokers to ensure better participation
- Re-design the fish-smoking project to encourage better participation of all parties at all levels.

The research is relevant due to its benefits to the following target groups:

- The NCWD will be able to redesign the project to ensure that the Kokopei community takes up the construction of the trays so as to be independent of the NCWD. If Kokopei becomes independent of the NCWD, then it can have all the trays made whenever needed. This will solve the problem of locking up capital and waiting for the next visit from NCWD before an order is placed for the next set of smoking trays.
- Since more fish can be smoked and sold, increased incomes will result for the women of Kokopei.
- The increased amount of processed fish available will result in a reduction in the amount of protein deficiency in the diets of the people of Kokopei.

Participatory Action Research (PAR) Case Studies

An Analytical Study Of The Problem Of Marketing Tomato Produce From The Tono-Navrongo Irrigated Lands Of The Upper East Region Of Ghana

Achivieka Ajaari

Tomato farming is widely cultivated in northern Ghana because of the low level of capital input required for production as compared to rice and also there is a market for the commodity. This research focuses on entrepreneurs engaged in the agri-food industry, specifically tomato production in the Tono-Navrongo irrigated lands in the Upper-East Region of Ghana. It is a case study covering 3,860 hectares of land involving approximately 6000 small-scale farmers from eight village communities.

Since Ghana's independence small-scale farmers have been encouraged to shift to mechanized large-scale agriculture as a means to alleviate rural poverty and ensure food security for all. This "solution", however, has led to further problems, which require new solutions. In particular for tomato producers marketing their produce has been difficult and post-harvest losses are significant.

This participatory research project attempted to find out how to best market tomato produce from the Tono-Navrongo irrigated lands and reduce post-harvest losses. As well, how best to enhance entrepreneurial knowledge and skills in individuals and groups will be explored, specifically in the areas of business management, marketing, post harvest processing techniques, access to credit facilities, etc. Identifying solutions may lead to improved levels of income and assist the farmers who have become discouraged and feel their efforts have been in vain.

This research is of relevance to educational institutions at the tertiary level such as colleges, polytechnics and universities, government sponsored organizations such as the National Board for Small Scale Industries (NBSSI) and the Intermediate Technology Transfer Unit (ITTU) (who are involved in the training of manpower for commerce and industry), individual entrepreneurs, project managers in the agri-food industry, and international institutions and donor organizations who are contributing to the developmental process of northern communities.

Several data collection methods were used in this case study. These included reviewing existing literature and case studies; conducting face-to-face interviews with individuals and groups; observation; and participating in the work process of some agricultural entrepreneurs. In some situations, flexible questionnaires have been used as in the case of the Banking industry. These methods were found to be the most effective ways of gathering the type of information required.

Team Members

I.P.S. Zakari Saa Seidu	Acting Director, Northern Region National Council on Women and Development, Tamale, Ghana
Achivieka Ajaari	Professor of Business Tamale Polytechnic, Ghana
Mariama Adama	Instructor in Humanities Tamale Polytechnic, Ghana
George Anim	Head, Business Advisory Centre National Board for Small-Scale Industries, Tamale, Ghana
Richardson Kwarteng	Senior Project Officer National Board for Small-Scale Industries, Tamale, Ghana
Cynthia Murphy	Coordinator, Centre for International Activities Nova Scotia Community College, Canada
Lauranne Sanderson	Associate Professor, Humanities Section, Department of Business and Social Sciences, Nova Scotia Agricultural College, Canada
Dr. Samuel Asiedu	Professor, Plant and Animal Sciences Nova Scotia Agricultural College, Canada
Michael P. Whalen	Dean of Internationalization Nova Scotia Agricultural College, Canada
Steve G. Russell	Associate Professor, Department of Business and Social Sciences Nova Scotia Agricultural College, Canada
Mary Breen	Project Officer, NSAC International, Nova Scotia Agricultural College, Canada
Bill Radford	Director, Centre for International Activities Nova Scotia Community College, Canada

The project team members would like to acknowledge the contributions of the following people: Diane Templeton, John Brennan, Stirling Feener, Cheryl Benjamin, Leigh McFarlane, and Dr. Garth Coffin, Principal of the Nova Scotia Agricultural College.