



# WOMEN SALES AGENT CASE STUDY

GREATER RURAL OPPORTUNITIES FOR WOMEN  
LEARNING SERIES

SALES AGENTS





# TABLE OF CONTENTS

Abstract.....	ii
<b>I. Introduction.....</b>	<b>1</b>
A. Socio-Cultural Overview.....	2
B. Background and Purpose of the Sales Agent Intervention.....	3
C. Description of Target Group/Clients/Members .....	6
<b>II. Description of Methodology.....</b>	<b>6</b>
A. Summary of Design Concept.....	6
B. Method of Case Study Development.....	7
<b>III. The Model – Women Sales: Agents Key to Strong, Inclusive Market Systems.....</b>	<b>7</b>
A. Reinventing the Intermediary Role.....	7
B. History of the WSA Model .....	9
C. Intervention Principles.....	10
D. The Implementation Process.....	11
<b>IV. Results and discussion.....</b>	<b>14</b>
A. Increased Agency.....	15
B. Increased Access.....	15
<b>V. Challenges.....</b>	<b>18</b>
<b>VI. Lessons Learned.....</b>	<b>19</b>
<b>VII. Client Stories.....</b>	<b>22</b>
<b>V. Conclusion.....</b>	<b>33</b>
Annex 1: List of Interviews and Focus Groups.....	35
Annex 2: Interview Guide.....	36
Annex 3: Focus Group Guide .....	37

# ACRONYMS

CAPECS	Capacity Enhancement and Community Support
CARD	Community Aid for Rural Development
FBO	Farmer-based Organization
FGDs	Focus Group Discussions
FSP	Financial Service Provider
GAC	Global Affairs Canada
GEM	Gender Equality Mainstreaming
GHS	Ghana cedi
GROW	Greater Rural Opportunities for Women
KFPs	Key Facilitating Partners
M&E	Monitoring and Evaluation
MEDA	Mennonite Economic Development Associates
MoFA	Ministry of Food and Agriculture
MT	Metric tons
NGOs	Non-Governmental Organizations
PIP	Project Implementation Plan
PMF	Performance Measurement Framework
PRONET	Professional Network North
PRUDA	Partnerships for Rural Development Action
TF	Technology Fund
TUDRIDEP	Tumu Deanery Rural Integrated Development Programme
VSLAs	Village Savings and Loan Associations
WEE	Women's Economic Empowerment
WLF	Woman Lead Farmers
WSA	Woman Sales Agents

## ABSTRACT

This case study examines GROW's Women Sales Agent (WSA) model as one of several methodologies to achieve project goals of increased market linkages and sustainability for women farmers in the Upper West Region of Ghana. With a vested interest in the growth and empowerment of women farmers, WSAs provide women farmers with information and embedded services in order to better integrate farmers into markets. This woman-to-woman model addresses the unique skills required to be a successful woman-centric intermediary in the soy value chain and is proving to be empowering for women, generating evidence of increased agency and access for WSAs, and to some degree for women farmers themselves. WSAs have been able to improve their role within the market system, earn more money for their services, increase their status within their household and community, and achieve a greater role in decision making while also increasing access to vital services and products for women farmers. Challenges and lessons learned are discussed in this case study, which also features four profiles of WSAs.

## ACKNOWLEDGEMENTS

**Authors** Jennifer King and Mohammed Abdul-Fatawu

**Editors** Jennifer Denomy, Mira Maude Chouinard  
and Karen Walsh

**Photography** The Ghana GROW Team

**Graphic Design** Dalilah Jesus

**French Translation** Francois Couture, Voila Translations

**Special thanks to the Government of Canada, which provides funding for the GROW project.**

Thanks also to GROW's Key Facilitating Partners – CAPECS, CARD, ProNet, PRUDA and TUDRIDEP, MEDA's generous private supporters, and the enterprising women sales agent of the GROW project who shared their time, experience, and thoughts with us in the creation of this case study.



# I. INTRODUCTION

## About the GROW Project

Greater Rural Opportunities for Women (GROW) is made possible with the generous support of Global Affairs Canada and implemented by Mennonite Economic Development Associates (MEDA) with a total budget of CAD 20 million<sup>1</sup>. With support from five Key Facilitating Partners (KFPs) – PRONET North, TUDRIDEP, PRUDA, CARD and CAPECS<sup>2</sup> – the GROW project operates in 8 districts in the Upper West Region, empowering women farmers to create opportunities through cultivation, utilization and sale of soybeans, accessing extension services and markets to increase their household's economic well-being.

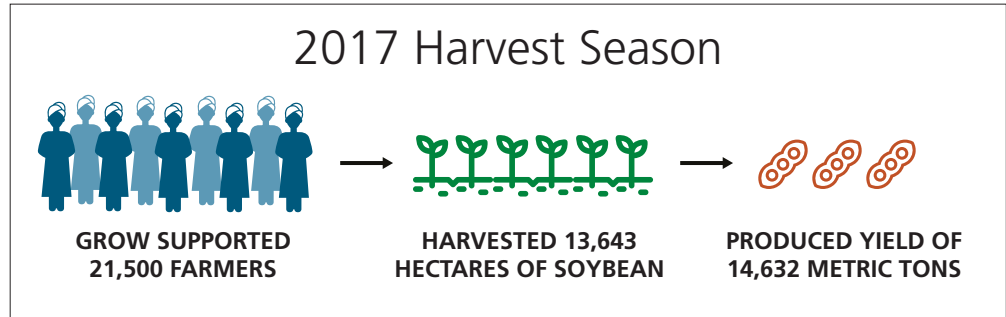


GROW's goal is to improve food security for 20,000 women farmers and their families in the Upper West Region of Ghana. Project activities include helping women improve the availability, access to and utilization of appropriate and nutritious food by strengthening production, processing and linkages to markets.

<sup>1</sup> The GROW budget of CAD 20 million is made up of CAD 18 million from the Government of Canada and CAD 2 million from MEDA. The project began in 2012 and closes at the end of 2018.

<sup>2</sup> MEDA's KFPs are: CAPECS (Capacity Enhancement and Community Support), TUDRIDEP (Tumu Deanery Rural Integrated Development Program), CARD (Community Aid for Rural Development), ProNet (Professional Network North) and PRUDA (Partnerships for Rural Development Action).

To achieve this, women Lead Farmers are identified to help train others in their communities on good agronomic practices to maximize crop yields, with a special focus on soybean cultivation. Entrepreneurial women farmers are trained and supported to become Women Sales Agents (WSAs), buying and aggregating soy from other women and selling it to processors and markets. Women are linked to appropriate financial services, including Village Savings and Loan Association (VSLA) groups, financial institutions and insurance providers. Advocating for women’s increased agency, particularly as it relates to decision-making within the household and community, is another key component of the GROW project.



During the 2017 harvest season, GROW supported 21,500 farmers to harvest more than 13,500 hectares of soybean, producing a yield of more than 14,500 metric tons. GROW farmers sold 11,169 tons of this soya at an average price of GHS 200 per 100kg, earning a total of over GHS 22.3 million, or approximately CAD 6.7 million (2017 harvest figures).<sup>3</sup>

### The GROW Learning Series

Over seven years of implementation, the GROW project has learned a great deal about food security and women’s economic empowerment in northern Ghana. The project team is happy to share the lessons learned in the GROW Learning Series. The Learning Series papers focus on time use and women’s work, nutrition and food security, financial inclusion, women and technology, conservation agriculture and women’s economic empowerment.

## A. Socio-Cultural Overview

Despite an overall increase in Ghana’s wealth and development in recent years, inequality is growing, rural poverty is close to four times as high as urban poverty,<sup>4</sup> and Ghana’s Upper West Region has continued to record high incidences of poverty, food insecurity and malnutrition. In fact, the region has the highest inequality levels in the country and is seeing the largest increase in inequality since the 1990s.<sup>5</sup>

<sup>3</sup> In 2017, the average exchange rate was 1 GHS (Ghanaian cedi) to 0.30 CAD (Canadian dollars).

<sup>4</sup> Edgar Cooke, Sarah Hague, Andy McKay, The Ghana Poverty and Inequality Report 2016.

<sup>5</sup> Cooke, Hague, McKay, The Ghana Poverty and Inequality Report 2016.



GROW strives to improve food security as the entry point to allow families to move beyond subsistence, and toward improved health, education and economic development. Women's empowerment within their household and community is vital. Yet women face many constraints, including the inability to access land for cultivation for a secured period of time. Women are not seen as farmers in their own right, or key contributors to their households, and have few rights to exercise their own decision making. For example, women have little decision-making power in their households over how their labour will be used during the planting season. Household demands, from preparing food and child rearing to cleaning and fetching firewood, all come before working on a woman's own agricultural field. Women are the major source of labour for all agricultural production and must often work on their husband's field before their own. Their inability to tend to their own land leads to poorly prepared fields and even poorer yields.

## **B. Background and Purpose of the Sales Agent Intervention**

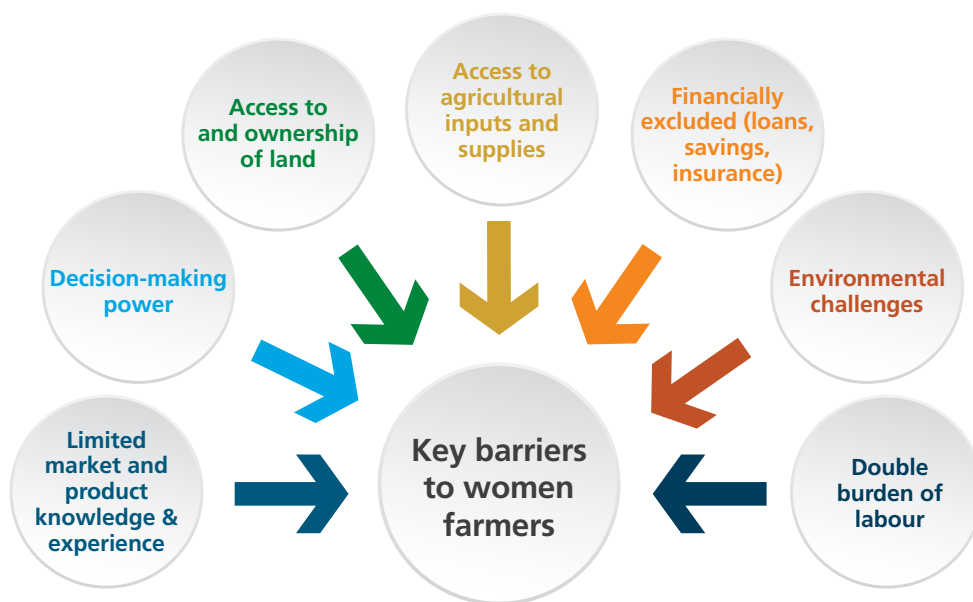
GROW's goal to improve food security for women farmers and their families uses a lens of economic empowerment to facilitate better market linkages for the sale of their products – particularly soybeans – thereby generating increased income. This income can then be used for food purchases to supplement what women produce as well as for reinvestment in farming activities.

Barriers identified at the project's inception specifically related to the soybean sector and women soybean farmers' capacity to reach higher value markets included:

- **Use of traditional agricultural practices.** Given the government's low capacity to reach many communities through extension workers, agricultural training targeted to men and the related failure to adapt extension services to address women's triple burden, and the fact that women are traditionally not viewed as farmers in their own right, women are still using traditional agricultural practices resulting in low productivity and yields.
- **Men and community control.** The control that men hold over women for information, resources and services, either as husbands/family or community members, hinders women's development as economic actors. Control often extends to limiting access to fertile land, inputs such as tilling services and agro-chemicals, and markets as well as maintaining control over women's crops and revenue. Men also make decision on how to use women's labour, sometimes ensuring labour is used for their benefit before women are free to work on their own farms.
- **Inputs are not inaccessible to women.** Input suppliers do not always reach the rural or village level, making it difficult for women farmers to access products and services. Input suppliers are also typically men who tend to interact with men in farming households, making it more difficult for women

to access inputs and build their knowledge. Women also often lack the appropriate capital needed to buy inputs in a timely manner.

- **Weak market information.** The flow of information within the soybean market system is weak and women farmers do not have ready access to information on price or quality. This impacts women's ability to supply the market with the desired product, as well as their bargaining position vis-à-vis an informed trader.
- **Low bargaining power.** Individual women farmers have not traditionally held a good bargaining position with traders. Women farmers tend to have lower levels of literacy and education, market exposure, and negotiation capacity. They sometimes face monopolistic buyers which limits choice, and a lack of transparent measurement such as the use of standard weights for sales.
- **Low supply of technology.** Private sector technology suppliers do not view smallholder farmers – and particularly women smallholder farmers - as a potential profitable customer market. Most target large-scale and/or men farmers and the NGO and government markets. This contributes to producers lacking knowledge of available technologies and shortages in the commercial supply of tilling, planting and post-harvest machinery. Financing is also a major obstacle for women producers seeking to purchase machinery.
- **Weak market linkages for women.** There are a variety of projects which work to link soybean farmers to markets, but none have been specifically targeting women, thereby limiting women's ability to benefit from new linkages within the sector. In environments such as Northern Ghana where women's freedom is curtailed, yet where women are responsible for a large part of the farming activity, linkages that address women's constraints are essential.
- **Lack of access to sufficient and timely finance.** Research indicates that small farmers, women in particular, face significant obstacles in accessing finance that would allow them to improve production levels. In particular, female farmers are hesitant to finance crop production due to their risk aversion to take on debt. In addition, there is a shortage of longer-term finance products available from financial institutions. There is also a bias against allocating finance to women at the farmer-based organization (FBO) and union levels.
- **Women's double burden of labour.** Women in Northern Ghana are typically overburdened with a double or triple burden of labour due to an amplification of productive work as women are expected to work on their husbands' farms as well as on their own farms, and their unequal responsibility for reproductive work such as domestic work, childcaring, adult care, and water and fuel-related work. This double burden impact women's farm and business productivity, health and well-being, and perpetuates cultural and gender norms.



## Women Lead Farmers (WLF) & Women Sales Agents (WSA)

A fundamental methodology conceived of to achieve this goal and encourage sustainability for women farmers and their families was the WLF role. WLFs were envisioned as the entrepreneurial providers of products and services to a network of other women farmers within the WLF's community. WLFs attended training facilitated by MEDA and KFPs, mobilized and trained other women farmers, conducted demonstrations, disseminated products, information and messages, and monitored the progress of the women farmers.

As GROW evolved however, an additional role of WSA was created when the GROW team realized that most WLFs lacked the marketing and entrepreneurial skills to successfully connect farmers to markets. WLFs remained, with a role of agricultural knowledge sharer and coach, while WSAs became product aggregators and marketers. In many cases, a WSA is also a WLF, but it is not a requirement of the role.

The WSA model defines sales agents as agents of growth and empowerment through the provision of information and embedded services – services that occur when a buyer or seller also provides "free" services or products as part of the commercial relationship.<sup>6</sup> The model is designed to address women farmers' access to the information, inputs, and services they need in production and more importantly, how they can be connected to higher-value markets. The evolution of the design is described in more detail in Section IV below.

<sup>6</sup> *Embedded Services*. MarketLinks.org. <https://www.marketlinks.org/good-practice-center/value-chain-wiki/embedded-services> (accessed September 21, 2018).

## C. Description of Target Group/Clients/Members

The WSA intervention is targeted at entrepreneurial rural women, preferably women working in GROW villages with strong local connections. The illustration and chart below show the growth of GROW's WSA network over the past four years as well as the breakdown of WSAs by KFP and/or region.



Upper West District	No. of WSAs	%	KFP	No. of WSAs	%
Daffiama-Bussie-Issa	5	3%	CAPECS	21	14%
Lambussie	20	13%	CARD	26	17%
Nadowli	2	1%	ProNet	29	19%
Nandom	5	3%	PRUDA	25	16%
Sissala East	24	16%	TUDRIDEP	52	34%
Sissala West	21	14%	<b>Total</b>	<b>153</b>	<b>100%</b>
Wa East	29	19%			
Wa West	47	31%			
<b>Total</b>	<b>153</b>	<b>100%</b>			

## II. DESCRIPTION OF METHODOLOGY

### A. Summary of Design Concept

During the design of the GROW project, several general barriers for women were identified as described above in Section I.C. Early project design sought to address these barriers with interventions aimed at strengthening women's ability to provide information, inputs, and services to other farmers in their communities and to strengthen sustainable market linkages between soy producers and buyers. Initially, this was envisioned as strengthening the capacity of women farmers – namely the more than one thousand GROW WLFs. However, during GROW's first two years, it became clear that WLFs did not necessarily possess the skills needed to act as sales agents, such as negotiation, marketing, or financial management skills, nor the literacy required to conduct business.

*“Initially, we believed that lead farmers could act as the intermediary between women producers and the market, but we realized that the criteria and needed skills were different. Lead farmers are not necessarily business focused – they are more technical in orientation. Some were not suited to be a sales agent while some were afraid of the business responsibility.”— Catherine Sobrevega, former Field Project Manager, GROW*

This difference, between the teacher role of a WLF and the business or marketer role of the WSA, is an important distinction and one that GROW management recognized as often incompatible. By the third year of the project, a redesign took place in recognition of the differences, resulting in the launch of the WSA model and intervention alongside the WLF model.

## **B. Method of Case Study Development**

The total sample size for this case study included 19 WSAs and 12 market system actors, e.g., input suppliers and soy processors.

An initial field trip was conducted in September 2017 to conduct focus group discussions and interviews. This first round of data collection included 16, including a mix of established and new WSAs. These women were selected by local partners based on their active involvement with GROW women farmers. A second series of data collection took place in February 2018 focused on in-depth interviews with four WSAs, selected by GROW field staff, as well as follow up interviews with processors and input suppliers.

The data collected, and the methods used were heavily qualitative. Interviews were translated from English to Dagaare/Waale or other regional dialects, and vice versa.

A secondary literature review was also conducted during this time period, consisting mainly of MEDA internal literature and M&E data spanning the various uses of the WSA model across multiple projects during the past ten years, including data from GROW's 2017 spot survey with WSAs.

# **III. THE MODEL – WOMEN SALES AGENTS: KEY TO STRONG, INCLUSIVE MARKET SYSTEMS**

## **A. Reinventing the Intermediary Role**

The common perception of the sales agent is as a monopolistic buyer who pays the lowest possible price for the produce of those living in poverty and then reaps high margins from the sale of the produce to consumers or other commercial

actors. While it is often the case that “middlemen” are in a position to exploit disadvantaged producers, MEDA has proven that rather than eliminating sales agents, there is value in fostering their key role within a value chain.

In Ghana, and in Afghanistan and Pakistan before it, MEDA has sought to reinvent the sales agent role in a way that better integrates women into markets by emphasizing a woman-to-woman model and addressing the unique skills required to be a successful woman-centric intermediary in the value chain.

*“What these women can accomplish is they can reach down to the producer level because women can talk to women and then they can be the link between the producers and the markets.”* — Helen Loftin, former Vice President of Economic Opportunities at MEDA, Microenterprise and Private Enterprise Promotion (MPEP) Seminar

The WSA model is intended to be flexible, allowing any entrepreneurial woman to assume a critical role in the growth and empowerment of other women through the provision of embedded services and increased information flows to producers. It addresses multiple bottlenecks within the value chain and recognizes that, at the time of the model’s adoption in Ghana, private sector sales agents were not yet penetrating rural communities and rural women were not well served – if served at all.



In the diagram above, the bottom group represents the over 23,000 GROW farmers in Upper West Ghana, including 1,016 WLFs.<sup>7</sup> The sales agents in the middle of the diagram are based in, or are in close proximity, to the communities in which those 23,000 women farmers reside. WSAs provide forward and backward linkages to actors in the soybean value chain (as denoted by the directional arrows). Backward linkages are links “from the farm to the part of the non-farm sector that provides inputs for agricultural production, for example agrochemicals” while forward linkages “refer to the part of the non-farm sector that uses agricultural output as an input. The distribution and processing of agricultural outputs are fundamental components of forward production linkages.”<sup>8</sup>

WSAs purchase soy and other crops from women farmers and sell to retailers, processors and wholesalers, ideally in higher-value markets. As part of this commercial transaction with farmers, a WSA also embeds information on products, quality and market demand into her sales service as well as sharing feedback from buyers in order to improve the marketability of the product offering, thereby addressing many of the barriers originally identified in the soybean sector. A WSA may also act as a sort of production manager, providing guidance on harvest and post-harvest handling, packaging, storage and marketing. She also links women farmers to input suppliers and service providers such as tractor service operators, and thresher operators. These embedded services contribute to a win-win relationship and a thriving, inclusive value chain, with higher-quality products produced for higher compensation. WSAs may also sell at exhibitions, train women producers in quality control and inputs, and act as aggregators. Customer satisfaction is reinforced at each stage, and typically WSAs are valued and become respected market participants.

## **B. History of the WSA Model**

The WSA model was originally developed by MEDA in Pakistan and Afghanistan in response to lack of mobility as a major constraint to women’s access to markets. In those countries, the traditional practice of ‘purdah’ confines women to their homes and community, thereby isolating them from the larger society. Homebound women are unable to interact with markets and have diminished employment opportunities, which hinders their contribution to household income. MEDA successfully reached thousands of these women through an adaptation of the “middleman” concept in the form of a culturally acceptable WSA model. Local women with a relatively greater degree of mobility in a community, because of their age or status as a female head of household, were identified as potential sales agents and worked with a network of homebound women, providing them with a vital link to markets.

---

<sup>7</sup> Project monitoring data

<sup>8</sup> FAO. *Chapter 1: Promoting farm/non-farm linkages in development countries*. <http://www.fao.org/docrep/005/y4383e/y4383e04.htm#TopOfPage> (2002).

In Ghana, mobility was not a significant factor in the decision to adopt the WSA methodology but rather the need for an entrepreneurial methodology that would increase women's integration into markets. The model is also currently being used in Myanmar and Nigeria.

## C. Intervention Principles

- 1. Culturally appropriate and context-specific.** As illustrated above, the WSA model should be adapted to different cultures and contexts. Where women face challenges participating directly in markets, WSAs can provide a culturally appropriate linkage by having women provide services directly to other women. In contexts where women cannot easily interact with men, this is a vital linkage for producers who would not otherwise be able to meet with buyers or input suppliers. In Ghana, for example, "deep patriarchal and patrilineal systems, which are associated with male-female role ascriptions where men are the 'breadwinners' and women 'nurturers of children'"<sup>9</sup> seem to have influenced the intervention decision to utilize the WSA model. A woman-to-woman model acknowledges the potential reluctance of male traders to buy from women farmers while simultaneously building their production and income capacity, as well as the possible negative reaction of women advancing economically in a sphere traditionally dominated by men.
- 2. Training and support.** WSAs receive a range of support, including training, information and linkages to service providers. Training is distinct from the agricultural curriculum developed for WLFs, with an emphasis on business rather than production.
- 3. Scalability.** This principle is common to all MEDA interventions regardless of country or project. The WSA model is scalable in that it can be expanded, replicated and/or adapted to new areas or populations, or deepened with an already-served area.<sup>10</sup> While cookie-cutter replicability would be incompatible with the model's principles of context-specificity, the adaptation from Pakistan to Ghana and its use across various parts of Upper West are two examples of the model's ease of scalability.
- 4. Engaging local partners.** In Ghana, KFPs play an integral role in the mobilization of WSAs, from identification of potential WSAs to facilitating training and ongoing support such as the identification of potential markets. Effective KFPs are known within communities and have trust and relationships.<sup>11</sup> In Pakistan, Afghanistan, and Myanmar, similar local NGOs

---

<sup>9</sup> Kamil Fuseini and Ishmael Kalule-Sabiti. *Women's Autonomy in Ghana: Does Religion Matter?* African Population Studies Vol. 29, No. 2 (2015).

<sup>10</sup> Grantmakers for Effective Organizations, *What Do We Mean By Scale?* (February 2011).

<sup>11</sup> MRT – Module 8 – Role of FSA and KFP (March 19, 2013).

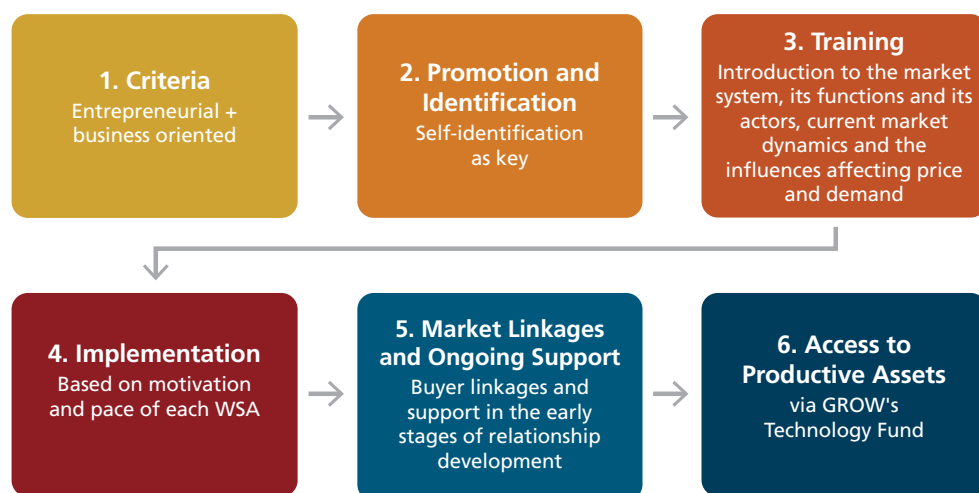


have also helped to organize WSAs into production groups and facilitated their participation in exhibitions. In addition to leveraging local partners' trust and knowledge, MEDA intentionally seeks to build partners' understanding of how to integrate women into market systems.

- 5. **Engaging with individuals rather than cooperatives or groups.** In the WSA model, the focus is on the individual entrepreneur or business rather than on working with groups as the aggregation and sales point of contact. This model is commercially-oriented and consistent with MEDA's core strategy of operating at at least two levels in a market system.

## D. The Implementation Process

The typical process for successful sales agent model implementation includes:<sup>12</sup>



### 1. Criteria

Criteria are developed reflecting the context, needs and constraints of women farmers and the markets in which they operate. In Afghanistan and Pakistan for example, the main criteria in WSA selection was a woman's mobility outside her home and community in order to conduct business. In Ghana, since there are fewer restrictions on women, mobility was not a major issue and therefore not a top criterion in selection. The chart below summarizes the key characteristics of an effective WSA.

### 2. Promotion and Identification

KFPs in Ghana (see *Partner Roles and Expectations* in section VI below) facilitate awareness raising on the WSA role and the opportunity for women to play this role in their community. They also facilitate the identification of WSAs. After identifying potential WSAs, GROW and KFP staff, together with potential sales

<sup>12</sup> MEDA Female Sales Agent Training Handbook (2010). MEDA.

## QUALITIES OF AN EFFECTIVE WOMAN SALES AGENT

- Currently conducting some trading activities
- Good listener and communicator
- Good understanding of buyer demands and trends
- Good customer service skills
- Strong selling, negotiating and marketing skills, including understanding pricing
- Resourceful
- Open to learning from others
- Seen as a leader and trustworthy
- Strong time management skills
- Patient and dedicated
- No or insignificant barriers to mobility
- Community-based or with strong ties to communities from which they purchase

agents, participate in an interactive workshop to elaborate on and discuss the rationale for the model, the opportunities it presents, where WSAs fall within the market system, requirements of WSAs, and the support available from MEDA and partners. Service providers, input suppliers, processors and financial service providers are also invited to present their products and services and to begin establishing new market linkages. Key to the model is that women self-identify for the role and that the woman is already engaged in some form of trading prior to selection, thereby helping to select women that are business-minded and self-motivated for the role.

### 3. Training

As highlighted in the four WSA case stories in Section VII, training and support are essential to the WSA intervention model. WSAs are provided with training on topics ranging from production to processing to marketing. They are then expected to apply this learning to their customer service offering, providing a flow of information for the benefit of their clients and suppliers. Training provided includes:

- Introduction to business management: why businesses succeed or fail; types of businesses; personal attributes needed for success (i.e. determination, customer-orientation)
- Introduction to record keeping: why and how of costing; understanding break-even, pricing and profit, provision of record-keeping templates and booklets using simple visuals to represent transactions in recognition of the fact that WSAs may have low levels of literacy
- Elements of marketing: promotion; price; production; distribution; marketing channels; market observation and analysis
- Introduction to business planning and how good planning reduces business risk
- Quality assurance and value addition
- Communication, negotiation and conflict resolution skills

Training provided is designed to address the needs of WSAs and other market actors. One USAID program leader, for example, observed that, in general, women farmers need to better understand their break-even price. “They need to know their true cost of production. Women need to better understand market dynamics and shifts and which volumes will give you profit. Negotiation skills, for example, are important but negotiation without record keeping isn’t worth it.”<sup>13</sup> Within the GROW project, annual Crop Budgeting training is conducted to improve understanding profits and costs of production.

Training was facilitated by either an external provider such as the Business Advisor from the National Board for Small Scale Industries (NBSSI) or by GROW or KFP staff.

<sup>13</sup> Yaro, Charles. Interview by Jennifer King. Key informant interview. Wa, Ghana, September 15, 2017.

In addition to training, WSAs are also provided with vital, eye-opening exposure visits to agriculture market fairs and pre-season and pre-harvest events as part of their practical training. In one workshop, soybean buyers from Kumasi and even Burkina Faso came to establish linkages with WSAs. Training and linkages were also facilitated with the Tumu Credit Cooperative Union (TCCU) for WSAs needing credit to expand their business.

#### **4. Implementation**

Functioning as a WSA in Ghana is largely based on a woman's individual motivation, skill set, and ability. Compared to Afghanistan and Pakistan, WSAs in Ghana appear to be more enterprising and willing to take risks. In the previous two projects, cultural implications resulted in WSAs and other stakeholders taking longer to understand the model due perhaps to the perception of women as being less enterprising.

WSAs develop their role and activities based on their preferences, skills, and market needs. WSA's roles may include:

- Aggregation: collection and distribution of product from multiple sources, which "helps to achieve economies of scale along the value chain...and helps smallholders to meet the standards and requirements of modern markets and address other barriers to access."<sup>14</sup> This includes aggregation of soy as well as other products. GROW has strongly encouraged WSAs to aggregate as a minimum service offering.
- Sale of inputs: fertilizers, pesticides, seeds
- Sale or brokering of services: tractor, threshing, planting
- Embedded services: market knowledge, product specifications, quality control training, value chain financing
- Soy processing: soy milk, soy kebabs, soy meal

#### **5. Market Linkages and Ongoing Support**

Ongoing support is essential to assist WSAs in the initial year(s) of their business. Through MEDA's decades of experience in developing contexts, it has become clear that disadvantaged groups – rural communities, women, youth, conflict-affected populations, ethnic minorities, etc. – require a range of support services and need time to develop their capacity and confidence in entering new markets. Support can take the form of market forums where WLFs, WSAs and other value chain actors such as thresher operators, aggregators and processors, interact and explore potential linkages. Ongoing encouragement from GROW and KFP staff has also proved helpful, as has been publicly celebrating successes and showcasing role models within the WSA network.

---

<sup>14</sup> Grow Africa, *Grow Africa Smallholder Working Group Briefing Paper: Aggregation Models* (nd).

## 6. Access to Productive Assets

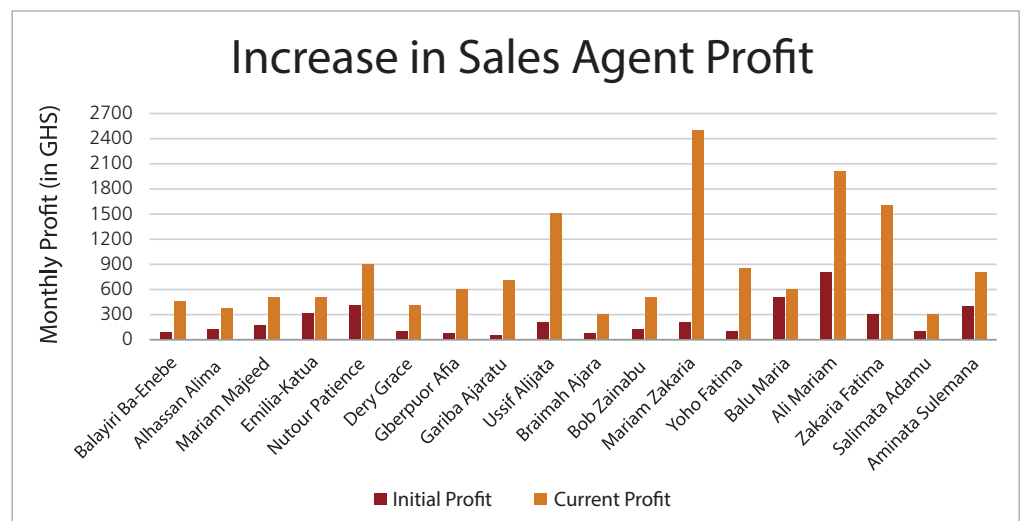
In Ghana, MEDA increased the WSA model's emphasis on access to productive assets with the introduction of a Technology Fund (TF) matching grant mechanism, which requires a matching contribution from the WSA of at least 30% of the cost for each technology.

Pre-selected assets which MEDA, its partners and WSAs considered against criteria such as the ability to generate time savings, increased transparency in transactions, increases in agricultural productivity and, ultimately women's incomes, were: weigh scales, motorized tricycles (under the brand called Motor Kings), and wheelbarrows. In addition, WSAs were eligible for other assets available to all GROW clients: tarpaulins, threshers, donkey carts, soy grinders, garden wire for dry season gardening, water pumps, personal protective equipment (PPE), planters, and hippo rollers for transporting water.

In order to secure a matching grant for these assets, WSAs commit to working with GROW women farmers as either input suppliers, service providers, or aggregators, negotiating a fair price, reaching out to at least 500 GROW women every production season, recording transactions, and submitting a monthly report of transactions to MEDA.

## IV. RESULTS AND DISCUSSION

The WSA model is empowering women, generating evidence of increased incomes, agency and access for WSAs, and to some degree for women farmers themselves. WSAs are able to improve their role within the market system, earn more money for their services – as demonstrated in the survey results below – increased their status within their household and community, and achieve a greater role in decision making. In particular, access to assets is transforming WSA businesses and their roles in the community.



## A. Increased Agency

In Ghana, as in other countries in which MEDA employs the WSA model, research finds that respect for a WSA increases as her status and income rise. In some cases, this has resulted in changes in household relationships, including reduced conflict within the home as illustrated in the client story of Esther in Section VII. Most women in one focus group shared that their husbands are now supporting them fully in their soybean farming and marketing activities compared to at the time of project inception, to the point of releasing lands for their wives to cultivate.

All WSAs surveyed reported an increase in their abilities based on the training MEDA provided. And in a recent Women's Economic Empowerment (WEE) survey, 95% of GROW clients surveyed reported that they are making decisions within the household, compared to 2012 inception mission findings where it was noted that women had little to no voice within the household. Some shared that their husbands and children value their role more now, compared to before GROW, and that their husbands and children are witnessing their contributions to the household through payments of school fees, hospital bills, etc.

*Now my husband willingly gives me land to farm. He's on my farm and coordination is great. Initially the story was different though. The land was there but I was thinking that if I farm, everything will go to my husband.*

WSAs participating in FGDs reported important changes in participation in community decision making, community leadership roles, and community valuing of their role and entitlements (although this change does appear to be at least partially related to the WSA's ownership of assets, as described in the next section).

*The community elders rely on me heavily for support. They do recognize the role I play in the community. These days when the politicians visit our community, I am informed.*

## B. Increased Access

Access to training and other assets, in particular motorized tricycles, have been game changers for WSAs. On average, each woman has made a profit of over GHS 1,235 within the first three months of owning a tricycle. The vehicles are facilitating aggregation activities but have also developed into a distinct revenue stream for the women, allowing them to provide informal transportation services to other women farmers and the community at large, as described in the case stories below. Women have even been called on to provide ambulance services, transporting people to health facilities in an emergency and are providing employment to male members of the household, as well as non-family members.

“ (This) has even changed my name. They now call me 'sister Afia' instead of Afia.”

“ The community always invites me for meetings, which used to not be the case.”

“ I am now given the opportunity to speak during community meetings. Initially, I didn't even get an invite.”

“ Any discussions related to women, I get called to the chief (for my input).”

To date, 141 out of 153 WSAs have purchased assets including, most notably, motorized tricycles and threshers. More than 10 WSAs successfully secured loans from financial service partner, TCCU, in order to purchase a range of technologies, including Motor Kings.

Prior to the existence of women-owned tricycles, women's transportation was not seen as essential and women would often wait days for transport, resulting in untimely market interactions. With the increased access to productive assets, WSAs, and the women they serve, have the ability to travel to their fields, seek health care, expand their networks, and attend to family matters much more easily. Women are gaining independence from the male-dominated transport system and at the same time, are seeing their time valued and prioritized by other working women.

“ The planter has reduced costs and saves time. It has improved quality of life.”

“ Before, fetching water and watering used to be my headache.”

*Income from the Motor King (has) helped to save up my capital. I am independent of any person to cart my goods.*

*The big social and non-financial benefit is that we don't go to anybody to beg for transport, threshing nor for drying. – husband of WSA*

*Before, I spread the soya on the floor for threshing with sticks and it was full of foreign materials. This is not the case now due to the acquisition of the thresher and tarpaulin.*

*I use less time to cart my goods from the farm by using the Motor King or donkey cart.*

*There is an additional source of income because I thresh farmers' soy and maize for a fee while carrying goods and services to market at a cost. The cost of transporting my wares to market has reduced completely due to the presence of my tricycle motor bike.*

*I use the income from the Motor King to take care of the children's school fees.*

This change in perception of women as farmers and business owners was acknowledged in GAC's final evaluation: "In the Upper West Region, women are not considered farmers but helpers on the farm. The focus on the female farmers and the use of female lead farmers is changing that perception...The decision-making role played by women in the acquisition of the major technological items played a role in breaking that stereotype."<sup>15</sup>

Women farmers have also experienced changes in access to services and products that meet their needs, including increased access to inputs due to in large part to the WSA model. GROW's baseline survey found that 73% of women interviewed

---

<sup>15</sup> Millennium Consult Ghana limited. SUMMATIVE EVALUATION OF THE GREATER RURAL OPPORTUNITIES FOR WOMEN (GROW) PROJECT, 20th August 2018.

indicated that they had knowledge of the need for fertilizer, however, access to or purchase of inputs was little to none. With the local presence of WSAs, these farmers are now better served. As a comparison, in GAC's recent evaluation, only 8% of respondents in non-intervention communities reported access to inputs.

Market actors such as input suppliers are now linked to WSAs and directly to women farmer groups. A 2017 GROW survey reported that 65% of market actors stated that they had sales agents or outreach strategies providing access to women and that all GROW districts were covered by these agents, including Hatoum Trading Co. Ltd., which covers all of Ghana, and Antika, which covers the entire Upper West Region.<sup>16</sup> While there are conflicting reports from at least one market actor whose management staff person stated in a separate interview that staff do not do any outreach to women, there has been a noticeable and overall improvement in women's access to products and services.

In the 2017/2018 season, of GROW farmers who sold soy, approximately 11,169 MT was sold to the market with most women selling to aggregators, and secondly to WSAs. In Year 7, GROW's quality seed producers were also linked to WSAs to help expand their seed selling network to other GROW communities. GROW sees a close link in its data between women with more soybeans for sale and their economic gains leading to better health, education and empowerment. When women are able to cultivate soybeans, keep 100kg of soy for household consumption, and sell the rest to pay for household needs, women first increase the nutrition status of their families, pay for access to health care, enrol their children into schools, and slowly inch their way out of poverty.

WSAs' access to training has likewise produced beneficial results including the ability to effectively engage in price negotiation with soybean buyers and other service providers. As one example, after training, several WSAs successfully negotiated with Agro-Tech, a buyer from Burkina Faso, to increase his buying price from GHS100 to GHS120 for a 100kg bag.

*My negotiation skills have improved. Now, I have to compare the prices and do analysis to ensure that I don't lose.*

*Record keeping used to be in my mind but now well documented records guide my transaction.*

*Previously I operated in my community alone but now I go everywhere I (can) buy.*

*Record keeping is now essential in my business.*

“ Bargaining with other farmers for a margin has improved greatly by factoring my transport and other factors in arriving at an agreed amount.”

“ I established a unit of measurement to standardize my transaction. Before I used to depend on the seller's unit of measurement.”

“ Initially, I was always in the house but now I am actively looking for grains to buy.”

<sup>16</sup> GROW: A Market Actor Case Study, February 2017, MEDA

## V. CHALLENGES

Challenges encountered in designing and implementing the WSA intervention include the following:

### **Sustainability of Capacity Strengthening**

Most women – even those who are extremely entrepreneurial and savvy – require technical assistance in order to build the financial, management and marketing skills necessary for success in their roles as WSAs. Capacity strengthening can take the form of group training, exposure visits, information provision, and market linkages.

Despite several years of training, one group of FGD participants expressed a need for further training in areas of credit and savings, aggregation, negotiation, and value addition. It was unclear if the women were identifying a skills gap or a lack of confidence in their abilities, though the latter is more likely. One KFP leader remarked that “regarding increased skills for the women, these are not really an issue. Rather, what is needed is the reinforcement of the idea that you must operate like a business. A typical village woman doesn’t mind if her business fails. Her business is seen as annual, she will cash out at a key time, for example, Ramadan. She needs to not erode her capital.”

With GROW’s completion in December 2018, there is still an ongoing need for WSAs to be supported, either by supporting each other in more structured networks, or through market actors. GROW staff have focused this year on strengthening linkages with commercial business services in order to provide WSAs with an ongoing source for technical assistance. However, it is uncertain if WSAs will be willing or able to afford these services or if these services will provide the type of coaching and confidence-building that some WSAs still seem to require. For the latter, a better option will likely be support from the WSA peer network itself.

### **Soy Quality and Supply**

For the soy processors interviewed for this case study, the biggest challenge remains the quality and quantity of soy, though in the second quarter of 2018, processors report that quality is improving. In 2017, soy supply included immature soy as well as debris such as stones which, for companies like Savannah Foods Company Limited, caused business delays due to the need to hire additional labour to remove the stones to avoid machinery breakage and contamination of the company’s final product. Savannah was able to share its product concerns with WSAs who in turn shared this information with the women farmers they bought from, thereby creating a feedback loop that helped to improve quality.



Among processors and some WSAs interviewed, soy supply is also a major concern. Processors such as Savannah have faced supply shortages in the past year and are buying from several sources in other parts of Northern Ghana. While part of the supply solution is for women farmers to expand their farmland, in reality the opportunity to expand is hampered by cultural norms and beliefs around women's access to productive land, as well as a challenging land tenure system.

Low soy supply impacts WSAs need for volumes in order to meet more, and potentially more lucrative, orders and generate a greater profit.

## Limited Access to Capital

WSAs and service providers report that access to capital remains a key challenge for WSA businesses and is a factor limiting growth. In focus groups, several women shared that they would like to grow their businesses into full-time endeavours but lack the capital to scale up. While they can borrow from savings groups, it is not enough money for their needs. Financing is challenging in the agriculture sector in general as it is perceived by banks as risky, interest rates are very high (35%-40%), there is often a lack of collateral – particularly for women – and record keeping is lacking on the part of the businesses. VSLAs have helped establish some track record for farmers with resulting rate reductions. However, at least one KFP partner expressed their belief for a need to work on norms and beliefs, sharing that she believes women are not as interested in loans due to a negative perception of debt.

Godwin Faviour, a tractor service provider, also indicated that WSAs are challenged by their inability to afford the deposit to secure tractor services but acknowledges that their role as intermediaries is a “perfect match for my vision of making access to tractor services available, especially to women.”

## VI. LESSONS LEARNED

### Desire for Tangible Recognition

In focus groups, WSAs unanimously expressed their desire for tangible and formal recognition of their status as a business by means of official business registration and certification. To date, 66 women have obtained formal business certification. The belief shared by many WSAs is that a formal certificate will enable WSAs to obtain additional services such as from the Government of Ghana. Indeed, government services, including the government's loan scheme, are only available to registered businesses. However, WSAs and their WLF counterparts will themselves need to continue to build on the linkages made with government stakeholders in order to ensure that rural women farmers and related businesses remain visible to government actors.

## Community Perception and Acceptance

WSAs with some degree of existing relationship with communities and women farmers appear to be able to quickly engage in sales agent activities, including aggregation and input sales. While not a requirement of the model, women who had been Lead Farmers and then took on the role of WSA seemed to be quite effective in their role, given the established trust within their communities as well as a solid understanding of the needs of their peer farmers and the technical knowledge of what is needed to improve farming practices. Challenges in expanding to communities and farmers that are not known to the WSAs should be considered in future projects employing this model.

## WSA Role Sustainability

It goes without saying that the WSA model is sustainable only if there are financial gains, not only for the individual sales agent but also for the individuals she is buying from or selling to.

In GROW's most recent survey, approximately 34% of GROW women farmers sold their soy to WSAs, pointing to a growth opportunity for WSAs as well as a possible indication that farmers are finding other routes to market given the high demand for soy. Ultimately, business sustainability for WSAs lies in their ability to diversify their market. While soy is the starting product, dependence on the soy market alone is likely not enough to create a thriving business, explains Karen Walsh, GROW Country Project Manager. "The woman sales agent will always be a part of the process for as long as men do not reach out to the women themselves." This will be a market advantage for WSAs.

Overall, longer-term tracking of the sustainability of the WSA model is needed but will be difficult given the limited time horizon of the GROW project. Other MEDA projects should seek to develop more robust sustainability monitoring.

## Network Building

Strengthening connections between GROW's WSAs could be integrated into future WSA model design as part of a successful exit strategy. A network of WSAs will allow the women to better leverage their numbers to access advantages for all members, such as group marketing, event planning, bulk buying, and government advocacy. Sub-networks of WSAs in closer proximity to one another may also help to address issues of product storage which continues to be a challenge for women farmers and WSAs who typically have limited space in their homes for storage, thereby reducing the opportunity to aggregate and store in order to sell at a more lucrative time in the market. Aggregation centres will be challenging for WSAs to create on their own but are more feasible if created and managed by a network of WSAs.

Network building of WSAs was considered late in GROW's project life and there may be insufficient time to develop this in an effective manner.

## **Partners' Roles and Expectations**

Working with and through local partners, such as KFPs, has been a valuable community mobilization approach for GROW. However, the level of effort required to strengthen partner capacity – technically and operationally – is significant and should be realistically factored in to financial and level of effort estimates for future projects employing this methodology.

In addition, a typical challenge in market systems development approaches is the failure of NGOs and INGOs to understand the role of facilitation and the temptation to wade in to projects as a market actor. In GROW, the temptation was no different.

GROW's M&E design did not incorporate the measurement of capacity strengthening or systems changes among partners so organizational behaviour change and any change in the perception of markets and the role of the private sector is difficult to measure. However, Catherine Amissah of ProNet provides one illustrative anecdote, sharing that recently, when a company wanted to sign a contract directly with ProNet to buy from the WSAs, her response was "we have moved beyond that!" She explains that over the years they have adopted the market systems approach and no longer play the role of a market actor, instead referring companies to connect with WSAs directly.

## **Need for Greater Integration with Private Sector**

Opportunities exist to work more closely with private sector actors in order to encourage companies to tap in to the potential of GROW WSAs to act as their own agents. Several companies are already doing so: Rashpel works with three GROW WSAs, noting that women are ideal to work with as they are highly trustworthy and are much more likely to repay credit compared to men. In a key informant interview, they stated that they would like to expand to utilize 15-20 WSAs.

Antika also uses an agent system of agro dealers, supplying inputs on a commission basis and accepting repayment in kind if necessary. They describe women as listening better than men. "Women listen keenly and are ready to apply what they learn," the company explains. They also observe higher rates of knowledge adoption with women compared to men: "With men, you have to establish information beyond a reasonable doubt before they will listen and apply."

Godwin Fiavor also emphasized the value of the WSA network. Prior to linking

with GROW, the company usually brought tractors from southern Ghana to the Upper West during ploughing season but depended on the tractor operators for brokering, which was challenging because while they were aware of the need for tractor services, they had limited knowledge of who needed those services, where they were located, and how many acres of plowing were required, causing operators to go on a “wild search” for clients. “The sales agent model has made my business easier and more convenient,” said Mr. Fiavor. “Since I got in touch with some of the WSAs, from the start, I’m able to know how many acres are available at each community because the WSAs take stock of all those who want to access plough services and the number of acres and communicate this to me even before I deploy tractors and this actually helps me in my planning.” In 2018, the company sublet tractors to some WSAs at GHS 90 per acre who ploughed at GHS100 per acre, making a margin of GHS10 per acre.

These positive results with selected market actors point to the potential to strengthen these linkages to ensure long-term success. Future projects employing a WSA model should consider additional opportunities to amplify impact by mainstreaming gender into private sector development efforts, conducting gender equality awareness training with companies on a voluntary basis or as a requirement of matching grant opportunities, and utilizing tools such as MEDA’s Gender Equality Mainstreaming (GEM) Framework to illustrate the increased business performance opportunities that can be unleashed with improved gender equality practices and policies.

## VII. CLIENT STORIES

### The Trader



*Hajia, GROW Woman Sales Agent*

Hajia was already an astute businesswoman and trader before GROW was initiated in Ghana. She has been buying maize, soy, shea nuts and groundnuts and selling in local markets for 16 years. But in GROW, she recognized an opportunity to improve and grow her business even further.

Hajia was introduced to GROW three years ago through local NGO partner, Pronet. “(Their) officer introduced the model to the community and told its members that they should identify someone with the needed skills,” explains Hajia. She was approached by individuals in the community and expressed interest in the opportunity, explaining that she “enjoys playing a middle role and assisting community members to access markets.”

Hajia buys from seven communities surrounding her own and through her role as a sales agent, is able to advise women

producers on the profitability of growing soy. She explains to women that the cost of production for one acre of maize, for example, is twice the cost of production to one acre of soy, and reaps comparable or better sales. She also ensures that producers understand the quality and hygiene conditions required to sell soy at a good price.

Hajia buys from both women and men in and around her community and has been selling primarily to Savannah Foods Company Limited. According to her, men are increasing their involvement in soy cultivation as they see “us as women making it” with soy farming. This presents both a supply opportunity for women like Hajia but may also signal a future eroding of the position GROW women have gained through the project.

Hajia has benefited from GROW training and exposure visits, learning through the shared experiences of others across districts in the Upper West. She points to the cross-pollination of shared knowledge as a critical factor in her success.

Through the project, Hajia says she has also learned about other business opportunities, such as producing liquid soap which she now makes for 37 GHS a container and sells for 70 GHS in the market. Each container takes her one hour to produce. She has also started to buy and sell agricultural inputs such as herbicides.

“The supplier was surprised the first day (I) went to buy the herbicides,” she says, with some satisfaction. “He asked me where my husband was. I told him that I was coming to buy herbicides and that this is my business!” She says the perception of the supplier has now changed; he recently told her that it is “good doing business with women because they won’t lock up your capital as compared to men.”

Another significant GROW intervention that Hajia has taken advantage of is the project’s Technology Fund and the opportunity to purchase a Motor King vehicle. The ability to transport her own goods, as well as provide transportation services to other women has generated “great excitement in the community,” says Hajia. “Women used to have to carry fertilizer great distances, or not buy at all due to the distance. Now, when it is time, the vehicle is making it easier and saving time for the women and reducing their workload.” Many people are applauding her though she admits that some people are jealous of her success. “I would like it if more women could do the same thing (as me).” For now, however, she is the only sales agent in her area.

Hajia sees many opportunities for her business, and its ability to serve women producers. One such opportunity is the ability to sell tractor services. During ploughing season, it is often very difficult for women to access tractor services; men typically receive priority from tractor service companies. GROW staff have linked her with another sales agent who is already providing tractor services, in

“ Women used to have to carry fertilizer great distances, or not buy it at all due to the distance. Now, when it is time, (my) vehicle is making it easier and saving time for the women and reducing their workload.”

order to learn more about a commission-based model for service delivery and how to plan for the 1000 GHS deposit required to secure tractor services.

### **Changes to Business Practices**

Hajia and her business have undergone many changes since she first became a sales agent with the support of GROW. Prior to working with GROW, she says she maintained “records in my head,” including credit arrangements which she sometimes failed to remember. After receiving training on record keeping, she says she is now better able to record and track her purchases and sales and, most importantly, to track the progress of her business.

Previously, she brought her products to the market and weighing was done manually. She was then introduced to Savannah where the company uses a weighing scale and she realized she should have been receiving more money.

### **Intrahousehold Change**

Hajia’s husband applauds her for her business efforts; his understanding and support for her in attending meetings has been important to her success. “My husband told me ‘your Motor King has come to save us from the stress of carrying our fertilizers to the farm,’” she explains. She has been able to finance her daughter’s education to the tertiary level, while two more children are enrolled in senior high school and two are in junior high school. From her sales agent business, she reports that she is also able to pay for her children and grandchildren’s health insurance.

### **Income**

Hajia’s has been able to save some money to open a provision shop and reports that her income is now more stable than when she was not a sales agent.

### **Challenges**

Her main challenge is limited capital. As she conducts aggregation services and input sales, she is unable to buy the quantity she requires. Hajia says her plans moving forward include a warehouse to store her goods and expand her input business. She also dreams of owning a tractor in order to render timely service to her fellow women.

## The Farmer Sales Agent

Esther is a quiet woman with an inner strength that defies her circumstances. Married with six children and seven grandchildren, she was 15 years of age when her family moved to the Upper West Region, from southern Ghana, where her father was producing cash crops, including cocoa.

Esther began her relationship with GROW as a WLF. As her fellow farmers began to bring her their soy, she would take the products to market and look for buyers. She officially became a WSA two years ago after news of the WSA role was shared with WLFs at a training session. Esther recognized that she was already filling the role of an agent and was interested in strengthening her ability to sell. She explains that she looked at her conditions and expenditures and thought that she could make more money with more sales and finally afford the school fees and clothing needed to provide her children and grandchildren with an education. Almost all of the financial and care burden in the household rests on Esther's shoulders, including cooking, caretaking, and farming. Infirm, her husband is unable to contribute sufficiently to the family.



*Esther, GROW Woman Sales Agent*

From 65 initial applicants, Esther was one of 26 women selected by MEDA's local partner (CARD) to enroll as a WSA and pursue skill building training. Training included proper soy storage, how to aggregate, financial management, and record keeping. "Trainings were plenty," she says.

Limited mobility due to lack of transportation, however, remained a challenge for Esther and was an impediment to business growth. Like Hajia, she has now been able to purchase a Motor King vehicle through GROW's matching grant program. "Before, I only organized women," she explains. "Now, I buy and sell and make a margin."

To pay for her 30% grant match, Esther sold some of her livestock as well as some of the stored soy that was normally kept for household consumption. Her son helped with the remainder. She says that selling her animals and soy was "a good choice."

Like Hajia, Esther's Motor King is allowing her to generate income by providing transportation services. With her son as driver (she hasn't yet learned to drive), community members pay 4 GHS per bag and 2 GHS per person for transportation. She only allows up to 5 bags in the vehicle as she does not want to overweigh the vehicle and cause damage. Her son brings sales money to



*Esther and 6 of her grandchildren*

her and she takes half and puts it away for maintenance and unexpected vehicle needs.

Esther continues to aggregate and sell soy. At the back of her home, her son has established a small, nicely arranged room with a separate entrance where he sells inputs. Esther says that her son started this after seeing his mother selling inputs last year. In future, Esther intends to start shea aggregation in the lean season. She would also like to expand in to maize but acknowledges that she is not able to access enough financing to invest in this additional activity at this time.

### **Income**

Before GROW came to Esther's community, soy farming was done mainly for household consumption and Esther struggled to pay her children's school fees. Now things are better. With her increased income, Esther has been able to put two children through school. Esther sheepishly explains that the increased income has also resulted in her stopping burning charcoal as a livelihood option. With the addition of the Motor King, she is able to easily move around to source soy supply. "It's now a business," she says. "I am capable of doing anything at all."

### **Intrahousehold Change**

Esther explains that her husband used to insult her. Now, with her business growing and realizing benefits for her family, she says he appreciates her more. There are reduced insults and positive changes in the way he speaks to her. When she counsels him on his drinking, he listens now and drinks in moderation.

### **Community Change**

Esther's role as a sales agent has attracted the attention of her community. Most people applaud her efforts and have shared that the transportation she now owns is an important opportunity for the entire community: anytime there is an issue, they now have access to a vehicle. She has become both a resource person in her community, as well as a role model. Other women look up to her and she is called upon to participate in community meetings.

Her experience is consistent with findings of WSAs in other countries. In Afghanistan, for example, MEDA found that as WSAs gained economic success within their villages, they were sought out by male-dominated village councils and administrations to participate or to give advice, thereby having an influence and an impact on the lives of thousands of women across their regions. "They told us without a doubt they would never have been approached had they not had that economic success and respect within their community," explains Helen Loftin, former MEDA Vice President, Economic Opportunities.

### **Challenges**

Despite the benefits and growth of her business, Esther says there are still plenty

“ I am capable of doing anything at all.”



of challenges remaining, including access to sufficient funding (though she has utilized a VSLA loan). Her record keeping also needs improvement. Low literacy is a barrier for Esther; when her son is not present, she cannot maintain the records.

“To be a business woman is tough,” Esther says. “It is exhausting.” She says that she is still struggling and shares that she can sometimes be discouraged. But being a sales agent has also changed her, making her “rediscover herself.” She would like to determine more ways of doing business – ideally what she calls a “smart” business that is more efficient and doesn’t require her to be on the go as frequently.

## The Serial Entrepreneur

Benedicta is a gregarious woman who seems to see opportunity at every turn. Sitting under the shade of a tree in her front yard, she is surrounded by evidence of her entrepreneurial endeavours and success: a moringa nursery, farm land, a Motor King, a thresher, and a new addition to her home.

With three daughters and three sons, Benedicta has been married for 35 years. She grew up in a farming family and today, her father owns a significant amount of land in town which Benedicta leases part of for her own farming. Benedicta’s husband is now retired from the public sector and also farms with her.

Benedicta was introduced to MEDA through PRUDA, one of MEDA’s KFPs, which had identified her as a hardworking woman who would be a strong WLF due to her demonstrable farming success. She agreed to participate in GROW and shifted her farming activity to soy cultivation (she previously aggregated and sold groundnuts and maize). As she was trained on soy utilization and the additional nutritional value to be gained from soy, her income increased and her farm grew, from a half acre in 2013 to two acres in 2014 to four acres in 2017. In 2016, she was recognized for her farming expertise with the Regional Best Soybean Farmer award.

Recently, Benedicta has shifted from soy farming to soy seed production, farming three and a half acres for seed and one and a half acres for soy. These plots are quite far from each other as seed land must be separate from grain land. The one and half acre she farms is not her family’s land and while there is no financial commitment to the land owner for this land, she “shows kindness” to him through sharing produce.



*Benedicta, GROW Woman Lead Farmer and Woman Sales Agent*

“(I) would not have been able to access these needed links with other actors other than through MEDA.”

Having previously sold groundnuts but “not in so much seriousness,” PRUDA introduced Benedicta to the sales agent concept and the criteria of having an “entrepreneurial spirit.” They saw her as having great potential and, most importantly perhaps, the right attitude and personality to excel at sales while benefiting other women in her community, and beyond.

Training was provided in pre-harvest and pre-season activities, record keeping, and negotiation skills. Exposure visits were also arranged in order to connect sales agents to other value chain actors across the country. Benedicta has found these visits to be critically important for her sales agent role. Processing training was provided on items such as soy kebabs and tom brown – items that could be sold to local school feeding programs – a market linkage made through MEDA. Benedicta also participated in a pre-season forum that brought together various input suppliers. “(I) would not have been able to access these needed links with other actors other than through MEDA,” she explained.

Benedicta plans to hold input fairs to introduce women to various inputs before the production season starts.

### Changes to Business Practices

Benedicta shares that there have been many changes for her business since taking up the role of WSA. Before becoming a sales agent, she shares that linkages “were hard to make.” Through GROW however, she has been linked to and has pursued new and different markets for her aggregated soy products, including processors, poultry farmers, and the regional school feeding program. She also now sells inputs on a non-exclusive basis for G-FLAVOR Ag Services.



*Moringa nursery owned by Benedicta, GROW Woman Sales Agent*

Benedicta has also started a moringa nursery and last season harvested 100 kgs of moringa worth 900 GHS, an increase from 670 GHS the year before. Benedicta confidently rhymes her costs of production off the top of her head: 382 GHS to build the nursery fence, 10 GHS for the first batch of moringa seeds, plus 10 more GHS to replace the seeds that did not germinate. Today, she proudly shows off the 62 trees in her nursery.

Benedicta has also been successful in brokering tractor services. Her local assemblyman has even needed to approach her to find a tractor to plough his fields as well as field in the community.

Because of her improved record keeping skills, Benedicta says that she is able to keep proper track of the amount of produce she has purchased, her transportation costs, and other expenses, and can determine an appropriate sales price. Because of the well documented calculations, she feels that there is nothing she forgets and she is able to save at the bank through her own bank

account. And when input suppliers come to collect their money, she writes them a cheque. "The first time I gave them a cheque they were surprised...they couldn't believe that a rural woman was giving them a cheque," Benedicta explains with great satisfaction.

Benedicta recently became the first GROW WSA to obtain formal business registration at a cost of GHS150. This registration is important, not only as a sign of her great accomplishments but also as a requirement as she begins to scale her business and host events such as an input fair where registration is technically required for individuals or businesses selling inputs.

## **Income**

Benedicta proudly opens her accounting books and points to her revenue growth: 8,797 GHS in sales in 2016 to 9,215 GHS in 2017. In 2018 she had already earned 9,360 GHS by May, with the fiscal year not ending until November. She says that through the sales agent business she has increased her acreage from a half acre to 12 acres and that she has been able to put her daughter through nursing school as a result of increased income. Her daughter is now wanting to help her mom expand the business by building a warehouse to maintain as a proper shop.

Benedicta explains that she was able to save money for the purchase of the Motor King partly through the tractor services she has been able to broker. Last year, she supplied 50 bags to the school feeding program. She provided soybean processing skills to her community members. Benedicta's intention is to continue growing her business and save for an upgraded and larger Motor King.

## **Intrahousehold Change**

Benedicta's husband, whom she affectionately introduces as "her honey," is a strong supporter of her business. She says he is excited about her business. While her husband has always helped her when he had time, he now devotes more time to the business. In fact, within the family, the business is providing even more opportunity for a male family member: Benedicta's son has returned from Accra after "refusing to come home." He makes use of the Motor King, there is food in the house for him, and he is happy to be back at home.

## **Community Change**

Within the community, Benedicta and her husband are role models. Both of them say that people see the closeness between them and the fact that they are working together and some are trying to emulate them.

As a WSA, SP and WLF, Benedicta also coaches other women. She is keenly aware of the buying needs of processors including their need for clean soy beans, free of debris and stones, and she advises farmers accordingly. She also tries to assist

women with expansion into soy processing. “There are some young women that are wanting to get into processing and I teach them for free.”

Regarding land tenure, Benedicta says that, before, men would provide unproductive land to women. “Now, there are new changes and men are beginning to realize women can contribute and they are giving them more productive land,” she explains. “There is a belief that if a man supports a woman she will become rich and disrespect the man. People will call him a fool and say that the woman will run away. But I’m still here!” says Benedicta and the community sees that this belief is not true.

Benedicta is playing a greater role in her community in other ways. Today, when a person from the community is required to speak on land usage at the district level, they call on her because she is a member of the District Land Commission Committee. She emphasizes that this is a change resulting from her increased business status because she “has been (in the community) for so many years and they have never asked me before...now they see me as being influential.”

## Challenges

Benedicta sees great potential for her business. She would like to purchase her own tractor to ensure reliability of service provision for her farmer clients. Like many of her fellow WSAs however, financing remains a barrier to growth.<sup>17</sup> Bank interest rates in Ghana remain unrealistically high. And while Benedicta has applied to the government fund (MASLOC) for a 10,000 GHS loan, the waiting time for approval is notoriously long, sometime up to two years.

Benedicta’s margin remains small, particularly on inputs. She is trying to link up directly with the manufacturers in order to see a better margin. She pays the current input supplier weekly and shares that they tend to provide her with input supplies with earlier expiry dates (i.e. one year) which means that they are harder for her to sell as it comes close to expiry time. She also finds the competition with “fake” products to be challenging. Farmers come to her to examine the products she carries but sometimes leave to buy the cheaper products somewhere else.

Benedicta is currently acting as the host for a new thresher, provided for free from CARE to her women’s group (arranged through PRUDA). The women’s arrangements for thresher usage is that 1 out of every 10 bags of product from the thresher is paid to the group as a form of savings to cover maintenance as well as to invest in additional threshers.

Despite the challenges, Benedicta’s positivity and fierce determination remain undaunted. Her vision is to continue to grow her business and build linkages with other WSAs who can also take up her services – a sort of nucleus sales agent. She also dreams of having a shop and building direct relationships with manufacturers.

---

<sup>17</sup> Please see GROW’s three financial service documents for more information.

She would also like agreements with people like Godwin to obtain guarantee of product sales.

Benedicta's advice to others considering being an agent is that it is a business that requires a lot of patience and some level of understanding of your customers. Customer care is important: WSAs must be prepared to share their knowledge with their customers and explore services that will help make farming easier and more productive.

## The Young Entrepreneur

For Theresah, making new friends is the most interesting part of being a WSA. The cheerful young married woman and mother of two children talks quietly but with pride about her travels to the city for business and the freedom and recognition that has come with her new role as a sales agent.

Like many of her fellow WSAs, Theresah's journey to become a sales agent began with the encouragement of MEDA's local partner, CAPECS. Theresah was already buying and selling soy as a WLF and the CAPECS officer recognized in her a spark and an entrepreneurial spirit. Today, Theresah is aggregating soy from the women in her own community, as well as women from nearby communities. She also sells tractor services and input supplies while providing advice to the women she buys from, including how to properly handle and sell soy, for example, not mixing soy with stones, which is a known practice that increases the weight of a bag of soy and thereby increases the price paid.

Theresah has received training on how to work with community members and with various products that she can sell. MEDA has provided her with training and matching grant support to purchase a Motor King vehicle. Her KFP officer has also helped her to know where to buy chemicals. She says sometimes if she needs money the KFP can also help her.

Theresah currently sells to Wa Senior High School (WASEC) and would like to sell to her brother in Burkina Faso as the exchange rate in that country would earn her a bigger profit.

### Changes to Business Practices

As a GROW WSA, Theresah participated in a series of training opportunities in order to strengthen her business, negotiation and financial management skills. Record keeping training was one of the most helpful sessions Theresah attended.



*Theresah, GROW Woman Sales Agent*

“ Now, I am important.”

“I learned to keep records very well,” she said. “It has improved my business and made me realize the difference between the original trading I was doing and the current business.” She says that she is now aware that without maintaining good records, she will not fully know if she is making a profit, or a loss.

Negotiation skills training has also helped Theresah. Prior to training through GROW, she would not have been able to ask – or know to ask – for a reduced wholesale price to resell inputs. But with training and a market linkage made to Antika, a large input supplier in Wa, she now pays a reduced purchase price which allows her to make a modest profit when she resells.

### **Community Change**

While Theresah shares that the community’s respect for her grew after becoming a WLF and then a WSA, the purchase of a Motor King vehicle, through GROW’s Technology Fund matching grant program, further increased the community’s respect for her as neighbours saw the benefits Theresah and her vehicle brought to other women and families. As with some of her fellow WSAs, Theresah has established an informal transportation network which assists other GROW women and community members with transportation, saving valuable time and energy. With her husband as the driver, Theresah charges 2 GHS per bag for delivery to the Vieri market and back. She limits the transportation capacity to 12 bags and 12 people in order to promote longevity of the vehicle. On the day that Theresah was interviewed, she shared that, just the day before, she transported the entire community women’s group to town, charging 10 GHS per person which amply covered the approximate 40 GHS in transportation expenses.

Theresah’s newfound prominence in the community means that she is invited to events that she wasn’t invited to previously. She was recently asked to be one of only a few women savings group presidents that traveled to Sawla for an annual tribal youth association meeting.

### **Intrahousehold Change**

Theresah shares that, thanks in part to the personal changes she has undergone, “communication now is very strong” between her husband and her. He consults her, she explains. “Now, I am important.” Within the family, she says that their health is also improving now that they have insurance and increased food, thanks to Theresah’s extra income.

### **Challenges**

Common to many WSAs, Theresah’s main challenges include buying inputs on credit and then in turn extending credit to women in her community who purchase inputs from her. This leaves her in a difficult situation. She shares that she has made five sales recently and three have been paid back. Sometimes she is able to “borrow from the box” (meaning the savings group) at a 10% interest rate.

Expanding her business to other communities is also difficult as those communities do not know and trust Theresah in the same way that her own community does. New communities have no loyalty to supply to her on credit and Theresah acknowledges that it will take time to build these relationships.

In the future, Theresah dreams of having a big store, a tractor, and increased sales. Speaking with her, one senses that this fairly recent business experience is just the beginning for Theresah and her family. With the support of her community and her husband, and with her determination and focus on her customers, Theresah's dreams will surely become a reality.

## VIII. CONCLUSION

GROW's goal to improve food security for women farmers and their families works through the lens of economic empowerment. One of the project's main goals is to help women sell their products – particularly soybeans – to high-value markets, thereby generating increased income. This income can then be used for food purchases to supplement what women produce as well as income for reinvestment in farming activities.

A key methodology designed to achieve this goal and encourage sustainability for women farmers was the WSA model as actors with a vested interest in the growth and empowerment of women farmers through the provision of information and embedded services. The model is designed to address women farmers' access to the information, inputs, and services they need in production and more importantly, how they can be connected to higher-value markets.

In Ghana, Afghanistan and Pakistan, MEDA has sought to reinvent the often negatively perceived intermediary role in a way that better integrates women into markets by emphasizing a woman-to-woman model and addressing the unique skills required to be a successful woman-centric intermediary in the value chain. The WSA model addresses multiple bottleneck points within the soy value chain and recognizes that, at the time of the model's adoption in Ghana, private sector sales agents were not yet penetrating rural communities and rural women were not well served – if served at all. Sales agents provide forward and backward linkages, purchasing soy from women farmers and selling to retailers, processors and other buyers, and sharing information on products, quality and market demands. WSAs also link women farmers to input suppliers and service providers such as tractor service operators, and thresher operators.

The WSA model is empowering women, generating evidence of increased agency and access for WSAs, and to some degree for women farmers themselves. WSAs are able to improve their role within the market system, earn more money for their services, increase their status within their household and community, and achieve a greater role in decision making. In particular, access to assets is

transforming WSA businesses and their roles in the community.

The WSA role is successful when appropriately supported and grounded in a market system or value chain – but it is not an automatic pathway to empowerment and is not necessarily more empowering than production work.

Challenges encountered in designing and implementing the WSA intervention include sustainability of capacity strengthening for WSAs, soy quality and supply which impacted the potential growth of the agent businesses, and women's limited access to capital which also limits opportunities for business growth. Lessons learned that are being considered by MEDA in its current Myanmar project and should be considered by other actors employing a sales agent model include the importance of tangible recognition of WSAs as businesses – for example, obtaining business registration – and of community acceptance and trust with women acting as WSAs. Sustainability of the WSA role is a major consideration and can be improved by building strong networks of sales agents, constantly reinforcing a market systems lens with non-commercial partners such as NGOs, and ensuring strong integration with the private sector.



## Annex 1: List of Interviews and Focus Groups

Name of Individual/Business	Date
Aub Dussan, owner of Dasaana	September 13, 2017 and April 4, 2018
Mr. Baaro, soy milk processor	"
Mr. Gorden Akurugu, owner, Savannah Food Empire	"
Focus group discussions (arranged by Pruda) with 12 existing WSAs and 4 new WSAs	September 14, 2017
Charles Yaro, Regional Coordinator, ADVANCE (USAID, ACDI/VOCA)	September 15, 2017
Mr. Mohammed A. Moomin, Senior Business Advisor, National Board for Small Scale Industries (NBSSI)	September 19, 2017 and April 7, 2018
Rashpel Foundation: Mr. Hudu Abdul –Wahab, Director	"
Hartoum Trading Co.: Mohammed El Mani, Branch Supervisor-Wa	"
Antika: Alhaji Abudulai Antiku, Managing Director	"
Martin Dery Director, ProNet North	September 21, 2017
Haijia Mery Asani, WSA	April 6, 2018
Benedicta Boyuo, WSA	April 9, 2018
Theresah Mwinkuma, WSA	April 10, 2018
Esther Zusaglaa Saabu, WSA	April 6, 2018
Sonamia, Business Services Provider Mr. Alhassan B. Yunus Director.	April 7, 2018
Life Care Ghana, Business Service Provider Mr. Abdul-Rahman Moomin Director	April 7, 2018
G-Viavor Agricultural Services: Godwin Fiavor CEO	April 30, 2018

## Annex 2: Interview Guide

1.	Please tell me about your family (married, children, how old, in school, how long married):
2.	Why did you decide to become a sales agent?
3.	What was the process you went through to become a sales agent?
4.	Did you receive support from MEDA as a sales agent?
5.	What change have you undertaken to market agricultural products? Has this improved your income and, if so, by how much? Is your income more stable?
6.	Who do you sell to?
7.	Who do you buy from?
8.	What advice or guidance do you provide to women farmers?
9.	What change, if any, have you experienced with input suppliers?
10.	Have you experienced a change in recognition of your economic contribution within your household? community? Private sector?
11.	Have you experienced any challenges as a sales agent?
12.	What lessons have you learned and would want to share with others about your role as a sales agent?
13.	What is next for you? What are your hopes as a sales agent?

## Annex 3: Focus Group Guide

1.	What changes have you made in your business in the last year? How did these changes happen? Whose guidance or assistance helped you make the changes?
2.	Do any of you use the communication vehicles in the project, i.e. Talking books? How many use mobile phones? What do you use them for right now? Would you ever use them to receive services?
3.	Does the trader or processor who buys your products give you any advice? If so, what kind of advice?"
4.	Have you received any other business development support services in the past? If so, what support services or advice have you used (from commercial players, KFPs, business associations, and other partners)? Note: Have the group list the services they've accessed. Prompt if necessary, but allow clients to discuss which services they've used. No need to be exhaustive, just use the ones that the clients mention to avoid making the list unwieldy.
5.	Did you pay for these services?
6.	Which, if any, support services helped and satisfied you? Have they helped you in your business, in your HH, or in your community? How?
7.	What services didn't help or satisfy you? Why were you not happy?
8.	Are there any challenge(s) you face in running your business as a Sales Agent? In your opinion, how can this challenge(s) be resolved.
9.	Do you need additional services in the next 12 months to help you grow your sales agent business?
10.	Where do you currently access your information, i.e. marketing, financing, buyers, etc.
11.	Are you aware of other BDS services? What services are available to men?
	Do you envision that these support services will continue after the project ends? How can you see this happening? What opportunities exist for them to continue sustainably for the next two years?
	Would you rather receive free but limited training from buyers related to specific product orders that you could fill, or pay more for extensive training in installments which would help?



*Creating business solutions to poverty*

Offices in Canada, the United States and around the world.  
Visit our website for a complete list.



**1-800-665-7026**



[www.meda.org](http://www.meda.org)



[meda@meda.org](mailto:meda@meda.org)