



FOOD MANAGEMENT GROUPS

AgriPlus Farmers' Initiative in North Ghana



“We now have food in the hunger season.”

This simple, village level initiative brings many enthusiastic responses.



In 2015 we started a Savings Group program in the rural Northern Region of Ghana, West Africa

This village level initiative includes a group with about 30 members, a money box with three separate locks (and key holders), a weekly gathering to save and a yearly share-out. Members can borrow from the group fund and invest in business or farming. Loans are paid back with interest to the group fund which is shared out at the end of the cycle.



Share-out!

These groups have met several needs in this area where banks are virtually non-existent and many people believe they have no money. The share-out sessions are always cause for great celebration as people realize their own power to help themselves and their own communities without any outside funds.

BUT! The Hunger Season Problem

- ❑ Farmers go in debt to farm
- ❑ When harvest comes, they sell immediately to pay off debt
- ❑ Because of this, they sell at lowest prices
- ❑ They run out of food before the new harvest comes in (i.e. Hunger Season)
- ❑ They have to buy back (their own) foodstuffs at sky-high prices
- ❑ Poverty cycle continues

Why should farmers go in debt to buy back their own food?

- They need money immediately upon harvesting
- They have inadequate storage facilities
- They face pressure from community to sell or give away food



Why should farmers use their precious share-out money to buy back their OWN HARVEST?

Clearly it was time for another kind of savings group – saving our own grains for the hunger season.

First Problem: Adequate Storage

- Bug infestation and mold is a major problem
- In a small community no one can keep something in their house without others coming to ask for it
- We needed community silos that were affordable and locally built.
- Small enough to transport with local means (motor tricycles)
- Three locks and key holders to provide accountability and security

Silo Design

Local Storage



Affordable Metal Silo (roughly \$75usd)

Locally built using techniques learned from the local tin smiths

Made from sheet metal and PVC pipe



Capacity of about 38 bushels per silo.
Almost 1 metric tonne



Bug & Mold Problems

- ❑ Silo airtight as much as possible
- ❑ Roofed to prevent water leakage
- ❑ Fumigated
- ❑ Trials with neem and other natural “fumigants” need more investigation



10-12 members per silo



Silos are purchased by group using membership fees of the members



Harvest (mostly corn, sometimes sorghum, millet, and sometimes beans)



Members contribute



Records are kept



Food Management Group
Pilot Program

Lomba
Bilisinga

Silo number: 13
Type of food stored: Maize
of bowls per withdraw: 4

Member's Name	Total bowls	Withdraw date					
		11/7/2017	14/10/17	17/10/17	23/7/2017	25/8/2017	12/8/2017
1 Peter	12	X	X	X	X	X	X
2 Esther	12	4	X	4	4	8	0
3 Diana	12	4	4	4	7	4	0
4 Abraham	12	X	8	X	4	6	0
5 Minlengi	12	4	4	4	X	4	0
6 Tari	12	4	4	4	X	4	0
7 Rita	12	4	4	4	X	X	0
8 Niema	12	X	X	X	6	X	6
9 Maama	12	4	4	4	X	X	0
10 Minbu	12	4	4	4	X	4	0
11 Wumbepaga	12	X	4	8	X		0
12 Grace	12	X	4	X	X	X	X
13 Isaiah	12	4	X	4	4	X	0

Three members hold a key



Fourth member keeps the silo at their house; proper storage is a group responsibility



Group decides on how to roof



Hunger season arrives (June-July)

Many people now go into debt to buy food. Some go without eating for days at a time.



FMG decides when to start sharing out



Group members often express surprise at the good quality of the grain



Weekly withdrawals of grain until the new harvest comes in



Video credits : Silas Gmagnel Sula

This concept is easily run on a village level without outside help.





Some groups are moving further:

There is a lot of possibility in buying grains at harvest time to sell them later on when prices are high. Rather than giving this economic advantage to traders from the affluent south, we would like to see more communities offer this service to their own members to the benefit of all.



The simple concept of the FMG has been life-changing.

“We used to go hungry in this season but now I have food to cook for my family. I am truly grateful for this group in our community.”