

By Pamela Karg, Sylvester Ekpe and Alimata Abu

### Introduction

The Ghana School Feeding Programme (GSFP) guidelines specify that caterers should procure 80% of their foodstuffs from smallholder farmers. With an estimated budget of \$42 million in food purchases annually,¹ GSFP represents a large and local market for smallholder farmers. The guidelines are designed to help GSFP achieve the programme's third objective: to boost domestic agricultural production by linking them to the GSFP market. However, when the Procurement Governance for Home Grown School Feeding (PG-HGSF) project was launched in 2012, there were no structured opportunities for caterers and farmer based organizations (FBOs) to meet, learn about each other's offers, and interface on commercial agreements. FBOs were not actively marketing to caterers, and caterers were not considering purchasing from farmers, who typically require cash payments upon the delivery of goods.² The challenge that SNV faced was how to create effective, long-term links between entrepreneurial caterers and farmer organisations with the potential to help GSFP meet its agricultural objective.

Founded in the Netherlands 50 years ago, SNV World has built a long-term, local presence in 38 of the poorest countries in Asia, Africa and Latin America. Our global team of local and international advisors works with local partners to equip communities, businesses and organisations with the tools, knowledge and connections they need to increase their incomes and gain access to basic services, empowering them to break the cycle of poverty and guide their own development.

The Procurement Governance for Home Grown School Feeding (PG-HGSF) project is a five-year programme funded by the Bill and Melinda Gates Foundation and implemented by SNV USA in Ghana, Kenya and Mali. In Ghana, PG-HGSF is implemented in 20 districts with the goal of involving 10,000 smallholder farmers in local school feeding programmes, including at least 30% women.

This document is part of a series of PG-HGSF learning cases that capture lessons from pilot interventions linking smallholder farmers to school feeding programmes. To find out more about PG-HGSF, contact Katherine Casey, Learning Manager, at kcasey@snvworld.org or visit www.snvworld.org/en/procurement-for-hgsf



To improve awareness of GSFP as market opportunity for smallholder farmers, is piloting "matchmaking events" to create a space for caterers, farmers, and supporting traders to share information about each other's business requirements and to facilitate lasting business relationships by developing memoranda of understanding (MOUs) between the parties. The matchmaking events are one of several pilot interventions that fall under PG-HGSF's supply chain strengthening component, which aims to improve supply chain efficiency and inclusiveness of school feeding programmes. Matchmaking events are designed to generate new, concrete, buyer-seller relationships within the school feeding programme.

This case study outlines PG-HGSF's matchmaking approach in Ghana and examines lessons learned from two of the 20 business relationships that emerged as the result of a matchmaking event in Wa East.

## SNV Ghana's Approach to Making the Match



Ghana

UPPER

UPPER EAST

NORTHERN

EASTERN

Ga West

Ó 2

GREATER

BRONG-AHAFO

**ASHANTI** 

WESTERN

Karaga

Sissala East

Wa East

SNV Ghana uses a three-part approach to matchmaking:

- 1) Pre-event participant selection and preparation;
- 2) An initial matchmaking event with presentations about GSFP, networking opportunities for participants, opportunities for participants to negotiate and sign memoranda of understanding (MOUs) on business intentions, and action-plan development to support and monitor the realisation of those business intentions; and
- 3) A repeat matchmaking event after one year, which includes a review of MOUs and business progress to date, as well as opportunities to initiate or renew MOUs.

SNV selects matchmaking event participants to reflect the diverse pool of school feeding stakeholders in Ghana. School caterers, FBOs and District Assembly representatives are present at every event, while some events also include traders who buy from individual farmers or FBOs and sell their produce in the marketplace, including to school caterers. Other events include national and regional Ghana School Feeding Programme secretariat representatives; National Food Buffer Stock Company (NAFCO) representatives; rural and micro-loan bankers; local journalists; Business Advisory Centre (BAC) Officers of the National Board for Small Sale Industries (NBSSI) and members of other non-governmental organisations that support FBOs in their guest to become self-sustaining businesses.

<sup>2</sup> Commandeur, Dick. Challenges and Opportunities: Smallholders and School Feeding Initial Baseline Report, SNV, 2012.



<sup>1</sup> As of 2014, GSFP was feeding approximately 1,700,000 children one meal a day for 200 school days, with an allocation of 0.475 Ghana cedi or USD \$0.24 per meal (includes a 5% withholding tax).

Prior to each matchmaking event, SNV initiates contact with potential participants and organises meetings to explain the matchmaking pilot to caterers, farmers, participating schools, and government representatives.

Participating caterers are required to prepare information to share with attendees, including: the foodstuff they require, quantities used during a school term, number of pupils served, the timing of food deliveries, the prices they are willing to pay, and the conditions of payment.

FBOs are also asked to prepare information to share at the event, including the variety and qualities of foodstuff grown, what time of year their various crops are available for sale and their price, conditions for payment, storage capacity, crop quantities already in stock, and how much of this stock they could make available to the school feeding market. SNV provides FBO representatives and caterers with a simple one-page document to help each party prepare and organise the information that they will share during the matchmaking event.

### Ghana School Feeding Programme: Key Stakeholders

Ghana's School Feeding Programme (GSFP) began in 2005 and falls under the responsibility of the Ministry of Local Government and Rural Development (MLGRD). Key actors include: GSFP national secretariat, GSFP regional coordinators, District Implementation Committees (DIC), and GSFP desk officers at regional and district levels. School Implementation Committees (SIC), made up of teachers, parents, and members of the community, are responsible for managing the programme at the school level, while caterers are contracted by the District Assembly to procure food and cook meals. Caterers pre-finance their services and are paid by the District Assembly three to eight months later. The delayed payments influence how caterers procure foodstuffs, and typically limit them to traders with the capacity to accommodate delayed payments. While convenient and accommodating, traders charge caterers higher rates for goods purchased on credit.

Each event kicks off with an overview by SNV Ghana of PG-HGSF and its objective of linking farmers with caterers. When present, a national or regional GSFP programme officer presents the national school feeding programme's conceptual framework and current structure, before discussing the evolution of the procurement model and challenges and opportunities for a sustainable GSFP. These introductions are followed by brief presentations from caterers and FBO representatives, who share the information they prepared beforehand. Local or district financial institutions in attendance explain the financial products they offer, as well as how they can work with farmers, FBOs, traders and caterers to tailor these products to specific challenges encountered through participation in school feeding programmes. Ample time is allowed after all the presentations for follow-up questions to ensure that participants have a clear understanding of each stakeholder's work.

The presentations are followed by breakout sessions for caterers, FBOs, and traders to discuss buyer and seller requirements, make adjustments to their quantities and prices and finalise their offers. The discussions are followed by an opportunity to negotiate an MOU. SNV explains the MOU template<sup>3</sup> in detail, reviewing the meaning of each clause, as well as how signatories can adapt the document to meet their business needs. Caterers and FBOs finalise and sign MOUs according to their needs. The MOUs are valid for one year and, based on the MOUs signed, SNV develops action plans to monitor business relationships between the parties. The action plans monitor the MOUs for compliance and track transactions between the parties, including what offers have been made and what sales have materialised. The action plans also indicate the other PG-HGSF interventions available to build the capacity of the MOU signatories. This may include business skills training for caterers and farmers, or support in acquiring access to finance.

After one year, SNV organises a second matchmaking event to review and renew the previous year's MOUs. Participants discuss which MOUs were executed and what sales were realised. SNV also

Prior to the first matchmaking events in 2013, SNV developed hard and soft samples of memoranda of understanding for use between caterers and FBOs in anticipation of business relationships that would emerge during and after the matchmaking events. Local government officials responsible for school feeding, Ministry of Agriculture district officers, and caterer association executives all reviewed the samples to provide their feedback before the documents were rolled out at the project's matchmaking events.



investigates the MOUs that did not result in commercial transactions, to determine the reasons they were not implemented and to discuss potential solutions. Participants then have an opportunity to renew their MOUs, or develop new partnerships. FBOs and caterers make adjustments based on current needs, and incorporate the availability of new foodstuffs, volume and price adjustments, as well as any changes to payment terms. Of the four districts where SNV piloted matchmaking events in 2013, over 80% of participants renewed their MOUs in July 2014, which will be valid through July 2015.



A farmer inspects his unmilled rice

### Spotlight on the Wa East District Matchmaking Event

On 29 April and May 6, 2013, SNV convened a matchmaking event in the Wa East District of the Upper West Region in Ghana. Organised in collaboration with the District Assembly, the Regional GSFP Secretariat, and Ministry of Agriculture, the event was the first of its kind to link smallholder farmers to caterers involved in the school feeding programme. The event was held over two-days: one day for information sharing and,

a week later, another day to sign MOUs. A closer examination of the event provides insights into the challenges and opportunities of linking farmers to school feeding markets.

### **Information Sharing**

Using an SNV advisor who speaks both the vernaculars Sissali and Waale, as well as English, the farmers, caterers, traders, and others learned the event provides an enabling environment to further explore the school feeding market and to forge business relationships. SNV stated some of the challenges already being witnessed in the programme, including: delays and irregularities in the government's payments to caterers; the impact of these delays on FBOs and traders; a lack of

### Wa East GSFP Fast Facts

- 41 schools (primary and kindergarten)
- 45 caterers
- 15,638 pupils (8,017 boys; 7,621 girls)
- Main foods: rice, maize, beans and groundnuts
- 200 school feeding days per school year
- Ration per child, per meal: GHS 0.475, USD \$0.24
- Total Annual Budget for food: GHS 1,485,610, or USD \$764,321

business orientation and recordkeeping among caterers and farmers; inadequate FBO storage facilities; and inexperience in managing large stocks in storage facilities. The GSFP Regional Director and District Desk Officer shared information on the scope, size, and economic impact of the school feeding market in the district.

The school feeding market in Wa East, where 45 caterers serve meals to 15,638 pupils at 41 schools, represents a total annual market size of Ghana Cedi (GHS) 1,485,610, or USD \$764,321.<sup>4</sup> The 22 caterers participating in the matchmaking event represented one-third of the district market. To supply 5,213 pupils with food over one three-month school term, they reported needing a total of 374 bags of rice (50kg each),

Figure represents estimated market size of food purchases: 15,638 students x 0.475 per child x 200 school days per year.



154 bags of maize (100kg each), 110 bags of beans, mostly cowpeas, but also some Bambara beans, (100kg each) and 44 bags of groundnuts (100kg each).

Four FBOs representing 1,119 farmers attended: Wa East Farmers and Marketing Union, Bulenga Zonal FBO, Kulkpong Zonal FBO, and Baayiri Zonal FBO—all of which were selected to attend based on their capacity to supply foodstuffs to GSFP caterers. The FBOs shared information about the products their farmers can supply; namely, rice, maize, beans and groundnuts. The FBOs came prepared with what they thought would be a fair price for caterers to purchase their products on credit: the prevailing price plus 25%, inclusive of good storage facilities.

The presentations were rounded out by a trader, who explained that he buys or aggregates locally grown produce and sells it to NAFCO, the national strategic food reserve, as well as a representative from Nandom Rural Bank, who discussed the financial services available to smallholder farmers, caterers, and traders. SNV added a basic overview of recordkeeping tools to the agenda.<sup>5</sup> While these tools are typically part of a full business skills training<sup>6</sup> for caterers, traders, and FBOs, SNV added this overview in response to caterer and farmer interest in shoring up their business operations.

After the presentations, caterers and FBOs split into breakout sessions for discussions about what they heard and how to adjust their requests/offers to meet market realities. Each group also identified existing barriers that currently prevent them from doing business with each other (see Table 1).

### **Identifying Solutions**

Coming out of the breakout sessions, caterers and FBO members identified three immediate solutions to the barriers identified:



Caterers resolved to procure commodities locally. They would buy foodstuff from farmers nearest to the schools at which they serve pupil meals. This helps hold down transportation costs and gives farmers access to their local school feeding programmes.



**Standardised measurements were set**, since little attention was given to standardization prior to the matchmaking event. They agreed the standard measures would be 100kg per bag of maize and beans, and 50kg per bag of processed rice. Adopting a standard measure is designed to harmonise data collection and ensure the quality and quantity of produce supplied.

# Table 1: Identifying Challenges: Results of Group Discussions at the Wa East Matchmaking Event

Diococolorio di ilio tta Edol filala ilitali.	
Caterers	FBO members
<ul> <li>High transportation costs from markets to schools</li> <li>Delay in GSFP reimbursements, uncertainty as to when they can pay FBOs and traders</li> <li>Cost allocated to feed each child against the high cost of food prices</li> <li>High interest rates</li> <li>Lack of effective collaboration among actors at the community and school level</li> <li>Ineffective School Implementation Committees</li> <li>Cooks who want pay raises due to rising cost of living</li> <li>Farmers unwilling to sell commodities to caterers on credit</li> <li>High commodity prices and a lack of any value (quality) addition at the community level</li> </ul>	<ul> <li>Inadequate storage facilities</li> <li>Low prices paid for commodities</li> <li>Uncertainty of GSFP as a reliable market</li> <li>High costs of farming inputs</li> <li>High bank interest rates</li> <li>Poor road networks</li> <li>Delay in payments for commodities purchased by traders</li> </ul>

For caterers, the recordkeeping tools ask caterers to detail the number of pupils per school; number of school days per term; name of each of their school's GSFP contact person; the menu followed each term; and crop purchased, quantity, price paid, date first used, date last used, and amount of food received and used from NAFCO. A second form for caterers enabled them to keep track of how much they have paid on instalment to suppliers and the balance due to each supplier. For suppliers, the recordkeeping tools ask suppliers to list crop sold, quantity sold, and price paid. A second form for suppliers enabled them to keep track of how much they have received on instalment payments from caterers and the balance owed to a caterer.

Through the PG-HGSF Project, SNV organises business skills training for caterers and, when relevant, traders. SNV trains FBOs separately, including record keeping in a suite of capacity-building activities for FBOs participating in business cases.



Farmers and caterers determined pricing points and credit terms. Throughout the day, they had heard market conditions, including supply and demand statistics; constraints faced by each party; and how bank lending programmes worked.

As a result of this open, transparent information, the caterers and farmers agreed to use percentages for pricing points and to develop a payment schedule. The FBOs initially asked for the prevailing price plus 25%; however, after a negotiation process, the two sides agreed to use the prevailing market price plus 10% on the day of the sale/purchase. For example, if 100kg of maize is sold at the prevailing market price of GHS 40, caterers will pay the farmer GHS 44 when GSFP funds are disbursed. The caterers agreed to pay the FBOs after GSFP funds are released through the District Assembly, not to exceed four months from the delivery date. The prevailing-price-plus-10% arrangement is a way to mitigate the effect of delayed payments to farmers by caterers, who essentially receive foodstuffs on credit until GSFP funds are released by the District Assembly. When the market prices stay stable, the arrangement not only covers the costs of the farmers, but also enables participating farmers to increase their income. The set interest rate is also favourable for the caterers, who would otherwise pay an average of 9.2–15.4% interest, depending on the crop and time of year, for goods bought on credit from traders.<sup>7</sup>

### Signing Memoranda of Understanding

The memoranda-signing day was held a week later on May 6, in order to accommodate participant schedules and travel logistics. Organised by the Wa East District Desk Officer and facilitated by an MOFA official, the event drew 35 caterers and nine representatives from four FBOs.

The farmers explained how their larger FBOs are divided into 72 small member organisations spread over the area, which was important for the caterers to understand since one of their challenges—and a goal they wanted to address—was lowering transportation and handling costs. Based on this



Matchmaking events allow farmers the opportunity to learn about the SF market

information, caterers signed a total of 39 MOUs with four FBOs. The MOUs specified the small member organisations that caterers could work with to reduce the costs associated with transporting and handling foodstuffs. The MOU signatures were witnessed by District Assembly and MOFA representatives.

The resulting action plan covered the immediate challenges identified during the matchmaking event as well as actions to ensure compliance with the MOUs signed. The MOFA and District Desk Officer agreed to monitor and contribute to the action plan, particularly how the MOUs were executed, to help ensure supplies are delivered by local or nearby farmers, and to monitor how operations proceed, checking in with SNV on a quarterly basis.

Following the 2013 matchmaking events, SNV organised two additional matchmaking events in Wa East, one in 2014 and one in 2015, resulting in a total of 77 new or renewed MOUs. As of May 2015, these MOUs have led to 16 contracts between 15 FBOs and 16 caterers, resulting in USD \$15,000 in sales.

<sup>7</sup> Sanogo, Ernestine and Wan Lee. Linking school feeding caterers to finance: Loan opportunities enabling caterers purchases from smallholder farmers, SNV, 2015.



### Two Years Later

SNV followed up with representatives from Wa East Farmers and Marketing Union and Bulenga Zonal FBO to trace the impact of the Wa East matchmaking events and to see if the resolutions made at that point, and the MOUs signed, led to greater farmer participation in the Wa East GSFP market.

### Wa East Farmers and Marketing Union

According to Justin Hogih, formersecretary of the Wa East Farmers and Marketing Union, the 2013 matchmaking events arrived just in time to introduce a new market



A caterer in the school store room

to the union's 661 farmers. At that time, the Union signed MOUs with 11 caterers to supply a total of 82 (100kg) bags of maize, 16 (100kg) bags of groundnuts, and 34 (100kg) bags of beans on credit (price plus 10%) at the beginning of each school term. "At the time of entering into the [MOUs], we did not store groundnuts and beans but we contacted our individual members who were ready to sell to caterers on the agreed terms." The MOUs would have generated a total value of GHS 15,902—USD \$8,181—for the union each term. "A very substantial amount," according to Hogih.

However, the MOUs did not materialise into contracts due to a lack of follow up. According to Hogih, "We did not see the caterers since [the event]...We were just waiting, thinking that the District Assembly Desk officer and MOFA officer who witnessed would make follow ups, call us together again for us to do the transaction, but it never happened." Hogih recommended that the Union focus on building relationships. "Despite that failure, we as a group and also as individuals are still ready to get into another relationship with the caterers because we would be happy to note that our children are fed with our own farm produce should the next term begin."

### **Bulenga Zonal FBO**

"Until the introduction of the programme by SNV and its partners, we never had any structural market engagement with any school feeding caterer," observed John Dramani, secretary to the KaaraSung farmers, a 15-farmer organisation within the Bulenga Zonal FBO. Following the matchmaking event, KaaraSung signed five contracts with GSFP caterers, four of which resulted in sales of 27 bags (100kg) of maize, 28 bags (120kg) of dry cassava, 11 bags (100kg) beans, six bags (100kg) of groundnuts, and 50 tubers of yams—a total value of GHS 9,080—USD \$4,672. With respect to the sales, Dramani noted, "[These] are very credible sales to start with and this entices us to want to do more."

However, not all contracts were filled smoothly. Kaarasung ran into difficulty holding one of the caterers to the agreed credit terms. "[The caterer] paid the principal cost within the agreed period but did not pay the interest of which we later had to pursue her to pay up," noted Dramani. A fifth contract didn't materialise because the caterer had an established relationship with a local trader. Nevertheless, the caterer promised to keep in touch with the FBO for future considerations.

Reflecting on his FBO's initial experience working with caterers, Dramani said, "So far, the relationships are still very cordial with the four caterers... Currently all four have cleared their debts and we are preparing to supply again should the next term begin." Dramani noted that the participation of government officials signing

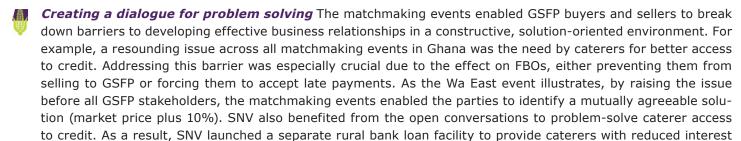
or witnessing the contracts, and also providing monitoring and evaluation to ensure both FBOs and caterers fulfil their obligations, "gives us maximum assurance and provides a good guarantee of payment by caterers."

With some early successes and the assurance of government parties, KaaraSung is now looking beyond sales to GSFP caterers. "To avoid the monopoly and to also avert the negative impact in the future, we are scouting for other possible market opportunities," Dramani said.

### **Lessons Learned**



**Matchmaking as a catalyst for change** Matchmaking events, particularly the inaugural event in each community, kickstart changes among the different actors in the GSFP supply chain: buyers and sellers meet, often for the first time, and initiate a discussion on transaction amounts, quality requirements, and business operations. Farmers learn about the size of the GSFP market and that smallholder farmer inclusion in the school feeding supply chain is a priority for GSFP, as well as some of the entrenched challenges to the GSFP system, such as caterer payments. With basic information about GSFP—such as the price allocated per meal—per pupil, farmers also learn that GSFP is a lucrative market for them. Negotiations on payment conditions also create a space for FBOs to compete in a supply chain traditionally dominated by traders, and give caterers additional suppliers to work with.



**Identifying areas for FBO improvement** Some FBOs—especially smaller, less experienced, more remote ones—identified and discussed internal weaknesses during the matchmaking. These included a need for better cash reserves, cash flow, or access to credit so individual farmers could meet their financial obligations while waiting to be paid by caterers. The farmers also agreed that they must establish relationships with nearby FBOs with which they could work to assemble the quantities required to fulfil caterers' contracts.

loans paired with building capacity in business skills and record keeping.

- **The value of including authorities** Including local government officials and community leaders in formal and informal ways during the matchmaking event was received positively by participants. These leaders are held in high regard, and their inclusion added emphasis to how important the programme is for everyone involved, as well as encourage active participation by stakeholder groups. As Justin Hogih remarked, "The participation of the District Assembly and the MOFA is reassuring."
- **Not a guarantee for joint marketing** Not all participating FBOs are equipped to mobilise or store products from individual members on a routine basis and, as a result, FBO members often chose to sell independently. The matchmaking event crystallised that when individual farmers sell outside of the FBO's channel, the organisation may have to forego large contracts with GSFP caterers due to product shortages; or it may have to buy outside its membership, sometimes at higher prices, to fulfil contracts. While FBO leaders recognised this weakness within their organisation, members continue to operate as individual commercial actors, a challenge that the matchmaking events are not designed to address, but needs further internal strengthening and discussion.
- **Engaging traders effectively** While most caterers work with traders, over half of the caterers participating in the Wa East matchmaking events did not have accurate contact information for their traders. SNV's matchmaking events are designed to support the effective engagement of traders to realise the best links between GSFP and farmers. Where trader participation has the potential to increase FBO and smallholder farmer involvement in school feeding, SNV promotes their inclusion in matchmaking events so they can make formal business connections with both caterers and local farmers. This does not necessarily mean that traders and FBOs will be in competition with each other. Traders tend to bulk goods in large quantities, have facilities to store goods, and



transportation means to deliver goods. Not all FBOs can provide these services. Increased market awareness among traders helps them to consider FBOs as potential new supply sources within their district. Where traders have overwhelming control of the GSFP market, SNV uses matchmaking events to help caterers consider other viable suppliers.



**Sustaining matchmaking events** The inaugural matchmaking events in each district would not have come about without SNV's financial and technical support, limiting the likelihood of the intervention to be scaled-up in non-PG-HGSF districts without outside support. To keep annual matchmaking events sustainable, SNV is equipping district representatives with organisational tools to support their management of the events beyond the duration of the PG-HGSF project. SNV is adapting the methodology of the events to streamline the activities, for example, by making the MOU review event the forum for additional matchmaking. Finally, SNV is also working with GSFP to insert matchmaking into the GSFP guidelines, which has the potential to bring such events to scale.



**Driving attention to public procurement markets** Market access interventions in Ghana are normally viewed to be private-sector driven, not public-sector driven. The private sector, often with the support of development partners, focuses on producer-processor or producer-exporter relationships, buyers that are more interested in cash crops, such as cocoa, shea, cashew, and exotic vegetables, than staples like rice and maize, and local vegetables. The Ghana matchmaking events highlight the attractiveness of linking staple growers to public service providers, relationships that could be replicated in other public food procurement programmes, such as those for prisons, hospitals, and military operations.

### Conclusions

Setting a policy objective on sourcing school feeding foodstuffs from local smallholder farmers to boost domestic food production is not enough to make it a reality, especially when the GSFP's structure and payment conditions do not cater to relationships between micro entrepreneurs and local producers. The policy objective is motivated by the government's desire to support smallholder farmer development and to increase food security, and economic growth; however, without a mechanism to introduce smallholder suppliers to GSFP buyers, the policy cannot contribute to these goals.

SNV Ghana's matchmaking events forge stronger business relationships between farmers and caterers within the local food supply chain for the school feeding market. Between August 2012 and May 2015, matchmaking events catalysed a total of 188 sales between GSFP caterers and 72 FBOs in 16 districts at a value of GHS 875,951 or USD \$226,064. In many cases, one did

not know about the other despite their existence within the same community or an adjacent community: of the 188 total sales, 117 were first-time sales between buyers and sellers. As a mechanism for breaking down barriers between caterers and local agricultural producers, the matchmaking events opened the GSFP

market to 1,380 smallholder farmers<sup>8</sup> and will continue to do so as the programme grows.

While a catalysing event, matchmaking is only one of many factors that can motivate FBOs to sell to caterers, and caterers to purchase from farmers. Beyond networking with potential buyers and sellers, participants in Ghana's matchmaking events must still address fundamental issues related to

"Overall, the matchmaking event is a very laudable approach to helping farmers get something valuable for their labour. It promotes the farmers' hopes and aspirations to increase food production in the district. The participation of the key partners gives the farmers a sense o f direction so we can channel our needs and grievances (such as having to extend credit to caterers) in the engagement."

—Justin Hogih Wa East Farmers and Marketing Union

their ability to enter into successful business transactions: FBO production, storage, aggregation, and marketing capacity; access to credit for both caterers and growing FBOs; and business skills. Other factors—such as the delays in funding for school feeding and the caterer model of pre-financing—represent formidable barriers to sales between caterers and farmers. Matchmaking events in Ghana foster a dialogue on these issues, empowering participants to reflect on the organisation of their own businesses and providing a venue for supply- and demand-side actors to devise mutually agreeable solutions to facilitate commercial transactions.



Farmer and caterer meeting near Karaga