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**Innovation, Investments,
Incentives and Impact:
What can rural women in Ghana
teach us about social enterprise?**

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Innovation, Investments, Incentives and Impact: What can rural women in Ghana teach us about social enterprise?

Yogesh Ghore and David Fletcher with Fati Abdulai

Table of Contents

1. Introduction.....	1
2. Action Research Methodology	2
3. Research / Implementing Partner WOM	2
4. What is Baobab and why is it significant for women?	3
5. Producer-Led Value Chain Analysis	4
6. From Analysis to Action: The Birth of a Social Enterprise.....	7
7. <i>Atarrah Ghana Limited</i> : applying the 5 I framework.....	10
8. Reflections, Insights and Lessons Learned	14
9. Conclusions.....	19
10. References.....	20
11. List of acronyms.....	21

1. Introduction

Food and nutritional security is one of the most pressing issues of our time, affecting communities globally. The continent of Africa is particularly vulnerable. Communities of small-scale family farmers continually take up the challenge of food production, and women especially have accepted the role of attempting to manage the food and nutritional security of their families. The enormity of the challenge has also attracted responses from all quarters including multilateral and bilateral agencies, national and local governments, non-government organizations, universities, research organizations and the private sector. On one hand, extensive research and development has been carried out from an endogenous development and food sovereignty perspective that tells us that indigenous food and farming practices contribute to communities' environmental, nutritional, social, cultural and spiritual well-being. The response has therefore been the mobilization of learning and practice for the revitalization of indigenous food systems. On the other hand, the continent is also witnessing massive urbanization and population growth. In response, investors in the agriculture sector is pressing for market-based solutions to the food security challenge. Led by major international agencies and donors, this response calls for a transformation of the agriculture landscape on the continent, to focus on the economics of increasing production, value addition and the 'business' of agriculture.

Although securing food and nutritional security is the ultimate objective, these two types of responses have evolved into their own ecosystem of actors, supporters and beneficiaries. Operating in different spheres, there hasn't been enough cross learning to overcome the inherent weaknesses in each of the paradigms. For instance, an endogenous food sovereignty approach has often been weak in learning lessons and developing pragmatic strategies that can improve rural farmers' livelihoods and economic well-being. At the same time, market-led development has often failed to consider rural farmers' world views, skills, assets, indigenous environmental stewardship and ownership over the development process.

How do these approaches work on the ground? What are the choices communities have to make to stay true to economic, equity and environmental criteria? How do communities deal with these issues? How can they be empowered with tools to look at these trade-offs and make informed decisions? Can the approaches complement each other and produce a win-win situation for the benefit of communities?

The Centre for Organizational Development and Indigenous Knowledge (CIKOD) in Ghana identified indigenous food value chains as a potential entry point for learning more about how to bridge the endogenous and market-led approaches. Working with the Coady International Institute and other partners a qualitative, participatory action research initiative, *Producer-led value chain development and indigenous food revitalization in Ghana*, was developed to bridge these seemingly discordant approaches in development learning and practice, to build the capacity of local partner organizations, and to support rural women farmers in two districts of Ghana. This action research initiative was designed to bridge the gap between value chain analyses, market linked development and food sovereignty concerns. It used a triple-bottom-line approach that considers and monitors economic, environmental and equity perspectives as the project evolves.

This paper looks specifically at baobab as indigenous food for the local community as well its economic potential for providing additional income to women who are the primary collectors of

this non-timber forest resource. The paper highlights the case of a social enterprise in the Upper East Region (UER) being developed by the Women and Orphans Movement (WOM) based on strengthening a producer-led value chain for baobab products for domestic as well as export markets.

2. Action Research Methodology

This paper is based on a collaboration between educator-researchers from the Coady International Institute, staff of the Widows and Orphans Movement (WOM), rural women in Upper East Region, Ghana and other stakeholders. The research initiative formally began in January 2016 with an intensive period to research and document the baobab value chain. This was done in a participatory manner with interviews and focus group discussions with key stakeholders by a team of Coady, WOM and CIKOD researchers, following capacity building on value chain analysis that had been completed earlier. As an iterative action research initiative, WOM then prepared a feasibility study / business plan strengthening a social enterprise that would produce and market baobab products, based on the value chain research. Through 2016 and 2017, WOM took the initiative forward and secured an investment to increase their productivity and enhance their marketing strategy. As educator-researchers from the Coady Institute we observed and monitored plans and implementation as they evolved, documented lessons learned, and coached and facilitated problem solving in the development of the social enterprise when possible. WOM were the key implementers and experimenters in the process and the Coady role was primarily on an ad-hoc basis from a distance or through annual or semi-annual monitoring visits. Our final monitoring visit was in August 2018, and we continue to learn from this initiative through informal relationships with partners. As this paper is being written in January 2019 it reflects more than a four-year evolution of a small social enterprise driven by a Ghanaian NGO for revitalizing indigenous food and promoting food security.

3. Research / Implementing Partner WOM

The research partner, WOM, was founded by Betty Ayagiba. After going through the trauma of losing her husband, and personally seeing the social and economic marginalization that widowed women face in Northern Ghana, she decided to act against it. She started organizing widowed women into groups to fight for their rights, and what started as an individual action soon became a wider movement. In 1993, the Widows and Orphans Movement (WOM) was founded as a nongovernmental organization with a mandate to help the most vulnerable and overlooked populations in Ghana (widows and orphans) through programs and processes to empower widows and orphans economically, socially and spiritually (Russell, B. et. al, 2017). WOM has expanded significantly over the years, and the organization now has over 7000 members, organized in over 100 groups in different trades of work and social activities. WOM remains a value-based organization striving for dignity of all in the society. Its current work can be categorized in three interconnected streams:

1. **Social protection and human rights:** WOM takes a rights-based approach to social protection of the most vulnerable groups in the society. The various activities include shelter and psychosocial support for women immediately after they become widowed, followed by their resettlement, securing government support, etc.

2. **Development programs:** interventions in health (HIV/AIDS and malnutrition), education and vocational training, farming to address food security and affordable housing. Along with supporting widows, WOM also runs programs to support orphans to go to school by providing logistics and paying school fees; helping them to acquire skills in dressmaking, carpentry, and other trades.
3. **Economic empowerment of women:** programs in this area include financial inclusion, income generation activities such as basket & cloth weaving, shea butter & groundnut oil processing, etc.

Within the economic empowerment programs, one of the value chains WOM became aware of in the past decade was that of baobab products. This value chain was unique as it represents an indigenous food item that supported both local food security as well as income for women. WOM wanted to better understand this value chain and its potential for benefitting rural women and to explore the possibility of a social enterprise.

4. What is Baobab and why is it significant for women?

Baobab (*andansonia digitata*) is an iconic tree throughout many parts of Africa and is common in the northern regions of Ghana, especially the Upper East Region (UER). Trees take up to 50 years to reach maturity and may live as long as 2000 years! In the UER the tree is known as “the tree of life”, as it has seen the ancestors and many generations go by. There are many traditional stories and proverbs that include the baobab tree, and certain trees have spiritual significance. For some people baobab is considered “the food of angels”; a home needs a baobab tree nearby for the family to progress. The trees are seen as an integral and interconnected part of the ecosystem, as home to migratory birds, shade for people and animals from the hot sun, and a source of flower nectar that bees process into honey. The trees are even linked to elephants as they play a role in the germination of baobab seeds.

Leaves from the baobab, and the fruit and fruit powder, are non-timber forest products that have been used as traditional foodstuff for generations. Often during the “lean season” soup made from dried baobab leaves is one of the only nutritious vegetable food available. Special soups are made from baobab for funeral celebrations, traditional medicines are made from the bark and the leaves and powder are known as a traditional appetite stimulant for children, pregnant women, and people who are ill. Seeds are sometimes eaten as a last resort. The seeds of the fruit have always had some limited usage, but are very hard and difficult to process and are often just thrown away. It is only recently that oil pressed from the seed has become a popular ingredient for cosmetics. Baobab fruit powder has also recently been identified as a “super food” high in nutrition with the result that demand has increased on the international market.

Traditionally women have had access and control over the harvesting and processing of baobab leaves and fruit pods (that contain the fruit pulp and seed). Therefore, there is supplementary income potential for women from these products during the dry season.

With the increased demand in recent years there is now the potential for a few buyers to work full time in the baobab value chain. For example, from one source we learned 250 tons of seed was exported from Paga district 2 years ago based on a specific order, and 20 tons of fruit powder (2 containers) had been sent each year of the previous two years.

WOM looked at environmental, economic and equity considerations in choosing to explore the baobab value chain. Environmentally the baobab is locally abundant, accessible, locally harvested, and all parts of the tree can be used sustainably. As a nutritious indigenous product with deep social, cultural and spiritual significance that women have access and control over to harvest freely, it meets many considerations of equity. There is also great potential from an economic perspective. There are opportunities for value addition, consumer awareness and demand creation in the local and national markets; a ready wholesale market for export; and the potential for providing additional income for women. WOM aims to capitalize on its diverse product line to supply a growing health conscious industry with baobab based products and use the revenues generated to sustain production. The baobab value chain includes: Baobab oil, pulp powder, baobab toffee, leaf powder, granules, and residue (which can be used as an alternative for animal feed).

5. Producer-Led Value Chain Analysis

Although WOM was working with baobab collectors for quite some time, a detailed value chain analysis was never conducted to identify key constraints the women face and the opportunities for value addition. Fati Abigail Abdulai, WOM National Director, was first introduced to the concept of value chain when she attended Coady's course on Livelihoods and Markets in 2013. "As a concept it attracted my attention and I found it a useful framework to look at the entire spectrum of activities. It also helped me think beyond income generation activities that we at WOM were promoting with the women, to think about graduating them to small and medium enterprises"(Abdulai, personal communication, 2018).

After going back to her community after her Coady course, Fati identified basket, shea butter, groundnuts, and baobab value chains that WOM members were engaged in. She started applying the value chain framework to critically look at various functions WOM was playing in these value chains and what needed to change.

As opposed to following a traditional value chain analysis as a stand-alone exercise, Fati and team followed a producer-led approach. The approach, developed at the Coady Institute, was first introduced to the WOM team at a workshop in Bolgatanga in February 2014. Complementary to the conventional value chain analysis, the producer-led process begins at the community level and the markets are explored starting with the immediate local ones. The process is highly sensitive to local circumstances, and is, in its very essence, "producer-led", and therefore the tools are adapted for each community according to its specific context and the nature of the value chain (Ghore, 2015). While the process was introduced in February 2014, it was implemented in several phases, both facilitated by Coady as well as undertaken by WOM team with local women producers.

Major findings from the value chain analysis:

1. Potential Products. While almost every part of the baobab tree is used by the local community traditionally, the three parts that show commercial demand were: Baobab powder, seed and leaves. These baobab products had social and cultural significance (as described in the previous sections), as well as income generation potential.
2. Growing International Demand. After the inclusion of baobab as a "novel food" by the European Union's Food and Safety Authority (EFSA, 2019), the international demand changed the face of the baobab market. There was growing demand for baobab powder

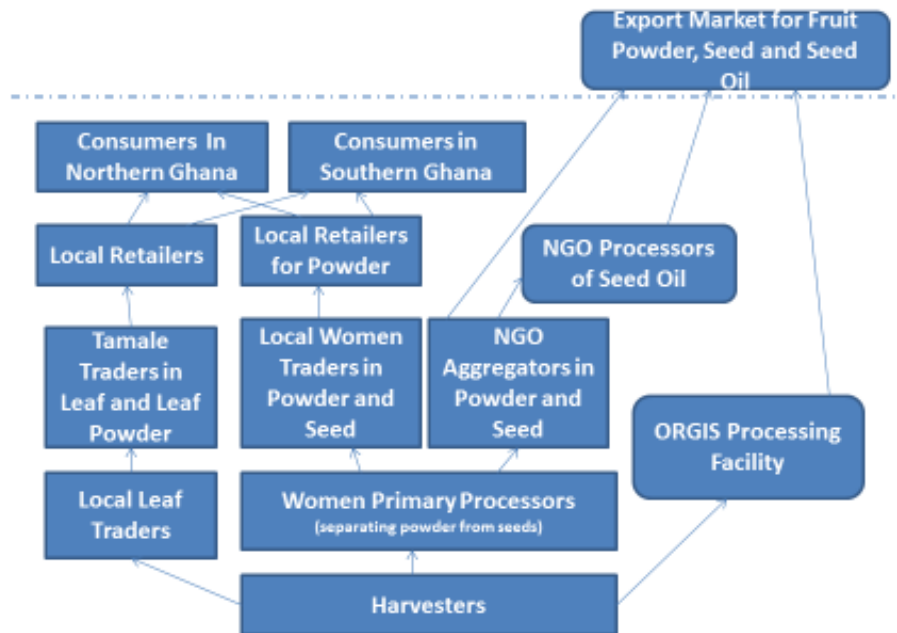
and oil in the export market, especially because baobab was now considered a “super food” with high levels of antioxidants and essential minerals including calcium, potassium, iron and magnesium, and vitamin C (PhytoTrade, 2019)..

3. Unappreciated and Untapped Local Market. The international demand raised awareness of an opportunity for increased appreciation and demand for baobab products in the local market – where traditionally baobab was a valued food stuff controlled by women. While the international market for baobab powder as a “super food” was growing, nationally many middle class consumers looked down on or avoided this traditional food except on special occasions. Baobab was taken for granted for certain recipes, but not seen as something beneficial. Promotion of this indigenous food was therefore an important aspect of the value chain; if it could be done internationally and perhaps it could happen locally as well. What is interesting is that there is an export market not only in Europe and America but also in neighbouring countries like Burkina Faso and Nigeria, but little demand within Ghana!
4. Geographic Markets. There are three major end markets for baobab products:
 - a) **Markets in Northern Ghana**: Strong seasonal market for fresh fruit and powder. The supply of powder was very high in local markets such as Bolgatanga and Yeluwongo, the town on the border with Burkina Faso. The powder was used in making special meals, nutritious juice and making ice cream. The powder was usually sold by market women in traditional bowls (weighing approximately 1.2 Kg of powder). The price during the season was 10 Ghanaian CDs per bowl. Similarly there was a seasonal market for leaves as well.

There was low awareness and market for the baobab oil in the Northern market centers, and therefore low or no local market demand for it.

Women played a leading role in this market right from collection of baobab fruits and leaves to the final sale to end consumers. However, there were issues around quality, consistency, lack of trust between the market actors, credit access and poor storage facilities at the local level (leading to wastage of the product). The trading relationships between various actors operating in this channel had a “market-based” relationship where no prior agreements were made and most of the deals happened at the market place, purely based on demand and supply. There was lack of trust between the actors and both parties felt cheated at the end of the transaction.

Value-Chain for Baobab Products



- b) **Markets in Southern Ghana:** In contrast to the Northern market, there was demand for oil in the South for cosmetics. However, there was more potential to increase this demand. The VCA process came across an untapped niche market for baobab oil and powder in South. Many local cosmetic manufacturers were not aware of the high quality and availability of the baobab oil.

Women continued to play a leading role in the harvest of the fruit that ended up in the Southern markets in various forms. There were women traders from the southern markets who came to buy baobab products from the markets in the north. The trading relationships were similar to the above (market-based), however there were some traders/buyers from the South who came and traded with a select group of Northern traders creating a “balanced relationship” with some trust in each other in terms of quality and price.

- c) **Export market:** This is the biggest market where the bulk of the baobab powder and oil gets channeled out of Ghana. With the strong international market for baobab as a “super food”, the export market had picked up in the previous four to five years. This market channel mostly relied on a few aggregators (NGOs/ exporters) who collected and processed baobab powder, seed and oil and export to mainly European importers. Some companies from Europe partnered with local organizations for procurement of baobab fruit. Rather than buying seeds and powder processed by women, they preferred to buy the whole baobab fruit in order to control the quality of the powder, and seed. These local organisations then hired local youth to collect these fruits from the trees. Similarly, there were a few Ghanaian companies that worked with community groups to buy the powder and seeds from them.

This, relatively new, channel is creating new relationships and governance structures. Although still evolving, there are three different types of relationships being developed: first, there is “horizontal integration” where NGOs are trying to bring groups together for aggregation, quality control and supply to the exporters; second, there are companies and NGOs working in a “directed” relationship where the company agrees to buy on the condition that the producers meet certain quality and quantity requirements; and third is an “integrated model” where a local company or NGO takes full control of the process and only employ the women as laborers.

From women’s standpoint, they primarily participated as baobab collectors in the channel, with a few working at the NGO processing facilities. While this channel had advantages in terms of increasing market demand, some control and decision making was being taken over by men and professionals, whereas in the other two channels all transactions appeared to be controlled by women.

5. Constraints. While there was growth in market demand for baobab products, constraints such as lack of local infrastructure for storage and primary processing, poor quality control, lack of credit available with various buyers at the time of harvest, and over harvesting/lack of awareness on sustainable harvesting all present concerns for longer term sustainability of this resource, and for the continued control of the process by women.
6. Growing Market for Natural Health Products. There was latent demand for baobab products, largely untapped, particularly in the Southern urban centers where capacity existed to pay for “natural-home-grown health products”. This was an area identified as an opportunity by women during various interactions.

6. From Analysis to Action: The Birth of a Social Enterprise

The growing demand for baobab products in the export market seems to suggest this is where one should focus one’s energy. A conventional approach to value chain development would prescribe strengthening the export market channel and creating better backward linkages for the exporters. In fact, this has happened with the emergence of local NGOs and companies creating “aggregation centers” during the harvest period. These centers buy the powder and seeds from women, provide quality control, package the product and send it to exporters. One large international buyer purchases entire pods from women through a local NGO, and then employs women in a closed facility to separate the powder and the seed. However, if one considers equity as an important criterion in the analysis it becomes clear such an approach reduces women’s role and control in the value chain, and therefore WOM decided to take a different path.

Following a producer-led approach, WOM put women at the center of the value chain and asked what interventions would benefit them the most. What would women do if they had to change outcomes in this value chain? Informed with the value chain analysis findings, WOM decided to focus on the domestic market, while still partnering with exporting institutions to maintain relationships and spread their risk.

The focus on the domestic market, however, required an entire new set of activities and investments.

Organizing: As mentioned above, at the time of writing, WOM had a membership of over 7000, but not all members worked on baobab. There were about 400 women (as head of the household) that WOM worked with who harvested, processed, or traded baobab products. Although these women members were part of the WOM network and were “organized” to fight for their rights, organizing them for economic purposes was something different and deliberate. WOM decided to organize the women into groups of 4-10 based on the products they specialized in. For instance, now there are 18 groups who only deal in buying baobab seeds, and they are given special training in quality control, packaging and handling. These groups are responsible for the procurement of seed for WOM.

Aggregation: Fati and team decided to fill the aggregator gap that existed in the value chain. The strategy that they had in mind consisted of three key elements: first decentralize the procurement as much as possible and bring the collection points closer to the women thereby solving the issue of access. Second, collect only through the specialized groups created for the purpose by empowering the group leaders with a cash advance and authority to make trading decisions. And finally have a very stringent check on quality. There were many issues with regard to quality that needed a lot of attention. Further, WOM started to buy as much powder and seed as possible through the groups, however faced challenges in terms of the lack of an on-site storage facility and credit.

Value addition: This is the area in which Fati and team decided to take a significant step forward. Given that most of the powder, seed, and seed oil was exported out of the country as a bulk commodity, very little was consumed within the country as value-added baobab products. WOM saw this as an opportunity and decided to take the risk of investing in value addition and marketing baobab oil to domestic buyers and consumers. The economic benefits calculated as part of the VCA process were making a strong case for this venture. For example, 25 liters of baobab oil sold to an export buyer gave WOM a total of USD¹ 142. If WOM processed this 25 liters into small bottles of 60 ML that sold for USD 2 each, it would make a total of USD 833! Costs would be greater in terms of bottles (416 bottles = 25 litres), marketing and labor costs, but there was certainly great potential for profit in selling locally. Realizing that profit, however, was easier said than done. The value addition required Fati and team to go on a whole new journey of discovering technology for oil extraction and filtering, finding the supplier of the machines, getting the machinery installed, acquiring the technical expertise to operate the machines,, packaging (including finding suppliers and raw material), branding, finding the right human resources, investing in their capacity building, and getting all the required paperwork done for this. This required investment in the form of time, energy and money.

Demand creation and marketing: Strongly connected to value addition is the creation of awareness and demand for baobab products within country. During the course of the five year engagement, Fati and team were been engaged in this task. They used a variety of vehicles to create this awareness ranging from working directly with cosmetic companies and salons,

¹ 1USD=4.95 Ghanaian Cedis exchange rate retrieved on January 30, 2009 from <https://www.oanda.com/currency/converter/> (This is the exchange rate applied all throughout the paper)

participating in the market fairs, working with retailers and using the network of family and friends to promote the products using social media.

Establishing a Social Enterprise. WOM had been established for over 20 years and had some involvement in income generating projects for their membership over the years. It was clear there was potential to supplement WOM member's income by promoting baobab. The growing export market also revealed by the baobab value chain research demonstrated the investment potential for a for-profit enterprise. The WOM team decided, however, that they wanted to start a social enterprise, as the best way to maintain their values of putting the welfare of marginalized women first and reaping the benefits of an efficiently operated enterprise outside the constraints of an NGO. They saw an opportunity in a social enterprise involving their membership and providing benefits to individual women with WOM taking on the risk for scaled production and organizing, aggregating and marketing products. These were things that individual women could not do themselves. The idea was that as the social enterprise grew it could become self-sustaining and eventually turn some profits back in to the operation of the social and rights programs of WOM.

The bulk of the above activities evolved over a period of five years starting with Fati's participation in Coady's education programs in the fall of 2013. The table below lists milestones that occurred in its development from an idea into a fledgling social enterprise and includes the kinds of engagement Coady had had with this initiative, as educators and as researchers.

Table 1: Timeline of Coady's engagement with WOM

Year	Milestones	Notes
2012	WOM selected as Coady partner organization for the EMPOWER project.	EMPOWER: A five-year capacity project on Women's Leadership for Economic Empowerment and Food Security in Ethiopia, Ghana & Zambia. WOM is selected as a partner for its work on the economic empowerment of marginalized women in Ghana.
2013	Fati visits Coady and participates in Livelihoods and Markets certificate course	Fati is inspired with the value chain concepts and seeks more support on an ongoing basis.
2014	As part of the EMPOWER project Coady offers a customized course titled <i>Building on Local and Indigenous Knowledge for community-driven value chain development</i> to WOM and other partners in Ghana organized at Bolgatanga (UER).	Fati co-facilitates this certificate with Coady facilitator Yogesh Ghore and a community elder Adissa Yakubu.
2015	Coady facilitators David Fletcher and Yogesh Ghore develop an action research project on indigenous food value chains in Northern Ghana	Baobab is selected by WOM as one of the value chains for research because of its economic value as well as for its social and cultural significance.
2016	Yogesh and David formally start the producer-led VCA process with the WOM team.	The team is instructed with the tools and then the team itself conducts the VCA. It investigates: the technological inputs to enhance seed oil production; the local national market for seed oil; packaging

	As a follow up activity to the VCA analysis WOM completes feasibility study and business plan to strengthen a baobab social enterprise.	possibilities and costs for various products; and urban demand for baobab powder and products both in the local markets, as well as in the wholesale markets and in supermarkets and other niche urban markets.
2017	<p>Registration of the Social Enterprise Atarraah Ghana Limited.</p> <p>Following the recommendation of the VCA process, and the business plan, Comart Foundation makes an investment of \$15,000 for WOM to set up a second oil press machine and a new filter machine.</p> <p>Monitoring / learning facilitation by David Fletcher</p> <p>Two St. Francis Xavier University (StFX) business school students Bailey Russell and Jacob Buffam, along with StFX Prof. Monica Lent spend two weeks with the Atarraah team to develop a marketing plan for them.</p>	A separate registration as a business is required because it provides legitimacy to the economic operations. It also helps secure bigger opportunities such as partnering with other private sector players, participating in trade fairs, and bidding for projects that ask or private sector companies, SMEs etc. Newer opportunities like the WFP are looking for private sector partners and products and indigenous companies.
2018	<p>Atarraah doubles its capacity in oil production and enters the domestic market. A marketing officer is hired</p> <p>Yogesh conducts wrap up visit in August 2018</p> <p>Fati visits Coady to attend another certificate course on facilitation and shares her learnings with Coady staff and fellow students.</p>	<p>A total of over 100 participants were at Coady when Fati was there. . Many of them are interested in her work on the baobab value chain. Their interactions with Fati lead to rich learning experiences.</p> <p>Atarraah is used as a case study in Coady's Livelihoods and Markets course with the support of the videos and stories collected during various stages of the VCA process.</p>

7. Atarraah Ghana Limited: applying the 5 I framework

Atarraah Ghana Limited as a social enterprise can be described and assessed according to five key parameters of Innovation, Investments, Incentives, Impact and individuals (Ghore, 2018). Under **innovation** we look at new ideas, processes, products and partnerships that the social enterprise came up with to solve an issue. Once finding a solution, what types of **investments** were required to make the innovation a reality? What type of personal contribution/ grants were received (were there investments from government, commercial investment etc)? How were these used? Social enterprises work in an ecosystem of actors with various interests. In this case, how did the social enterprise come up with **incentives** to motivate and work with different

actors? A key differentiator in a social enterprise is the social value it seeks to create. What was that social value, often described as **impact**, in this case and how do you measure it? And finally it is the ideas, vision and the leadership of the social entrepreneur that makes it all happen. It is that **individual(s)** that connects different dots to make social enterprise a reality. What were the characteristics and role of leadership in this case?

<p>Innovation</p>	<p>Value chain analysis: the value chain analysis was done as an ongoing process rather than a one-time activity. Using the producer-led methodology it was done with people who were going to use the results themselves, and who had deep understanding of the local context and realities.</p> <p>New Products: Although baobab oil was extracted and exported by some enterprises in UER, producing the oil locally and developing a local brand and market was innovative.</p> <p>Technology adoption: A new product line requires new skills and capabilities. While the technology for the oil press and filter was not new, its adaptation to the local context and to make it work in adverse circumstances was innovative. The use of technology for packaging, direct retail/telemarketing, and use of Whatsapp for marketing was also innovative.</p> <p>Improving Processes: Atarrah introduced many small improvements in various processes related to organising the collectors according to their skill levels, measuring baobab and in growing baobab. Atarrah started buying seeds as well as powder by weight rather than by volume (measured in traditional bowls). This simple, yet difficult to achieve, change resulted in increased profit of about 20% for the individual collector. Further, in order to address the long-term sustainability of the baobab tree, one solution that Atarrah intended to pilot was that of a “Baobab Garden”. The idea was to plant seedlings of baobab which would start producing leaves in four months’ time. These leaves could be used for powder making and should reduce the burden on the big trees. The big trees would be used for fruits.</p> <p>Decentralised procurement: In order to address the mobility issues for women, Atarrah facilitates decentralised collection, closer to the source. At the time of the study, almost all of the seeds and powder were stored centrally in the warehouse at Bolgatanga. The idea that Atarrah intends to implement is that of women-owned decentralised processing units.</p>
<p>Investments</p>	<p>Atarrah was officially registered in January of 2017. All the activities prior to this registration were done as part of WOM as an NGO. At the time of the registration no formal transfer of assets took place. The major assets that Atarrah was using, including the building that housed the processing machine, storage space for seed, powder and oil, all belonged to WOM NGO. Along with this Atarrah got access to WOM membership engaged in Baobab. Given that these assets were not formally transferred, the exact value of them was not available but this would be a significant first investment in the social enterprise that came from WOM.</p>

	<p>The second grant investment that came directly to Atarrah was from the Comart Foundation. A total of Canadian Dollars (CAD) 15,000 were granted by Comart for Atarrah to buy a new oil press machine and filter.</p> <p>EMPOWER project made investments in the capacity building of Atarrah team members, as did the marketing students and professor from STFX university.</p> <p>The Government provided access to trade fairs that helped in growing the awareness and customer base.</p>
Incentives	<p>Key stakeholders that Atarrah works with:</p> <p>Women collectors: Atarrah offered premium prices for the seed and powder. The prices were either at par or up to USD 0.60 higher than the market price.</p> <p>Atarrah group leader/buyer: Atarrah procured all its raw material from widows who are members of WOM and part of the trading group. It provided incentive of USD 0.60 per bag of seeds for the value they added in the form of grading, quality control, and aggregation.</p> <p>Atarrah Employees: Atarrah employed four full time staff in 2017 and five in 2018. It offered full time employment and attractive packages closely following the industry standards.</p> <p>Private Sector: Atarrah offered reliability in terms of consistent quality, quantity and timeliness to its buyers, both for the export as well as the domestic market.</p> <p>Donors: Donors such as Comart see the return on their investment in the form of change in women’s life; and the application of producer-led approach that they support elsewhere.</p> <p>Government: Atarrah partners with the government fairs and exhibition. This not only helps enhance their profile and outreach, it also helps government highlight innovative social enterprises it is supporting.</p>
Impact	<p>Individual women members: In terms of additional income from baobab, one clear addition was that of the income from the seeds. Previously these seeds were discarded. A calculation with a group revealed that on an average a woman made an additional \$30 a year from seeds. Similarly, the income from fruit and powder also increased. They reported that income from baobab now constituted 30% of their annual income. While the income increase is important considering the fragile livelihoods of the marginalized women, the most significant change came in the form of the recognition these members got from the community. The real impact was in the form of their own perception about themselves, and the perception of the others towards them.</p> <p>Atarrah: recognition as a social enterprise and a leader in the field of baobab production and marketing added to the profile of not only Atarrah but WOM as an NGO.</p>

	System: Slowly but surely the market for baobab was picking up locally. More companies like Atarrah were showing up.
Individuals	<p>Fati: While her mother established WOM as a respected NGO, it was Fati who came up with the idea of Atarrah and made it a reality. The clarity of vision, purpose, compassion, humble yet never-give up attitude, and strong business acumen is what Fati brought to the organization. It is her vision of making Atarrah a household name in Ghana that continues to inspire the team at Atarrah.</p> <p>Lovia: Fati had a great ally in the form of Lovia, a local young professional who can handle community organizing and cultural issues on one hand, and can negotiate hard with the buyers and retailers on the other. It is this combination of compassion for bringing social change for women, along with hard business skills was what made Lovia an asset for Atarrah.</p> <p>Women entrepreneurs: Women are at the center of this organization. Although still an evolving story, the women’s entrepreneurship and hunger to succeed is what will keep Atarrah going.</p>

Initial successes and challenges of the social enterprise journey

Considering Atarrah officially came into existence only in the year 2017, it is early days to assess success but it has made some initial breakthroughs. To begin with they have proven that top quality oil can be produced locally. They are achieving efficiency in oil extraction which is at par with the industry. This success with the technology has created a demand for raw material (seed). Atarrah was successful in organizing 18 groups which act as aggregators of seed and powder. The experiment with small specialized groups and training of the members was successful. The entry and demand creation in the local market for baobab power, candy and oil was another success that will drive future growth. Indeed, the combination of **organizing, aggregation** of the supply, and the **integration** of the value chain was critical for its success.

Financial statements of the first two years of Atarrah show that the company made profits in both years. In 2017, the total turnover was USD 22,655 and the profit was USD 7189.00. In terms of the sales in the domestic retail market and cosmetic companies, it sold 41% as compared to 59% to the wholesale export market. The turnover went up marginally in the year 2018 to a total of USD 24,318, however the profit was down to USD 2776. The reason for this dip was the change in the percentage sold to the domestic market which provided higher margins. The sales in the domestic market went down to 24% as compared to 41% in the previous year. At the start of the year 2018, Atarrah hired a marketing person specially to consolidate its sales in the domestic market, particularly with the cosmetic companies, salons, and through the social media. This person was hired at a competitive salary following the labor board salary recommendations. This appointment did not yield the intended results, however, and Atarrah decided to part ways with this professional. It was left with unsold inventory and had to revert to the wholesale market to save losses.

There have been other barriers along the way. While Ghana has made improvements in the “ease-of-doing-business” ranking (it ranks 114 out of 190 countries (Doing Business, 2019)), start-up companies like Atarrah continue to face challenges such as for registration, obtaining

credit, paying taxes, enforcing contracts and labour market regulation. To give one example, the rate of interest at the time of the study was in excess of 25%. For an organization like Atarrah to borrow money at this rate to finance its working capital, it would be hard for them to break even. They were able to break even in the first 2 years as they were relying on grants, or the NGO was cross subsidizing activities, or they were drawing on the previous year's revenue, and therefore there were no expenses for interest payments. However, once they expand they will need to borrow external capital. Atarrah has the capacity to process more oil but they don't have access to affordable credit to buy enough seeds.

Similarly, obtaining all the required **registrations and certificates** was another challenge. Atarrah had to obtain 6 different types of certifications and registrations (such as its certificate of incorporation, certificate to commence business, Food and Drug Authority (FDA) registration etc.) in order to start the processing of oil. While these are necessary from a compliance standpoint, it was the process for obtaining them that was a challenge. The time to comply ranged from 4 months to over 18 months, and direct costs incurred were between USD 60 to 484, with significant additional costs in terms of the time for personal follow up with the approving authorities. In other words, being a social enterprise did NOT have any advantages in the current ecosystem, rather it had to face similar challenges to any other SME, and sometimes more, due to the nature of the business and social purpose.

Finally, finding skilled human resources to work for Atarrah was a huge challenge. Fati considered Lovia key to the success of Atarrah but, going forward, finding more Lovias will not be easy. Atarrah tried to hire local people, and they tried to hire professionals but due to the location, salary packages, competition from high paying NGOs etc. they found it hard to retain people.

8. Reflections, Insights and Lessons Learned

Meeting the Triple-Bottom-Line and Finding Synergies between Market-led and Endogenous Food Sovereignty Strategies

This action research initiative evolved from a producer-led value chain analysis to the establishment of a social enterprise. It was designed to forefront triple-bottom-line criteria, and illuminate possible synergies between market-led and endogenous food sovereignty approaches. What lessons were learned?

Equity Considerations

The strong commitment to their founding values and the well-being of widows and orphans ensured that the WOM / Atarrah initiative maintained a focus on issues of equity. The organizing of rural women and mobilizers ensured women maintained some control of the value chain and decision making related to the social enterprise – although it was clearly coordinated by professionals. Enabling rural women to find appropriate ways to engage in the value chain, and knowing where they fit in that chain, built up their confidence and was described as an empowering process.

Working on creating supplementary income for women and strengthening sustainable livelihoods also had an equity payoff. Women's involvement and control over the harvesting was empowering and gave marginalized women recognition and respect in the community as they were not simply receiving handouts. The intimate links and synergies between WOMs work in advocating for women's rights, offering health and psychosocial support to widows and orphans, and looking at economic empowerment opportunities was appreciated.

In a context where many food security initiatives are focused on large scale, high input production of externally identified and produced seeds that are inaccessible and outside the control of marginalized women, this initiative also demonstrated equity by starting with a product that was traditionally accessible and controlled by women. Also the emphasis on indigenous, nutritious, culturally significant food stuff may also have helped to (re)balance the inequities sometimes found in the promotion of external "modern" diets increasingly dominated by imported foods.

Economic Considerations

From an economic viewpoint much was learned. Marginalized women's incomes can be increased by the harvesting and processing of baobab seeds that may previously have just been discarded. Efforts by a socially conscious NGO / social enterprise can provide better prices to women harvesters and keep money directly in women's pockets, while still meeting costs. Value addition can further enhance the income of women, and can theoretically provide the foundation for a sustainable social enterprise. The initiation, development and operation of a social enterprise is challenging, however, and without significant commitment, in-kind and material investment it is very difficult to start such an enterprise in the context of rural Ghana.

Entrepreneurial drive and risk taking are also essential to take an economic initiative forward. WOM made their intentions clear by setting up Atarrah as a separate social enterprise and worked hard to operate from a business perspective. Numerous times in the evolution of the enterprise it was investments and reinvestments in the value chain and the problem solving along the way to meet the demand of customers that kept the initiative on track.

Environmental Considerations

Baobab is a unique and culturally significant tree species in northern Ghana. As an iconic tree in the environmental ecosystem there is a great need to conserve and sustainably harvest baobab products. Of concern is that in recent years, there has been an increase in the demand for leaf powder which is driving the overharvesting of leaf and negatively affecting fruit production. What impact this will have on tree health and regeneration is unknown. People now are over-exploiting individual trees and are going deeper into the forest to harvest the fruits.

Some international companies with local partner organizations are procuring baobab fruit in bulk. Rather than buying seeds and powder processed by women, they prefer to buy the whole baobab fruit. They do so in order to control the quality of the powder, and seed, but this practice may lead to over exploitation of the resource. These local aggregator organizations hired local youth to get these fruits from the trees. The youth don't fully understand the conservation and sustainable harvesting practices and often damage the trees.

Women working with Atarrah don't allow people to cut baobab trees in their area. Trees were traditionally protected as a common resource, but are now seen as even more valuable to women for their economic potential. Women don't allow youth to take the fruits indiscriminately and are trying their best to protect the trees that provide them livelihood.

Unfortunately, the study did not come across any plantation of new seedlings. No organization was identified which was working on the conservation aspect of baobab trees. Atarrah once applied for an UNDP project through Government of Ghana with the objective of safeguarding the environment through enterprises but they were not successful. Atarrah wants to develop a small plantation of trees from which leaves can be harvested to protect the more mature wild trees, but this initiative is at a very preliminary stage. As the demand for non-forest timber products from baobab grows, women and social enterprises like Atarrah will have to become more vigilant about environmental impacts.

Market and Food Sovereignty Synergies

This initiative began with choosing an indigenous food to try and revitalize, completing and documenting a producer-led value chain analysis, and then investing in a social enterprise to integrate learnings from the value chain research into the revitalization of the indigenous food products.

Certainly by choosing indigenous products, and maintaining access and control in the hands of local women met some of the criteria of food sovereignty. By reminding ourselves of a triple-bottom-line approach throughout the value chain analysis and the whole initiative we also maintained some of the principles of an endogenous development approach. In the establishment of the social enterprise, and the work to try and make that enterprise economically viable there was the potential of focusing on only economic variables and indicators of success. For example, the value chain research pointed at certain economic considerations that could have been given priority if profit was the only thing being considered, and different decisions could have been made if a for-profit enterprise was being set up. Partners were clear, however, that their aspirations were for a social enterprise, a viable economic entity, but one that still put the well-being of marginalized women first. It was this commitment to both social and economic considerations that was strongest in the evolution of this initiative and it was demonstrated that there are ways to pursue both the benefits of market linkages and food sovereignty considerations for the benefit of all.

Hopefully, these general reflections and lessons learned will be useful for others working to implement a triple-bottom-line framework focusing on aspects of equity, economic and environmental considerations and to find synergies between market-led and food sovereignty considerations.

There were also specific reflections and lessons learned for key stakeholder groups: WOM and Atarrah, individuals such as Fati as a social entrepreneur and the rural women members of WOM and finally for the Coady based educator-researchers.

For WOM and Atarrah Social Enterprise

Innovators have the first mover advantage

Atarrah was a pioneer in setting up the oil processing unit in the UER. Rather than merely staying as an oil processor and supplier to exporters, Atarrah also created its own brand and got into the retail market. Atarrah established a market channel connecting rural women producers from the UER with urban consumers and institutions in the domestic market, both in the North and the South.

As a first mover, Atarrah was able to set some norms in the value chains. For instance, by building capacity of women collectors it was able to give them more control and power. Further, the creation of Atarrah brand and social enterprise raised the profile of both the social enterprise and WOM as an NGO.

Single vs multiple products?

From a social perspective, it makes sense to support members by purchasing multiple products. "If we don't buy these products from them, they will be forced to move to the south....we are keeping them busy and at home, safe." (Abdulai, personal communication, 2018). However from a business standpoint it is hard to enter into multiple value chains. Finding a balance is key here. At the time of the study Atarrah worked in three value chains: baobab, shea butter and basket weaving. They decided not to enter into any new value chain beyond this. Even in these value chains they have reduced their involvement to selected end products and interventions. In other words, they are trying to concentrate on fewer products, and focus on their competitive advantage.

Similarly, there is a balancing act in terms of accessing different markets. On the one hand you have the low risk, low margin wholesale market (export buyers and the cosmetic companies) offering a profit margin between USD 1-3 per liter. On the other hand more value addition and direct retail to customers increases the margin to USD 4-26 depending on the size of the bottle. But this also comes with certain risks. In order to stay competitive in the retail market and secure that kind of margin, you have to become an active market player.

Balancing social and economic objectives in the social enterprise

The initial thinking was that the social enterprise will generate enough financial resources to go back into the WOM NGO. But in reality the profit was too little to go back to the NGO. In fact the NGO covered the cost of Fati who devoted almost half of her time towards Atarrah.

Rather than looking at the social enterprise as a stand-alone organization creating economic and social value, what we have learned in this study is that we need to look at the complementary roles of the NGO (WOM) and the social enterprise (Atarrah) in creating a sustainable livelihood and dignity for marginalized women.

What this case tells us that both the NGO and the social enterprise bring a certain orientation and strength that is unique to that organization. For example, what Atarrah as a social enterprise has been able to do, the NGO alone was not able to achieve.

While WOM was trying to support women in their income generating activities, it was not reaching its full potential. The profit margins in the case of direct retail of oil were significantly higher than wholesale. But direct selling to customers required a professional business

approach which the NGO was not able to follow because of time, resources, capacity and other related issues.

Similarly, there are certain social issues that social enterprise can't handle alone. For example the issues of abuse to women can't be handled by the Atarrah staff. These are best handled by WOM, which over the years has demonstrated success in helping women secure their rights.

For Fati and rural women

What has changed for women?

The intangibles are more significant than the tangibles. While the social enterprise gave women financial leverage in the form of additional cash, what women valued the most, however, was the recognition, respect and power in the community. In the community the widow members were the face of the social enterprise. From the individual collectors' standpoint, they had to sell baobab products to these women which raises their importance in the community. Because of their initial economic success a group of Atarrah women were able to acquire a grinding mill in Dorunga. This was huge achievement from the point of view of a group of widows, so greatly marginalized in the local context.

How do you uphold the values on which you were formed?

There are certain things Atarrah can do to reduce its costs and increase profits. For example they can buy seeds at a cheaper rate from others in the community. But they don't do that because of their model: "we exist to support our members and hence we only buy from our members and offer them better prices." (Abdulai, personal communication, 2018). For Atarrah the value of the social enterprise is beyond profit making. Keeping with the same example, let's say they buy the seeds cheaply from open source, and make more profit in the process. They then redistribute that extra money to women or run social programs for them. This essentially means that it will do the same thing as WOM, the NGO! In that case WOM can write more grants, and there will be no need of the social enterprise? In fact, this is what was happening for many years. But there were some aspects of social empowerment that the NGO was lacking: keeping money in women's pockets as well as giving them that recognition in the community, which the social enterprise is doing so well. So the key learning here is that the changing context and market system may pull the organization in different directions but by defining its impact group and purpose clearly will help it sustain its mission. That is the reason whenever Atarrah hires new staff they always orient them on three things: economic, environment and social impact. "We never lose a focus of this. It's something we don't want to lose." (Abdulai, personal communication, 2018).

For action researchers

It's hard to be completely objective in the research when you are also involved in the capacity building/mentoring of the partner organization. The authors were engaged with WOM/Atarrah both as researchers and educators/mentors. Given that the producer-led approach was introduced by Coady, the initial analysis, thinking and decisions were influenced by the presence of the Coady facilitators. For instance, during the initial phase of the value chain analysis, the domestic market came up as an opportunity but given WOM's capacity as a new player in the market, a higher risk was placed on it. Therefore the key recommendation was to

strengthen the linkages with the export market. However, considering the participatory nature of the process and the fact that it was an ongoing learning process that went for over two years, the WOM team took ownership of the process and based on that took major decisions, such as that of entering into the domestic oil market later on in the process.

Therefore, a key lesson is to fully trust the process and go where the (community) energy is!

Most of the Coady classrooms consist of practitioners and community leaders operating in contexts not very different from that of WOM's. The WOM/Atarrah experience presented to the Coady participants as an evolving story, in the form of short videos and short cases/real life scenarios, of challenges connecting small producers to markets, and revitalizing indigenous food pathways. The participants found it easy to connect with practical real life scenarios no matter what the context was. Therefore the learnings from such action research projects not only benefit the partnering organization but many more through such sharing.

9. Conclusions

While it is a conventional food for the local community in Northern Ghana, baobab is novelty food for the export market. Now considered a super food with exceptionally nutritious levels of antioxidants and essential minerals, the international demand has changed the face of the baobab market in recent years. At the same time, it has created an opportunity for increased appreciation and demand for baobab products in the local market – where traditionally baobab has been a valued food stuff controlled by women. Our study finds that while market opportunity exists both in the export as well as domestic market, there are implications for local consumption, conservation of the trees, and women's control for each of those market opportunities. With the increase in export, women are witnessing lower consumption of baobab powder at the household level leading to an increase in the consumption baobab leaves as a substitute for powder. This has led to premature harvest of leaves which in-turn affects the fruit production. Further, the growth in the export market has seen entry of men and youth in the value chain that was traditionally controlled by women. The youth, who are often hired at low wages to harvest fruits, don't fully understand the conservation and sustainable harvesting practices and often damage the trees.

In addition to looking at the issues in the baobab value chain, the study also looked at the journey of a social enterprise trying to address some of the issues women were facing in this value chain. Incremental innovations in measurement, value addition, packaging, marketing etc. saw benefit in the form of increased income for women, but it was the increase in women's confidence as entrepreneurs, and recognition and respect in the community that women valued the most. As an indigenous social enterprise, Atarrah shows some initial success on the triple bottom line concept, however the existing ecosystem needs to evolve and respond to the needs of such local enterprises in order for them to become a household name in Ghana.

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11. List of acronyms

Atarrah: Atarrah Ghana Limited (a social enterprise)

CAD: Canadian Dollars

CIKOD: The Centre for Organizational Development and Indigenous Knowledge

Coady: Coady International Institute

EFSA: European Food Safety Authority

FDA: Food and Drug Authority

EMPOWER: Women's Leadership for Economic Empowerment and Food Security in Ethiopia, Ghana and Zambia

NGOs: Non-Governmental Organisations

SMEs: Small and Medium Enterprises

UER: Upper East Region, Ghana

USD: United States Dollars

UWR: Upper West Region, Ghana

VCA: Value Chain Analysis

WFP: World Food Program of the United Nations

WOM: Widows and Orphans Movement

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