HELP TOOLS AND INVESTMENT POTENTIALS OF WHEAT BUSINESS IN GHANA.
CASE STUDY: OLAM, GHANA

Business Economics and Tourism
2013
<table>
<thead>
<tr>
<th>CONTENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>FIGURES</td>
</tr>
<tr>
<td>TABLES</td>
</tr>
<tr>
<td>Abbreviations and Acronyms</td>
</tr>
<tr>
<td>Acknowledgements</td>
</tr>
<tr>
<td>1. INTRODUCTION</td>
</tr>
<tr>
<td>1.1. Key definitions and Limitation of the study</td>
</tr>
<tr>
<td>1.2. Research question and research objective</td>
</tr>
<tr>
<td>1.3. Positioning of the studies</td>
</tr>
<tr>
<td>1.4. Contribution of the studies</td>
</tr>
<tr>
<td>1.5. Structure of the studies</td>
</tr>
<tr>
<td>2. LITERATURE REVIEW (GHANA)</td>
</tr>
<tr>
<td>2.1. Brief History</td>
</tr>
<tr>
<td>2.2. Market Analysis</td>
</tr>
<tr>
<td>2.3. Supply and demand</td>
</tr>
<tr>
<td>2.4. SWOT analysis</td>
</tr>
<tr>
<td>2.4.1. Strength</td>
</tr>
<tr>
<td>2.4.2. Weakness</td>
</tr>
<tr>
<td>2.4.3. Opportunity</td>
</tr>
<tr>
<td>2.4.4. Threats</td>
</tr>
<tr>
<td>2.5. Porter’s Five (5) forces</td>
</tr>
<tr>
<td>2.5.1. The bargaining power of suppliers</td>
</tr>
<tr>
<td>2.5.2. The bargaining power of buyers</td>
</tr>
<tr>
<td>2.5.3. The threats of new entrants</td>
</tr>
<tr>
<td>2.5.4. The threat of substitute products</td>
</tr>
<tr>
<td>2.5.5. The intensity of competitive rivalry</td>
</tr>
<tr>
<td>3. THEORITICAL IMPLICATIONS</td>
</tr>
<tr>
<td>3.1 New markets entrants</td>
</tr>
<tr>
<td>3.1.1 Geological Factors</td>
</tr>
<tr>
<td>3.1.2. Trade Barriers</td>
</tr>
<tr>
<td>3.1.3 Incumbents Resistance</td>
</tr>
<tr>
<td>3.1.4 New Entrants Strategy</td>
</tr>
<tr>
<td>3.1.5 Routes to the Markets</td>
</tr>
<tr>
<td>3.2 Competitive Rivalry</td>
</tr>
<tr>
<td>3.3 Buyer power</td>
</tr>
<tr>
<td>3.4 Supplier power</td>
</tr>
<tr>
<td>3.5 Product and Technology Development</td>
</tr>
<tr>
<td>3.6 Glocalisation of the sub-Saharan Markets</td>
</tr>
<tr>
<td>3.7 Principles of successful brand management: art, science and craft</td>
</tr>
</tbody>
</table>
4. METHODOLOGY OF THE STUDY ................................................................. 37
   4.1. A survey on wheat buyers in Ghana .................................................. 37
       4.1.1. Wheat consumer profiles ......................................................... 38
       4.1.2. Food habit and wheat consumption ......................................... 44
   4.2. Survey on business experts ............................................................ 50
5. CONCLUSION .......................................................................................... 54
6. REFERENCES ......................................................................................... 56
7. APPENDICES .......................................................................................... 58
<table>
<thead>
<tr>
<th>SYMBOLS &amp; MEANINGS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ROI</strong></td>
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<td><strong>R, M &amp; B</strong></td>
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<tr>
<td><strong>U.S.A</strong></td>
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<td><strong>GHACEM</strong></td>
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<td><strong>SSA</strong></td>
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<td><strong>AU</strong></td>
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<tr>
<td><strong>SWOT</strong></td>
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<td><strong>VAT</strong></td>
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</tr>
<tr>
<td><strong>PESTLE</strong></td>
</tr>
<tr>
<td><strong>UNECA</strong></td>
</tr>
</tbody>
</table>
FIGURES

Figure 1  TOP U.S PRODUCING WHEAT STATES.........................................17
Figure 2  DEMAND AND SUPPLY CURVE.................................................19
Figure 3  GHANA’S INFLATION RATE.......................................................20
Figure 4  PORTER’S FIVE FORCES MODEL..............................................24
Figure 5  LOCATIONS OF RESPONDENTS FOR CONSUMER SURVEY ON
           WHEAT CONSUMPTION AND ACCEPTABILITY..............................41
Figure 6  GENDER PERCENTAGE OF QUESTIONNAIRES GIVEN IN
           GREATER ACCRA REGION............................................................43
Figure 7  GENDER PERCENTAGE OF QUESTIONNAIRES GIVEN IN
           WESTERN REGION........................................................................43
Figure 8  AGE GROUP OF RESPONDENTS..................................................45
Figure 9  OCCUPATION OF RESPONDENTS...............................................47
Figure 10 ANNUAL INCOMES OF RESPONDENTS........................................49
Figure 11 TOTAL AVERAGE RATE OF FOOD CONSUMPTION BY
           RESPONDENTS IN GREATER ACCRA AND WESTERN REGION.....50
Figure 12 FREQUENCY OF WHEAT CONSUMPTION.....................................51
Figure 13 PLACES WHERE CONSUMERS PURCHASE WHEAT.......................53
Figure 14 SIZE OF WHEAT SOLD IN PACKS.............................................54
Figure 15 PROFESSIONAL BACKGROUND OF BUSINESS EXPERTS
           SURVEYED..................................................................................56
TABLES
Table 1  TYPES OF WHEAT AND PLACES GROWN........................................11
Table 2  SUPPLY CHAIN AND DEMAND CHAIN........................................18
Table 3  MARKETING AS AN ART, CRAFT AND SCIENCE..........................38
Table 4  AGE GROUP OF RESPONDENTS...............................................44
Table 5  EDUCATIONAL LEVELS OF RESPONDENTS.................................46
Table 6  OCCUPATION OF RESPONDENTS............................................47
Table 7  ANNUAL INCOMES OF RESPONDENTS........................................48
Table 8  TYPES OF GRAINS CONSUMED...............................................49
Table 9  FREQUENCY OF WHEAT CONSUMPTION....................................51
Table 10 PLACES WHERE CONSUMERS PURCHASE WHEAT..........................52
Table 11 SIZE OF WHEAT SOLD IN PACKS............................................53
Table 12 TYPES OF IMPORTED WHEAT................................................57
ABSTRACT

The purpose of this study is aimed at investigating the business viability of the investment potential of wheat business in Ghana. Wheat is one of the oldest and most commonly consumed cereals in Ghana. Wheat is sold in Ghana mostly unpacked for the consumption of all. Unbranded wheat sold at the market leaves lots of doubt about its credibility and the origin of the cereal. This research presents ways in which business investors can reap the full benefit of branding and extending the market communication mix of the food and agriculture industry with the aim of attracting more locals to adopt wheat as a staple food.

The research is made on business expectations and prospects to reveal the current situation present in the industry with regards to the consumption of wheat. Help tools are given, this serves as a yardstick, which in turn aids investors towards branding the cereal by establishing a trademark among others to satisfy the consumer at a profit. This material also serves as a guide book for an entrepreneur or investor whose target is to brand the cereal and expand the market communication in other sub-Saharan regions.

Key words
Entrepreneur, Strategic Business Unit, Wheat Business, Market Communication Mix.
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I am making this project not only for marks but to also increase my knowledge.

GOD RICHLY BLESS YOU ALL.
1. Introduction

Wheat is considered as one of the most common cereal present in most third world countries, which Ghana is a part of. Wheat is mostly sold in Ghana unpacked to the indigenous people. This practice leaves much to be questioned. Unpacked wheat carries no identification stating for example the origin and chemical composition together with instructions on its usage. Most wheat sold in Ghana is unpacked, which opens a business opportunity for investors to penetrate into such industry. Litigations on the cereal are unfounded since the availability of brand awareness is little known with regards to sales made. Research shows that Ghanaian inhabitants brace the usage of wheat as playing a major role in the daily livelihood of an average income earner. Ghana has a rich history which is similar to other West African countries. Food, clothing and beliefs are common amongst people in the Sub Saharan region. Packed wheat is imported mainly from the Canada and U.S.A and is sold at a higher price in the region. An average bag of wheat per kilo sold in Europe e.g in Finland, (Hot Curry Market, Vaasa) costs 4.5 euros, the same product imported to Ghana costs 10 Ghana cedis. This result shows that the local inhabitants are liable to purchase the same amount of kilo per wheat equivalent to the price sold in Europe.

Andrew Washington et al of Southern University in their research "The derived demand for imported wheat in Ghana" write that economic reforms in Sub-Saharan Africa (SSA) are changing the perception international businesses have about the potential for this region to be economically profitable. This is gradually leading the continent to be more economically viable. He recognizes the removal of exchange controls, liberalization of investment regimes, and privatization of state owned industries, elimination of subsidies and price controls, and finally instituting tighter government discipline as factors that are paving way for new businesses to be established in the Sub-Saharan region. The research revealed the replacement of foreign developmental aid to direct foreign investment as one single most important factor. Nigeria is known to be the biggest importer of wheat with wheat importation from United Sates whilst Ghana with a lesser population imports wheat mainly from Canada and at times from India (source: http://www.irinnews.org/report/96546/).

Wheat that is imported in the Sub Saharan region usually is not processed into its finest state and is usually packed in 30 kilogram silos. This type of wheat is mostly known to have lots of husk which makes it hard to digest. In the latter part, a research will be conducted to see the
business potential of branding or importation of a more refined, and branded wheat for the acceptability and consumption of locals in Ghana and the sub-Saharan region.

Ghana has a rich agricultural land and climate but not well enough for inland cultivation of the cereal. This is because the cereal grows best in dry, mild climate, climates that are too hot or too cold ruins development of the crop. The Prairies located in North America is known to have a good climate suitable for the cultivation of wheat. Ghana’s hot climate makes it less conducive to cultivate the cereal. It has two weather climates namely the rainy season and the dry season. In the rainy season, temperature averages 18 degrees Celsius whilst temperature plunges to a record 45 degrees Celsius in some northern parts of the country. Rains are severe in the forest region and lighter in the humid parts of the country.

Ghana is the world’s third largest exporter or cocoas after Cote Devoir and Indonesia (source: http://top5ofanything.com/index.php?h=c60de433). Over 60 % or its inhabitants practice agriculture as a source of livelihood of which most practices are peasant farming. Most farming activities are intended to feed individual household, this explains why there are more importation of agricultural products which in turn has affected the country’s balance of trade.

Cheap labor coupled with a rising level of literacy amongst people aged 18-45 is slowly placing the Ghanaian economy on the world radar. The recent discovery of oil in 2010, and an increasing mining of natural resources including gold, diamond, bauxite, manganese, to mention but a few is steadily raising the per capita income of the country. Ghana is a commonwealth country which was colonized by Britain. It speaks English as an official language and practices common law in the society.

Ghana has experienced periods of political instability in the past and has afterwards enjoyed democracy with a successive 5th republic government. Ghana has seen an increased advancement in technology over the past decade with introduction of more computer based education. The fifth (5th) republic government has introduced educational subsidies aimed at educating and promoting entrepreneurship, local enterprise expansion amongst other things. This offers individuals and cooperate bodies an opportunity to improve on their system of farming, capital or access to finance as entrepreneurs. Lastly the benefit of government programs of tax reliefs accompanied with various benefits. The intention of such programs is to encourage individuals or companies to invest in the country. A more liberalized government has privatized some governmental institutions with a purpose of creating a more competitive environment in the country.
The success of expanding the sale of wheat brand is mostly measured by the quantity of products that are bought in the market. Certain regions such as the Northern region, Upper East Region, Upper West region, Bolgatanga etc. may be slow to accept innovation and healthier life living. This is because of a low income level, choice of interest, and difference in culture, which inhibits introduction of newly improved products. Currently, Ghana has three (3) industries that process wheat locally for distribution. OLAM Ghana recently built a third factory aimed at further processing the cereal for sale on the market. Comparatively, the consumption of the cereal compared to rice is fast declining calling for a more extensive marketing communicative mix to increase awareness on the benefits of it usage. Currently, UNECA together with the African Union is collaborating in establishing a free trade area that will enable West African states to conduct business freely across borders (http://www.uneca.org/sro-wa). This study measures the business potential of establishing a market for wheat consumption in the country. The study also analyses the market trend with more focus on establishing long term business opportunity of re-branding and the distribution of wheat in Ghana and the sub-Saharan region at large.

Market Opportunity is a potentially favorable condition in which a business can capitalize on changing trend or an increasing demand for a product by a demographic group that is yet to be recognized by its competitors (www.investorwords.com). In order for a company to realize its market potential, the company has to first know who its potential customers or prospects are, the size of the market under consideration, the exact needs and wants to be met, and the an evaluation of the resources that it intends to use in satisfying the market niche. Another area that a company needs to research is the potential market share of the product to be introduced in the market.

Market share can easily be understood by the percentage of the total sales of a market attributed to a product or service that goes to a specific company. A clear example can be made of Coca Cola Company in Ghana which statistics reveal to have over 95% of total sales of carbonated soft drinks in Ghana (source: modernghana.com). In order for a company to be successful, it also needs to know the market trend of the industry.

The market trend of an industry gives an overall direction of trading in a broader market on either a short term or long term basis. An Uptrend is known to be a trend that moves higher and vice versa. A short term cycle usually is encapsulated in a long term cycle; this can be compared to the vision and mission statement of a company. A long term cycle consists of a
series of uptrend and downtrend seen in a shorter-term. One single most important way to predict market trend is gathering mostly secondary data about the performance of a market. Advancement in technology and changes in customer buying behavior makes the determination of market trend a force to reckon with.

1.1 Key Definitions and Limitation of the Study.

Market Targeting involves segmenting markets by identifying opportunities. It is incumbent upon the firm to decide how many markets it intends to satisfy. In targeting a market, the firm has to take into consideration the segment size and growth, segment structural attractiveness and compare it with the company’s objective and resources. Kotler et al, identifies the need for a company to collect and analyze data on current sales, growth rate of the industry and the expected profitability of the various segments. Due to the heterogeneity of the Ghanaian market, an investor who plans on establishing a wheat industry has to differentiate the market in which it aims to satisfy a niche market.

Differentiated marketing will allow the companies use a particular marketing mix to satisfy a particular segment of the market. An example is shown in the diagram below.

Source Market Coverage Strategy; Kotler and Armstrong
1.2 Research Question and research objective

The objective of this research is to identify and determine the market viability of branding wheat in Ghana. It points to the infusive nature of establishing a business in the Sub-Saharan region with more focus on Ghana. This thesis encourages the re-branding of imported wheat by encouraging entrepreneurs, individuals or companies to invest in the sub-region by extending their marketing communication mix on the product. Branding of wheat will raise the standard of living of an average Ghanaian, this is because improvement in health increases life expectancy rate whilst reducing death rate. There is creation of jobs, market communication extension requires more professionals on the marketing field to carefully execute the company mission and vision, and this will reduce the unemployment rate currently present in the economy. Among other things, the following research questions are asked in this study:

a. Analysis of the market potential for wheat business in Ghana.

b. Analysis on the investment potential for a wheat business in Ghana.

1.3. Positioning of the study

The positioning of this study in drawn in two parts, the theoretical study and the empirical study. The theoretical approach focuses on using the concept drawn to explain the topic above. I enact to use SWOT analysis, PEST analysis, Demand and Supply, Porters` Five forces analysis. Some concepts will be explained briefly whilst others will be used throughout the theoretical parts.

In the empirical parts, a few theories will be used since this will allow the use of qualitative and quantitative methods to collect data, evaluate and analyze.

With the use of questionnaires, focus will be given to Ghanaian entrepreneurs e.g., OLAM GHANA LTD who imports most of the product consumed in the country. The results of the questionnaire will give the entrepreneur a fair idea on the prevailing market conditions and suggest ways on how to expand the wheat business by re-branding and to take advantage to the stress free business environment that the country is currently enjoying.
1.4. Contribution of the study

The study research is aimed at contributing to business potential of and investment in wheat in the sub-Saharan region with more focus on Ghana and the sub-Saharan region. The availability of first-hand information to entrepreneurs and investors who seeks to re-brand wheat in the region is readily made available.

This topic was chosen because of little or no existence of information on wheat in the sub-Saharan region. It is common to find studies generalized in the agriculture businesses in the region. After a thorough research, it was found that no researcher has focused much attention on developing the fundamentals of this topic. The provision of generalized information on developing the agri-business with no specifics into particular areas makes it hard for investors to know the exact advantages and disadvantages of focusing on a particular agricultural business. A broad research revealed that few researchers have developed specific on investing in branding wheat in the sub-Saharan region. With little or no interest, the government moves their attention to areas where researchers have explored ways of exploring or investing in such areas. When little is known, governments are reluctant to introduce policies that best fits the industry; this goes a long way to affect the standard of living of the inhabitants. Pestilent problems such as diseases, malnutrition among other things become a phenomenon of the present.

Since time immemorial, Africans has been known to consume more finished goods imported from the western countries and not vice versa. Ranging from second hand clothing to highly intoxicated drugs, the continent is gradually becoming a dumping site for goods in the western world. This problem is as a result of political, economic, social and technological factors that are less developed on the continent. Although the continent is gradually gaining recognition as a business destination, there is more room for improvement since high investment policies and a conducive environment in other continents makes investors invest in businesses outside of Africa. One simple most important factor why investors need to focus on Africa is the availability of cheap labor and an infant and ready market eager to try any new brands in the market. A policy without development of infrastructure is a nine day wonder. The government should endeavor to put in infrastructures that with entice investors to moving into the continent on a long term basis. Privatization plays a major role in developing the sub-Saharan region. Government can set up wheat processing industry in Ghana and sell stocks to be run by shareholders or privatize such business to foreign
investors who have the capacity of soaring the company into greater heights in a competitive business environment. This thesis is structured into a theoretical and a practical part. The theoretical parts uses primary and secondary research conducted by other researcher in finding solution whilst the practical part collects quantitative and qualitative data by use of questionnaires and structured interview in bringing to the entrepreneur the very best of information.

**Theoretical Contribution**

- The topic is broad calling for more research to be made in the near future; it is therefore my priority to carry the research to the master level where it will be further developed.
- Little is known about the research topic that is why few or no researchers have developed this topic before me. The research is not 100% accurate but reveals the real happenings in the Ghanaian business environment which is similar in most sub-Saharan countries. This also serves as a tool to be used when planning to develop wheat business in the sub region.

**Practical Contribution**

- The parts reveals the mind set of investors and what consumers or buyers expect from the sale of wheat in such region with a more focus on Ghana. The introduction of branded wheat in Ghana stand to reap lots of benefits such as high market share, high profits as a result of more purchases and the possibility of a brand becoming a house hold name.
1.5 Structure of the studies

The structure of this study is as follows; the first chapter contains the introduction, key concepts and limitations of the study, research questions and objectives, positioning of the study and the economic importance (or contribution of the study). The second chapter consists of literature review, structure and the implications of the theoretical framework. The third chapter consists of the literature review from the objective set in chapter one, hypothesis and/or proposed development. The fourth chapter provides insight into the nature of the method or the data collection. Finally, the fifth chapter summarizes the main findings of the study and gives an overview of the recommendations of the study at present and for the future.

**Chapter 1 Introduction**

Key definitions and Limitation of the study, Research question and research objective, Positioning of the studies, Contribution of the studies and Structure of the studies

**Chapter 2 Literature Review**

This chapter gives a brief history of Ghana, the supply and demand chain, SWOT analysis of the market, uses the Porter’s Five Forces to describe the business environment, shows the current Price trends, Market analysis and Regulations on business trade in the Ghana.

**Chapter 3 Theoretical implication**

It shows the business environment of new market entrants, the competitive rivalry, the buyer Power, Supplier Power of doing business in the sub-Saharan region
Chapter 4 Methodology of the study

The practical session of the research conducts, reveals, and evaluates a survey on wheat buyers in Ghana and also analyses a qualitative research on business expects on Shoprite.

Chapter 5 Conclusion

This gives general information on Ghana and a further watch on the topic under discussion. It also makes a proposal on further studies to the conducted on the same topic.
2. Literature Review

The aim of the literature review is to give an overview of the market potential and the investment possibilities of the product (wheat) under discussion. Discussion of this literature will give as theoretical understanding combing earlier other researches. This research is divided into two segments. The first part reveals the market capabilities whiles the second part reveals the investment capabilities of the product.

Market Potential

According to Kotler and Armstrong (ninth edition), international markets can be segmented on the basis geographic, economic, political, cultural among other factors. On the basis of geographic, inter market segmentation includes the size of the market, location of the market, etc. Economic segmentation includes the buying power of the consumer whilst cultural segmentation includes the choice of product which the customer buys. For example, in conducting a survey on the buying patterns of a product (wheat), it is necessary to consider the age and sex difference. Large group needs to be divided into strata where appropriate questionnaires can be used in obtaining relevant information for the research.

Yurchisin et al (2004, p.291) states that "compulsive buyers are individuals who experience and routinely act on powerful, uncontrollable urges to purchase". The usage of wheat in Ghana and the sub-Saharan region can be likened to a compulsory buying behavior because of the need for the product daily. The focus of Yurchisin’s research compared to this research is to identify what consumers buy based on for example an apparent and product involvement, perceived product status. Wheat is accepted widely across Ghana and other sub-Saharan countries as a main source of food. Segmenting market in Ghana by regions requires a single or more market mix to meet the target audience since wheat is accepted by most cultures nationwide. The business of segmenting the market is focused on upgrading the value of wheat and an extension in the marketing communication mix of the product sold in the country. Based on segmentation, wheat can be branded and produced into more fine grains targeting households with a lower, middle or higher status. Accra, the capital town and other surrounding cities and its inhabitants have a high level of income. It means that people in the region are more likely to adapt fine wheat for household consumption and vice versa.
The adoption of wheat as a major source of food can be dated back to the late 1980’s when Ghana as a country experienced a great famine. Wheat was mainly used to produce bread and pastries. This explains the importance of the product in times of need. Since then, the consumption of wheat has become popular amongst inhabitants in the country.

Andrew Washington (Southern University) et al, questions "the effect of demand of U.S wheat as against wheat produced from other countries with specific goals on econometrically deriving the demand for imported wheat in Ghana where import are differentiated from the country of origin". The researcher also sought to utilize the empirically estimated import demand parameters that measures the sensibility of demand to changes in total imports, own price, and the prices of cross country substitutes, ibid.

Following an Armington specification, wheat imported from the E.U and U.S are equally good but Ghana has embraced the importation of wheat from Canada and U.S.A because of strong ties it has with the country.

<table>
<thead>
<tr>
<th>Country</th>
<th>Spring</th>
<th>Winter</th>
<th>Soft</th>
<th>White</th>
<th>Feed Wheat</th>
</tr>
</thead>
<tbody>
<tr>
<td>France</td>
<td>Elite (E)</td>
<td>1 (^a)</td>
<td>2 (^b)</td>
<td>2</td>
<td>3 (^c)</td>
</tr>
<tr>
<td>USA</td>
<td>DNS, HRS</td>
<td>HRW</td>
<td>SRW</td>
<td>WW</td>
<td></td>
</tr>
<tr>
<td>Canada</td>
<td>CWR</td>
<td>CWRW</td>
<td>CESRW</td>
<td>CEWW</td>
<td></td>
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Reference variety

<table>
<thead>
<tr>
<th>Protein</th>
<th>≥13%</th>
<th>11-13%</th>
<th>10-11%</th>
<th>10.5-11.5%</th>
<th>&lt;10.5%</th>
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<tbody>
<tr>
<td>Fluegge</td>
<td>≥300</td>
<td>≥150</td>
<td>≥130</td>
<td>≥150</td>
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</tr>
<tr>
<td>Hagberg</td>
<td>≥220</td>
<td>≥220</td>
<td>≥180</td>
<td>≥180</td>
<td>-</td>
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<thead>
<tr>
<th>Use</th>
<th>Bread flours</th>
<th>European loaf</th>
<th>Biscuits, cakes,</th>
<th>Feed</th>
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<tr>
<td>Hard</td>
<td>Medium</td>
<td>Low</td>
<td>Feed</td>
<td></td>
</tr>
<tr>
<td>Soft</td>
<td>Medium</td>
<td>Low</td>
<td>Feed</td>
<td></td>
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\(^a\) Also referred to as Superior Bread Making Wheat
\(^b\) Also referred to as Common Bread Making Wheat
\(^c\) Also referred to as Other Usage Wheat
\(^d\) Also FOS Rosers and FOS London
\(^e\) W (bread-making strength) measured in \(10^4\) joules, Hagberg measured in seconds
\(^f\) Lawe, 1991

Source; Annual Meeting of the American Agricultural Assoc., Chicago (Aug. 5-8, 2001) p.6
The table above explains the type of wheat grown by France, U.S.A, and Canada. Ghana imports wheat into the economy mainly from Canada and U.S.A because of

- Strong ties with the countries mentioned above.
- Because of the usage of wheat in further processing of foodstuffs e.g. bread and biscuits.

As shown above, wheat imported for these countries are hard in nature, contains 13% or less protein which is above average of other brands produced. Food security Ghana indicates that Ghana`s dependency of imported wheat is 100 % as against rice importation dependency which stands at 50 %.

Charles W.L. Hill, Competing in global marketplace explains that the choice of distribution strategy determines which channel a firm will use to reach a potential customer. Population plays a major role in meeting market targets. The researcher states that the denser the population, the closer people live together. A dense population brings into contacts a large number of people; this helps the entrepreneur mark prospective customers for an extensive marketing mix. High profit and large market share is achieved in both short and long term. There is ease in verbal and non-verbal communication since inhabitants are like to share a common language. High dense population allow for easy research. Accra and Tema city are urban cities with a high population density; it is good for marketing a product. Marketing mix for wheat is easily understood and accepted when labels are clearly shown revealing the products usage.

**Investment potential theories**

- Supply and demand
- SWOT analysis
- Porter`s Five (5) Forces of competitive analysis

The study will also use the marketing concept including the traditional form of marketing which includes price, place promotion, and product. In using the traditional concept to further explain the theory, price of the branded product will be considered, segmenting of the market
or place, the product (wheat) and promotion of the product. Promotion of the product will use the advertising tools to reach the market audience or prospects of newly branded wheat.

The marketing concept is a management philosophy according to which a firm’s goals can best be achieved through identification and satisfaction of the customers’ stated and unstated needs and wants (www.businessdictionary.com). The marketing concept will reveal tools needed to successfully enter the market. This is aimed at showing the visibility and readiness of the Ghanaian market to accept branded wheat as part of their culture.

Wheat is said to be a consumer and convenient product. This is because, the product is frequently purchased with little planning, it requires little efforts or comparison, and a low customer involvement, this can be related to the customer buying behavior. Wheat is also sold at a low price. When branded, a little rise in price will affect less the purchase of wheat. Wheat is widely spread across the country with a widespread distribution at convenient location. In Ghana, convenient places are known to be conventional place like market place where products are sold in the open. It requires little marketing efforts by the producers because of its popularity in the economy. Wheat is accepted in most cultures in Ghana and can be compared to the need for daily necessities like toothpaste, magazines and laundry detergent in the country. Although wheat is accepted nationwide, a company that brands wheat needs to draw a marketing plan that will effectively reach customers whilst raising more awareness of it improved usage. In order for a company to be successful in Ghana, it requires that it produces high quality branded wheat not only for sale but offer at a reasonable price, the company takes into consideration it corporate social responsibility by paying taxes, adequately employ skilled staff to manage daily routine, meet supply requirement, invest in human resources, pay employees, etc.

2.1 Brief History

Ghana is a small country that has a population estimation of 24 million. There are so many retailers of a product but only one company has managed to gain over 45% of the wholesale supply management and an overall market average with regards to food stuffs. OLAM GHANA is the name. The shop imports over 270,000 tons of wheat into the economy annually (www.olamonline.com). It is the highest importer of one single most important grain into the economy. It has gained a high percentage of the market which has given it a
monopolistic advantage over its competitors, not excluding the government. – The marketing department calculates with an extraordinary high demand for this product annually.

In pursuance of the short term and the long term goals, OLAM GHANA has maximized its profit and increased its long term inventory. Market base has been extended to neighboring countries. The grain is imported from the prairies in the Americas, India and Canada to Ghana. The situation of the warehouse and the establishment of a mill to further process the grain have reduced inland transportation cost of transferring the goods from the port to the warehouse.

Ghana is known to import more wheat as a result for derived demand for the product. The production, demand, consumption and supply should always be running in order to feed a middle aged income economy.

Marshall Alfred (1890) explains in his book Principles of economics that universal law requires that a person's desire for a commodity diminishes over time. He explains that not only does familiarity and use of the product makes it demand diminishes but the diminution may be slow or rapid as a result of price we give for the commodity followed by the over production and supply of the product. This leads to a waste in resources and product failures. The World Bank estimates that flour consumption (wheat) is expected to reach 406,000MT in 5 years, this is supported by population growth of approximately 2-3 % per annum (source, olamonline.com).

West Africa and the African continent at large are known to be rapidly hit by constant famine. One grain which has always stood supportive of economic survival has been wheat (Tritium aestivum). Wheat is also known to be imported in large quantities in neighboring countries, e.g Togo, Benin, and CôteIvoire. In 2009, an estimated 50 million tons of wheat was imported into Liberia, this served the locals at the time of war. The great demand for this grain can cause a significant rise in the world price for wheat. With an establishment of three oligopolistic flour processing mills in Ghana, exportation of further processed wheat by OLAM is fast increasing. This initiative is aimed at boosting export sales, raising the balance sheet on trade, and finally making Ghana a major exporter of wheat in the sub-Saharan region.
**Discounts**

Discount or reductions are placed on price in order to serve a short term or long term purpose. An increase in price causes decrease in the demand for such product. This will in turn increase world famine and globally catastrophe.

A *cash discount* is a deduction allowed by the seller of goods or by the provider of services in order to motivate the customer to pay within a specified time. The seller or provider often refers to the cash discount as a *sales discount*. The buyer often refers to the same discount as a *purchase discount*.

A *quantity discount*, also referred to as a *volume discount*, is a reduction in price given to an entity that buys a large quantity of items and goods. Most commonly, quantity discounts are given to distributors who buy large amounts of a given item from a manufacturer and then turn around and sell that item to end-users. Individuals can also obtain a quantity discount in certain situations.

A *seasonal discount* is offered during a period when the sales drop, for instance off-season discount is often given to people who pay their bill much before a stipulated time.

### 2.2 Market Analysis

The United States of America is said to be a global super power and also part of the G 8, which is the 8 most industrialized nations in the world. United States considers Ghana as a friendly nation and as such Ghana enjoys so many benefits. Aids, grants, subsidies and cancellation of national debt have always made United States of America have dominance over the developing country. Not until the recent economic turmoil, United States has always recorded surplus of trade per annum as a result of a boost in foreign trade and miscellaneous activities. United States cannot boast of a comparative advantage in labor but rather the quality of goods produced.

United States in 2010 became the world’s second largest exporter and goods and services after falling behind China with the highest amount of export, China’s amounts of export totaled 1.6 Trillion dollars. In 2009, the US economy relies only 1.2% on agriculture in terms of GDP, and only 0.7% in terms of labor force. The country was ranked no3 in the world after China
and India in terms of agricultural output of $171,075. US net farm income reached the peak of $90 billion in 2005, but declined to $50 billion in 2010. It’s expected to be a slight increase until 2020. The total government payments are estimated to decline from $25 billion in 2005 to only $10 billion in 2020. It is expected that the share of agriculture in GDP will decline further. The services sector will dominate the economy both in terms of GDP and labor force.

UNITED STATES WHEAT STATISTICS

- Wheat is the principal cereal grain grown in the United States, ranking fourth in volume of crop export.
- America consumes 36% of the total U.S wheat crop. Another 50% is exported. Ten percent is used for livestock, and the remaining 4 % is saved for the seed.
- 60-63 million acres of wheat are harvested each year, an amount 1/3 the size of Texas.
- 1/5 of the United States’ spring wheat is crop is exported to the European Union and other European Countries.
- The 2001 wheat crop was the lowest in 30 years
- Due to lower wheat prices, U.S wheat farmers harvested only 48,653,000 acres in 2001, yielding nearly 2 billion bushels, worth just over 5.5 billion dollars.
- America consumes an average of 53 pounds of bread a year.

Figure 1 TOP U.S PRODUCING WHEAT STATES
2.3 Supply and demand

According to mindtools.com; supply and demand theory applies with all other things been equal. The demand for wheat in Ghana is at times hit by seasonal changes. This is due to price fluctuation other than the desire to consume the product. Ghana’s hot climate round the year creates a must need product category allowing household to meet family needs.

The law of demand explains how much of a product consumers are willing to purchase at different price in certain periods of time. There is a direct correlation between supply and demand of an item because demand of goods and services determines the amount of product supplied in the market.
Fanny Thublier et al in their research value chain= supply chain + demand chain: new approaches to creating and capturing sustainable value; argue that the name there is non-existence of supply chain management. This is because; supply chain management is driven by demand chain management which reflects the fact that chain should be driven by the market, and not by the suppliers.

Langabeer and Rose, 2001 established the distinct difference between demand chain and supply chain management. Although the demand for wheat has risen within the past years, suppliers or producers of wheat which includes entrepreneurs should always be driven by the increase demand for wheat in the country before market strategy for supply chain management is developed. This will in the long run help companies and entrepreneurs save money on for instance production.

**Table 2**

<table>
<thead>
<tr>
<th>Supply Chain</th>
<th>Demand Chain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Efficiency Focus</td>
<td>Effectiveness Focus</td>
</tr>
<tr>
<td>Processes are focused execution</td>
<td>Processes are focused more on planning and delivering value</td>
</tr>
<tr>
<td>Cost is the key driver</td>
<td>Cash flow and profitability are the key drivers</td>
</tr>
<tr>
<td>Short-term oriented, within the immediate and controllable future</td>
<td>Long term oriented, within the next planning cycles</td>
</tr>
<tr>
<td>Typically the domain of tactical manufacturing and logistics personnel</td>
<td>Typically the domain of marketing sales and strategic operations managers</td>
</tr>
<tr>
<td>Focuses on immediate resources and capacity constraints</td>
<td>Focuses on long-term capabilities, not short-term constraints</td>
</tr>
<tr>
<td>Historical Focus on operations planning and controls</td>
<td>Historical focus on demand management and supply chain alignment</td>
</tr>
</tbody>
</table>

**Supply Chain and demand Chain (Adapted from Langabeer and Rose, 2001)**

The supply and demand curve is shown in the figure below to explain how demand runs in tandem with supply. All other things being equal, the quantity of products demand should be equal to the quantity of products supplied on the market.
The diagram above shows that if the shift in the demand curve exceeds the shift in the supply curve, the equilibrium quantity increases. This result as shown above explains why there has been a quantity increase from 4 million to 5 million. Separately, the increase in demand and decrease in supply both raise the price, so the two of them occurring together definitely raise the price. If both the demand and supply increase by the same amount, the price will not change and the quantity will increase, all other things being equal.

Comparatively, Ghana has observed a series of fluctuation in prices of goods imported into the country. This is due of the inability of the agricultural sector to produce adequate food to feed the economy. An estimated 60% of inhabitants are peasant farmers mostly planting on small scale for their household or community. United States has 14% inhabitants practicing farming as their major source of income. Farming in the United States is done on a large scale, these calls for the reason why the country is able to feed adequately its inhabitants and the world at large.

Ghana is a young democratic country seeking to develop the major sectors that directly affect the population, below is a diagram showing the inflation rate in the economy
Inflation rate in Ghana is calculated using the Current Consumer Price Index published monthly by the Ghana statistical service (GSS). This organizing body is charge by law to collect, compile, analyze and disseminate official statistics in Ghana.

2.4 **SWOT ANALYSIS**

The concept is a technique that is used for identifying the strengths, weaknesses, opportunities, and threats a company faces in the business environment. The SWOT analysis is useful for analyzing the internal and external environments of a business. In using this model, the researcher should be able to answer the following questions;

- What is the main purpose of the SWOT analysis?
- How often should an entrepreneur perform a SWOT analysis? Why?
- How can SWOT be used to set short-term goals? Long-term goals?
- How can an entrepreneur use a SWOT analysis to market share advantage from competitors?
- What is an environmental scan? How could it help an entrepreneur?

The purpose of a SWOT analysis is to measure the degree of fitness of a company in a business environment. Adams, 2005 explains that the SWOT analysis is used to measure the standing of an organization as against its’ strategies and the environment at large whilst taking advantage of it strengths, counter acting on market opportunities, averting threats and preventing its weakness from overshadowing the performance of the company.

2.4.1 Strengths

This is comparative advantage that a firm has over its competitors. Strength of a company can range from distribution advantage, market promotion and coverage, to mention but a few. It is therefore imperative for firms to identify their strength over it competitors and carefully increase or maintain such lead in the business environment.

2.4.2 Weakness

It is very hard for an organization to realize its weakness from the inside. This is mostly done by professional organizational performance evaluators, customer, competitors, etc.. Professional evaluators can assess company performance by assessing the workforce, raw materials measured against productively and the income levels over a period of time. Customers can evaluate organizations by giving feedbacks on products used or complaining directly to the relationship managers.

2.4.3 Opportunities

The single most important factor necessary for an organization to grow is for it to realize various opportunities in the business environment. Opportunities comes in various forms and shapes, this ranges from a change in government policy, increased demand for goods by customers, increased retailers for product in question etc.. It is therefore an opportunistic advantage for a firm to carefully manage these opportunities in order to gain a high market share in a low or high business marketing environment. Some of the opportunities to be realized as an entrepreneur is a relaxed and stable political environment in Ghana and most countries in the sub-Saharan region.
2.4.4. Threats

Organizations are faced with internal and external problems which threatens its sustainability. Some organizational threats are for example slow economic growth, government policies and competitors. Organizational threat should be managed; firms can counter organization threats by identifying the threat, planning, and implementing counter actions to neutralize the threats. Assessing risks faced by organization is very crucial, low risk requires less efforts and vice versa in handling such risk.

The threat faced by the wheat industry development in Ghana is financial and credit pressures, IT development in managing customer base and inventory of organizations etc... Among other things, organizations are left vulnerable as a result of natural catastrophes such as seasonal rainfall with high magnitude, trade union laws which has increased the bargaining power of potential buyer (retailers and wholesalers).

In order for an organization to overcome the threat it faces, the PESTLE (Political, economic, social, technological, legal, and environmental) factors should be used as a yardstick in measuring every stage of the process. In Ghana, environmental effect, existing core business distribution risk, possible negative publicity can cause a possible slow business growth.

The research identifies inadequate standardization of wheat sold in the economy as a major problem. Although wheat is a staple food in Ghana, lack of competition among firms explains the problem identified. Farmers agree that, difficulty in accessing capital is one single most important factor that prevents them from further processing the grain and expanding their businesses. Another threat to establishing and developing a new business of re-branding of wheat in the economy is Ghana government policy to reduce the importation of wheat and increase the cultivation, distribution and consumption of rice in the country.
2.5. Porters’ Five (5) Forces Matrix or Model

Porter’s matrix is aimed at providing a simple way of assessing, analyzing and comparing the competitive strength of a business or organization. The aim is to evaluate using specific tools. These tools include the treat of potential entrants, supplier power, buyer power, product and technology development and fierce competitive rivalry between businesses. The focus on this analysis is the environment obstacles that most affect the company from meeting set target. In this current global turbulent environment, it is incumbent for businesses to understand the business dynamics in the market place. Michael Porter, a renowned economist at Harvard uses five force models as shown below to analyze such problems. It is necessary to use alongside SWOT and PEST models to bring out the best possible solution for businesses to remain competitive.

Figure 4 Porter’s Five forces model

Source: Competitive Strategy: Techniques for Analyzing Industries and Competitors, 1980
2.5.1 The bargaining power of suppliers

Suppliers are known to greatly affect prices of goods and services upwards or downwards. This is as a result of rise in number of supplier for a specific product or service, this rise causes suppliers to have more input on price fixation especially when such large group belongs to a union. Supplier turn to dictate since large number of group has one voice. Therefore, the fewer the supplier, the more choice you have on maneuvering a product on the market. With a weakness in such force, supplier buys more products and services at low price and resells at high prices. This increases the profit margin on product and services on the market whilst leaving little for the manufacturer and vice versa.

2.5.2 The bargaining power of buyers

There is no successful business without loyal customers or prospects. The profitability of a business is as a result of value creation between what is been sold "seller" and what is been bought "buyer". There is less value proportion when buyers or customers have much power than seller. Companies' at times leaves customers to bargain or pay less for a product it offers for sale, this results in a low profits for businesses leaving customers with high purchasing power. The situation if not addressed worsens because there will be more demand for the goods or vice versa depending on the product attributes.

2.5.3 The threat of new entrants

Monopolistic advantage is threatened with new entrants present in a market. Companies spend huge budget on technology, promotion, etc... in order to be successful in a market environment. Such promotion is threatened when more competitors enter into the market. Technological duplication as well as product now becomes a common thing. Companies now spend more money on research and development of new product since new products are forced to their maturity stages early in their life cycles. Strong and durable barriers therefore prevents influx of competitors whilst protecting your monopolistic advantage in the market. An example is production of cement in Ghana which law allows only GHACEM, a state owned company to produce it.
2.5.4 The threat of substitute Products

Counterfeiting is known to be a major threat to substitution of a product. If the product offering involves sophisticated technology which leads to hike in price, customers and competitors substitute it with easier and simple way of getting the problem solved. An example is the use of car. When a country is suffering from economic depression, luxurious brands such as Bentley and jaguar are less purchased. Customers turn to other less expensive mode of transportation. Organizations that offer undifferentiated product suffer most because of similarity in usage of that of competitors produced on the same platform. Therefore, every product launch should be a differentiated product that can last for a specific period of time. Comparing the above given examples to the topic under discussion, wheat as a product has competitive rivalry. Rice is known to compete with wheat locally; the development of a new system to upgrade the product will go a long way to boost sales whilst competing with it substitutes in a competitive business environment.

2.5.5 The intensity of competitive rivalry

Competitive rivalry occurs mostly when companies offer the same or similar products in the markets. An organization loses grip of its power because customers tend to other companies for the same offering when they feel they are paying more than what they get. BMW is known to offer differentiated product. The brand stands for performance which is above what KIA provides on the market, therefore customers who have a need for speed prefer BMW offer KIA. Competition in the 21st century is ruined by imitation of products. A clear example can be made of Samsung and Sumsung, the original product from Japan and the imitation from their neighboring country China. There is not much competition currently in the Ghanaian market with regards to re-branding and distribution of wheat because of non-existence of an industry provide for the market niche. Competition arises when there are more entrepreneurs or companies involved in the offering of this product and the demand for the product is more.
SUMMARY

This chapter discusses theories and researches from various academic disciplines as a focal point in bringing to bear the challenges and business fact of establishing a wheat industry in Ghana with a more focus on brand differentiation. The viability of the theory was grouped based on the market potential and business potential of the product for local recognition and acceptance.
3. THEORITICAL IMPLICATIONS

This chapter explains the conceptual framework used in the first two chapters. The framework in this chapter is used to direct the research with a more focus on theoretically solving the problem identified. The research capitalizes on the investment potential and the market capabilities of branding wheat in Ghana for sale. More positive business objective is met as a result of correct customer and prospects identification and achieved satisfaction through the supply of customer needs and wants. In the previous chapters, the theories that were considered are, for example demand and supply concepts, SWOT analysis concepts.

One single most important factor to consider when entering a market is the Porters Five Law Matrix. In considering a market entry strategy, it is good to consider the various tools available. Some markets are hard to enter whilst others are easy to easy and mostly have more saturated market(s). The Porters Matrix gives entrepreneurs amongst others a broad view on various points to consider when entering a market. Wheat is the second most important grain consumed in Ghana after rice, it is therefore important to understand how the five forces can be applied in introducing the same product with a brand. The usage of the five forces in extending the marketing mix or entry strategy largely influences the performance of the grain on the market.

Ghana classifies the consumption of rice and wheat as an important dependent crop. This is as a result of above average total import of the grains into the country. According to 2010/2011 statistics by food security board in Ghana, Climate conditions currently in Ghana are not suitable for the cultivation of the grain. Ghana is now 100% dependent on wheat importation to satisfy local demands and wants. Wheat is mostly imported from Canada, Argentina and the European Union with Canada recording 70% of the total grain imported into the country. United States of America has since 2009, not imported wheat into the country.

Nicole M. Mason et al, 2012 in the research "Wheat consumption in Sub-Saharan Africa: Trends, Drivers, and Policy Implementation" identifies that Ghana is ranked 13th in wheat importation on the African continent. A total wheat importation in 2000-2009 was 303,000 metric tons. Comparing the total population ratio compared to the volumes, it can therefore be concluded that Ghana consumes wheat per household than ratios of other Sub-Saharan countries.
Ghana in November 2009 passed a food fortification law which became effective from 1 February, 2010, making it compulsory for wheat flour to have certain micronutrients such as Vitamin A, B1, B2, B6, Nacin, Folic Acid, Iron and Zinc. This law calls for a more nutritious grain to be sold at the market. Further processing of wheat grain will remove unwanted substances whiles enforcing the law in protection of consumers.

As mentioned above, the Porter’s Five law Matrix including PEST (Political, economic, social and technological) factors is used in accessing and creating conducive market entrants to new businesses.

3.1 New Markets Entrants
Ghana has two wheat milling sites for further processing of imported wheat into the country. Currently, the re-packaging and abundant cultivation and importation of rice has called for the reduction of importation of wheat into the country. Favorable market environment in the country has encourages new business setups. Ghana has a conducive environment where new business setups are encouraged. Most at times, local inhabitants give free business advice whilst encouraging the potential of the business growth nationwide. Although entrepreneurs receive free business advice, it is always advisable to conduct a thorough business analysis on the market before entrance.

3.1.1 Geographical factor
Ghana is geographically located on the west coast of Africa. It has a population of 25.37 million (World Bank, 2012). Ghana has ten (10) regions and Accra is the capital. The most population dense areas include Tema which is an industrial city, the western region and the Ashanti Region. Ghana is a third-world gradually recovering on decades of political stability. Ghana is a democratic country and has a millennium development goal. Ghana is bounded on the south by the Atlantic Ocean. Ghana has two major ports located in Tema, in greater Accra region, and Takoradi in the western region.

Due to a stable political environment, Ghana’s democracy has seen an increasing economic development in infrastructures including asphalted roads that leads the capital to the suburbs. This increase in development ranging from improved educational reforms, government subsidies on specified products and services has raised the standard of living over a short period of time.
World Bank statistics, 2012 shows that Ghana as of 2012 has a school enrollment of 110%, a poverty headcount ratio at national poverty line (% of population) of 28.5%, an improved water resources, rural (% of rural population with access) of 80% and a gross national income per capita, Atlas method (current US dollar) of 1550. Ghana is ranked 10th in the world fastest growing economy with a gross domestic product growth of 7.6% (economist.com). With the recent discovery of crude oil, Ghana is increasingly gaining attention on the world stage. With a conducive business environment, Entrepreneur and businesses are trooping in to make profit(s).

3.1.2 Trade Barriers
Unlike other sub-Saharan countries, Ghana is gradually cutting down the importation of the wheat flour. An estimated 300,000 MT per annum together with all other wheat requirements (source, OLAM Ghana limited). Currently Ghana places 5% tariffs on imported wheat flour offering significant protection to sellers. Before importing wheat into Ghana as an entrepreneur, the following mandatory taxes should be considered:

- 20% Import Duty
- 12.5% Value Added Tax (VAT)
- 2.5% National Health Insurance Levy (NHIL) to be collected by the VAT secretariat.
- 0.5% Export Development and Investment Fund Levy (EDIF).
- 1% Insurance Fee
- 0.5% ECOWAS Levy.
- 0.4% Ghana Customs Network (GCNET)


The above stated duties and levies are waived on the importation of wheat into Ghana. Ghana’s economic up surge in the positive direction has made it the gate way to West Africa. With increasing flood of companies eager to develop strategic business unit in the sub-region, Ghana is keen on bringing the best product to its inhabitants. A clear example is the 2.5% National Health Insurance Levy (NHIL) levied on the grain. Inspection upon entry is made by the food and drug board to certify the nutrients and or origin of the grain imported.
The second factor is the ECOWAS levy on the importation of the gain. Ghana is part of ECOWAS and therefore has the right just like any member state to move goods from one country to the other. This certification means the importation countries is held responsible for any shortcomings should it happen. Free movement of goods amongst member states means that entrepreneurs are at liberty to open subsidiaries in the West African states with a parent company in Ghana without having to go through a lengthy process.

3.1.3 Incumbents Resistance
Government's policy to reduce the importation of wheat is gradually inhibiting a strong establishment and promotion of wheat. Under a new leadership, the government is promoting local cultivation of rice; this on the other hand is seen as a major resistance or abundance of promoting wheat into the economy. This is because; the government is trying to be less dependent on import goods whilst promoting local cultivation of rice. In effects, free liberalization of the agricultural sector allows entrepreneurs to imports wheat.

Land reforms have allowed foreign companies to lease land for longer periods. This is aimed at encouraging investments in the economy. Currently, the government is gradually developing road networks that link the agriculture farms to the cities where products are either processed or packed for shipment. The ministry of agriculture also encourages farmers by giving them aids and grants aimed at encouraging the practice and extension of peasant farming.

Canada has developed at second generation wheat seeds due to complete with the original. This need seeds is known to withstand adverse weather conditions, is there incumbents on local farmers and entrepreneurs to cultivate these seeds locally. Local cultivation of seeds reduces the expenditure of importation of wheat.

3.1.4 New Entrants Strategy
Ghana, just like other sub-Saharan companies promotes free-market entry. To encourage competition and raise consumer awareness of the availability of the various options, government encourages free establishment of industries nationwide. This positive sign increases the level of products and service quality, consumer awareness amongst other things.

The trades Union in Ghana oversees the activities of ensuring the provision of quality products and services. Although government encourages the setup of new businesses, the
inflow of similar product into the economy and subsidization of product is threatening the profit ratio of businesses. Chinese companies are known to imitate products that are deemed to be successful in the economy.

In order for a company to distinguish itself from its competitors whilst making profits, a consideration of prices should be made. Ghanaians are known to be price sensitive to new product; it is not always the same. Ghanaians accept price comparing it to that of competitors and what they offer. One way to capture the hearts of a consumer is to make the packaging of the products very attractive whilst extending the marketing mix of the product. One way to extend the marketing mix of the product is to advertise in-between educative events.

Another way to extend the marketing communication mix is to promote events whilst allowing for sample tasting of new products. Wheat cannot be eaten in it raw stages so the only way are to pack the product in smaller prices and openly distribute to the targeted market.

3.1.5 Routes to the Markets

Prospect businesses or entrepreneurs who tend to establish businesses in Ghana need to enter the market through franchising, licensing, direct or indirect entry. Although all the above routes on market entry are sure way for succeeding in the economy, a reference will be made on OLAM Ghana’s strategy for investing into the country. A direct foreign investment is an advantageous way of investing into the economy since the country is able to manage and control inventory, marketing activities, and human resources investment, amongst other things.

Although franchising and licensing releases certain responsibilities of the subsidiaries eg.. advertisement, and human resource recruitment, a direct foreign investment by entrepreneurs allows the companies operation and strategy to change per time depending on the needs and wants of the people.
3.2 Competitive Rivalry

Ghana currently has three (3) mills that further process wheat grain into flour. These companies either export the processed grain to other neighboring countries or sell in silos. This therefore has created a large market for the need to sell these processed grains to final consumers. Normally, the further processed grain is sold to bread and pastry companies which in turn process it into bread and biscuits. OLAM Ghana and other companies are now faced with the opportunity of meet consumer needs. An imminent need for repacked wheat which may come in various sizes is therefore required. A free competing market enable an organization carefully execute marketing communication mix to meet demand of target market.

3.3 Buyer Power

The buyer power explains the ease with which consumers buy products. Buyers are faced with the option of choosing one product over the other. This advantageous position of buyers over sellers creates competition of product offering amongst sellers. In Ghana, no company has an advantageous position over the other. This is because of unavailability of competition amongst businesses.

3.4 Supplier Power

Suppliers of wheat in Ghana are to be established. Because of government policy to reduce importation of the grain in an exchange to increase the growing of rice locally in Ghana, a new supplier system is to be established. In this way, OLAM Ghana limited or entrepreneurs interested should first identify the existing suppliers and prospects of redistributing the product locally. Ghana as a country has over 200 languages spoken. In order to get the local consumers much involved in the marketing activity, the divided markets should have locals spearheading the advertisement of the product.

As mentioned in chapter 3, the marketing activities should involve attractive price tags depending on the location of an activity. OLAM Ghana limited not only should manage the price of the re-branded wheat but also involve the local community by establishing and maintaining a strong cooperate social responsibility. Developing a strong cooperate social responsibility helps locals accept the business as part of the society; this encourages adaptation of the products by laggards.
3.5 Product and Technology Development
The development of a sustainable wheat business in Ghana and the sub-region need a constant up-to-date technological development in developing and testing new brands in the sub-Saharan region. This is because focus on product development introduces new ways of satisfying the customer at a low cost. New genetic species added might increase nutrients and length of storage of the product.

3.6 Segmenting the Ghanaian Markets
Kotler et al explains the diversity of segment market. It is explained that, there is no single way or one single most important factor necessary for segmenting a consumer market. There are various variables available for segmenting a market, the best factor is chosen by the marketer necessary for segmenting the market(s). In segmenting the Ghanaian markets, the following variables should be considered;

- Geographic Segmentation

This calls for dividing the Ghanaian market(s) into regions and the sub-Saharan region into city or countries. In this way, the entrepreneur after dividing the nation into strata's from a stratum can decide on the best way of focusing its marketing activities to the target audience. The result of such divisions is satisfying a target group.

- Demographic Segmentation

The division of customers and prospects based on gender, family size, family life cycle, income, occupation, education etc. should be based on the introduction of product that may be known to be harmful to certain parts of the population. Income is a single most important factor which entrepreneur should consider before segmenting the markets. It is effective to adopt a flexible pricing that makes it affordable for all than to price goods based on the region. Pricing goods based on regions may cause shortages in certain parts of the country.
3.7 Principles of Successful Brand Management: Art, Science and Craft

In recent years, success in retail marketing can be attributed to branding. New Product development is a brand with a promise. Branding is known to largely define a society, this define the creation of urban and rural societies. Brands attracts and excites us, they create tangible value that appeals to the public. This chapter explores the nature of successful branding as art, science and craft. Successful product chain management is as a result of a successful branding linking wholesaler, retailers, stakeholders to the manufacturer. The above leads to a high profit margin, superior capabilities, and above average stock market performance, (Spellecke et al, 2012).

Branding helps companies cut down the total cost of production. Wheat currently sold in Ghana further needs processing after been bought from the market. The husk of the grain has to be removed in order to make it more edible. Branding of such item therefore saves the consumer's time. Ghana is graded as a third world country amongst peers but is gradually bracing compulsory education for all. The increase in education will cause a high demand for more refined products and services. Compared to rice which has a more reliable various brands on the market, wheat branding in Ghana and the sub-Saharan countries will not only sustain the culture but also improve the health of consumers.

Spellecke et al, identified the necessity of branding a product and compared it to their high performances on the stock market. Compared to the McKinsey analysis indicating the recognition of top brands in the `Business weeks` annual` reports, Ghana is less known for educating the public on food health through the media. Successful product branding leads to a creation of a household name, it is with this that names like `frytol` is now best known to name cooking oil in the country.

Imported wheat from overseas can further be refined if the company properly creates and develop the new brand image and carefully orient prospects or customers, this will reduce the long term health risks and hazards.

- Image: Retail brands help consumers associate themselves with specific identities.
  After segmentation of the Ghanaian market, it is prudent for product names to bear that of the local inhabitants, this creates and easy adoption.

Orientation: An orientation of the new product is to be established. This should include health practitioners and researchers. It is good to get recommendation from people from professions
people trust. Orientation can includes advertisement of the strategic business unit including television program sponsorship, this should target the family. Workshops to educate retailers and wholesalers on the advantages of the product are to be considered.

- Risk Reduction: Children suffer the risk of choking off from excessive intake of unrefined wheat. Branding of wheat in Ghana will call for an increase in the consumption of the grain nationwide.

Perrey et al in their book Retail Marketing and Branding; identifies branding as an art, this is because the art is about endowing the brand with relevant, credible, and unique value proposition that is up-to-date, consistent, and executed in a creative way. In his book, he explains branding as a science because, it understands and measures relevant consumer needs, as well as the performance of the brand in the targeted customers segments. The craftiness of the brands talks about the product management.

Table 3   MARKETING AS AN ART, CRAFT AND SCIENCE

<table>
<thead>
<tr>
<th>&quot;Science&quot;</th>
<th>&quot;Art&quot;</th>
<th>&quot;Craft&quot;</th>
</tr>
</thead>
<tbody>
<tr>
<td>Measuring status and potential.</td>
<td>• Rational and emotional benefit</td>
<td>• A place on the top management agenda</td>
</tr>
<tr>
<td></td>
<td>• Consistency and up-to-date.</td>
<td>• Excellent implementation.</td>
</tr>
<tr>
<td></td>
<td>• Creative Implementation</td>
<td></td>
</tr>
</tbody>
</table>


SUMMARY

In this chapter, Porter’s Five forces together with other variables necessary to investing and in Ghana and the sub-Saharan region was analyzed to give the prospective business and OLAM Ghana Ltd (The case company). The hypothesis in this chapter and that of chapter two gave a theoretical understanding of the market(s) under consideration. In chapter 4, a practical view of idea collected for business expects together with questionnaires aimed at
investigating the present Ghanaian market view on consumers with regards to the consumption of wheat will be developed.
4. METHODOLOGY OF THE STUDY

The focus of this chapter is to project the image of the current prevailing market situations in the sub-Saharan African region. Chapter three used theoretical research to conclude on findings whilst this chapter focuses on the use of questionnaire, personal interview to gather data and chronologically interpret the data using graphs and tables.

Methodology

The questionnaire focuses on preferences of buyers and sellers on the market on wheat grain branding and prevailing market conditions. The analysis on the above were collected using:

- A survey of entrepreneurs and business experts in Ghana.
- A survey on buyers of wheat in Ghana.
- Secondary data from appropriate source e.g. FAO, and Ghana Trades Union.

4.1 A survey on entrepreneurs and business experts in Ghana

The research on the identified problem includes questionnaires that were sent to selected business organizations and entrepreneurs who have enormous knowledge in the field of study. Most of the respondents were chosen in Ghana, this decision is to increase the validity of the report as a result of continuous research and knowledge on the prevailing market environment. In conducting the research, 50 questionnaires were made available in two (2) regions.

Location

The research is focused on Ghana and the sub-Saharan region. The Ghanaian culture has similar culture to other sub-Saharan African countries questionnaires prepared was distributed amongst a selected few in two regions in the country. Greater Accra region and the Western Region were chosen. This reflects the variables of segmenting with much focus on income and occupational levels. With regards to interviews, questionnaires were sent to OLAM Ghana Ltd. This questions were analyzed and answers provided by the marketing department of the company. The figure below represents an even distribution of questionnaires presented to focus group in two regions as mentioned above. 50 questionnaires
were sent to Ghana, 30 questionnaires were given to consumers in Greater Accra whilst 20 questionnaires were given to consumers in Western Region.

**Figure 5** Location of respondents for consumer survey on wheat consumption and acceptability

Greater Accra Region = 60 %

Western Region = 40 %

### 4.1.1 Wheat consumer profiles

Wheat is no stranger on the Ghanaian market and that made it easier for peoples to be interviewed at random. Variables of segmenting such as age, occupation, income were considered when choosing people because it helped the research determine the status of the population who mostly purchased wheat most often.
Gender

In the Ghanaian community, women play a major role in sustaining household, this involves managing house chores. Women in Ghana are the individuals who go to market daily to shop for food, buy other stuffs necessary for the house. Therefore in order to validate the response of the questionnaires, most questionnaires targeted were handed out to women with little percentage given to men.

The research recorded some difficulty in obtaining reply for the questionnaire sent. This is because women in Ghana are less reluctant in giving sensitive information which involves the entire family. Another problem was that, questionnaires given to market women have to be interpreted; this is because most market women have had little or no education. Questionnaire given to men on the hand was much more reliable compared to that of women since this focus group involved mostly educated individuals who have excelled in their field of specialty.

Men cannot be ruled out when it comes to preparing house chores because they are the ones that dictated mostly was is to be eaten on the day. Nevertheless, it is incumbent on the researcher to make packaging of re-branded wheat more attractive and nutritious since women are attracted to quality product with a fair price.

Figure 6 Gender percentage of questionnaires given
Out of 30 questionnaires distributed amongst peoples in the Greater Accra region, 20 were given to women whilst 10 were given to men representing 66.7% of questions presented to women and 33.3% of questionnaires presented to men.

In the Western Region, out of 20 questionnaires presented, 15 were given to women representing 75% and 5 given to men representing 25%.

**Figure 7**

Gender of Respondents in Western Region

Age

The World Bank report in 2012 shows that Ghanaian population ages 15-64 (% of total) reports at 57.3% in 2011. Based on the de facto definition, a large proportion of the population ranges from adolescent to the aged (source: http://www.tradingeconomics.com/ghana/indicators). Based on the above research, the age group for questionnaire distribution was divided in three (3) categories, people below the age 25, people between the age 25-55 years and people 55 years and above. Peoples in this age category are considered as active working population, we can therefore measure the per capita income of the population using the above age range. From the table below, people below the age 25 totaled 3:5 in the Greater Accra Region and the Western Region respectively, age of respondents 25-55 years totaled 6:4 in the greater Accra and the Western Region respectively and lastly 21 people in the greater Accra region and 11 people in the western region representing people above 55 years.
The result of the questionnaire given to respondents of 3 categories of age an age range is shown in table 4.

### Table 4  
**Age group of Respondents**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Greater Accra Region</th>
<th>Western Region</th>
<th>Total Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 25 years</td>
<td>3</td>
<td>5</td>
<td>8</td>
</tr>
<tr>
<td>25-55 years</td>
<td>6</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>55 years and above</td>
<td>21</td>
<td>11</td>
<td>32</td>
</tr>
</tbody>
</table>

**Figure 8**

As seen in figure 8, most respondents that answered the questions were ages above 55 years. This included market women, business shop owners and others.
Education

Wheat is used by people from all walks of life in Ghana and the sub-Saharan region. With this knowledge, the questionnaire was given to people who have fore knowledge or product usage in the country. Market women, public and private sector workers, students amongst others were the target group which included uneducated individuals. Below is a table showing the educational background of the respondents.

Table 5   Educational levels of Respondents

<table>
<thead>
<tr>
<th>Type of education</th>
<th>Greater Accra Region</th>
<th>Western Region</th>
<th>Total Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Informal</td>
<td>3</td>
<td>4</td>
<td>7</td>
</tr>
<tr>
<td>Formal</td>
<td>27</td>
<td>16</td>
<td>43</td>
</tr>
</tbody>
</table>

Note: Informal education consists of people who have had little or no education whilst formal education consists of people who have completed senior level or higher education.

Occupation

Wheat is purchased by all irrespective of the person's background. The questionnaires were presented to a chosen target group, the questionnaires involved the categories (employed, self-employed, unemployed, student, other). This research sought to find the buying capabilities of customers and prospects with the introduction of the re-branded wheat. It is therefore necessary to take into consideration people who are in the position to buy the product. This reflects actual happenings in the market and increases the reliability of the research.

Table 6 is a graphical representation of tabulated results of the occupation of respondents.
Table 6  Occupation of Respondents

<table>
<thead>
<tr>
<th>Type of Occupation</th>
<th>Greater Accra Region</th>
<th>Western Region</th>
<th>Total Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
<td>14</td>
<td>8</td>
<td>22</td>
</tr>
<tr>
<td>Self employed</td>
<td>10</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td>Unemployed</td>
<td>4</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>Student</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>other, specify</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Figure 9

Annual Income

Respondents were asked about their annual income. The question was aimed at finding the disposable income of respondents; this will help us determine the average annual income of respondents. Table 7 and graph below represents annual income of respondents from Greater Accra region and western region respectively.
Table 7 Annual Incomes of Respondents

<table>
<thead>
<tr>
<th>Income Range in cedi</th>
<th>Greater Accra Region</th>
<th>Western Region</th>
<th>Total Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 1000</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>1000-10000</td>
<td>6</td>
<td>7</td>
<td>13</td>
</tr>
<tr>
<td>10000 and above</td>
<td>23</td>
<td>11</td>
<td>34</td>
</tr>
</tbody>
</table>

From the table, it can be said that most respondents earn above 10000. This figure indicated that most people are capable of purchasing wheat. With the above given data, entrepreneurs are advised to offer the product for sale in Ghana Ghanaian market. Taking the price of the product into consideration, extensive marketing and communication can help boost sales whilst raising the company's profit.

Figure 10 Annual Incomes of Respondents

4.1.2 Food habit and wheat consumption

In order to know wheat grain’s adaptability on consumers, the respondents were asked questions as to which predominant food they often eat. The result is first tabulated and then shown in a pie chart.
Table 8 Types of grains consumed

<table>
<thead>
<tr>
<th>Type of grain</th>
<th>Greater Accra Region</th>
<th>Western Region</th>
<th>Total Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cassava</td>
<td>5</td>
<td>2</td>
<td>7</td>
</tr>
<tr>
<td>Wheat</td>
<td>8</td>
<td>7</td>
<td>15</td>
</tr>
<tr>
<td>Millet</td>
<td>1</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Rice</td>
<td>10</td>
<td>8</td>
<td>18</td>
</tr>
<tr>
<td>Other, Specify..</td>
<td>6</td>
<td>0</td>
<td>6</td>
</tr>
</tbody>
</table>

Figure 11

Total average rate of food consumption by respondents in Greater Accra and Western Region
The table and graph above represents the dominant food eaten by respondents. Deductions can be made that rice is very common in the country; this can be shown with a representation of 10 respondents choosing rice as their favorites and 8 respondents in the Western Region respectively. As explained in chapter three, this is as a result of government policy to decrease the importation of wheat and increase the consumption of rice. In order for wheat consumption to out-pace rice, the focus of entrepreneurs has to be gathering efforts to get other grain consumers such as cassava, millet and other grains to like and adapt the usage of re-branded wheat.

Secondly, the questionnaire asked respondents the number of times they eat wheat. The table and graph represents answers collated from respondents.

Table 9 Frequency of wheat consumption

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Greater Accra Region</th>
<th>Western Region</th>
<th>Total Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once a day</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>3-5 times a week</td>
<td>7</td>
<td>10</td>
<td>17</td>
</tr>
<tr>
<td>Once a week</td>
<td>19</td>
<td>6</td>
<td>25</td>
</tr>
<tr>
<td>Once a month</td>
<td>2</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Never</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Figure 12 Frequency of wheat consumption
It was realized from the answers gathered from the respondents that wheat is very common amongst people in Ghana, most of respondents eat wheat at least once a week. 19 respondents eat wheat once a week in Greater Accra Region and 6 peoples eat wheat once a week in the western region. It can be concluded that, wheat is the second most popular grain amongst inhabitants in Ghana. Everybody has had an experience with the product. With the medieval way of selling the product in the country, newly improved or branded wheat will attract people's interest over time which will in turn increase consumption of the grain.

Thirdly, the questionnaire asked respondents about the place where they mostly buy wheat. The table below shows answers of respondents.

Table 10  Places where consumers purchase wheat

<table>
<thead>
<tr>
<th>Place</th>
<th>Greater Accra Region</th>
<th>Western Region</th>
<th>Total Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Market</td>
<td>15</td>
<td>13</td>
<td>28</td>
</tr>
<tr>
<td>Super Market</td>
<td>3</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Local Stores</td>
<td>9</td>
<td>3</td>
<td>12</td>
</tr>
<tr>
<td>Other</td>
<td>3</td>
<td>2</td>
<td>5</td>
</tr>
</tbody>
</table>
From the table above, most respondents buy wheat in the open market such as traditional African market setting where wheat are measure in grams and sold to the public. This confirms the recognition of the problem and the case study. 15 respondents from the greater Accra Region and 13 respondents from the Western region buy wheat in the open market. 3 and 2 respondents buy wheat from super market in Greater Accra region and Western region respectively, this wheat bought in the supermarkets are mostly wheat imported in the country by local investors. 9 respondents and 3 respondents from Greater Accra and Western region buy wheat from local stores such as food health shop whilst 3 and 2 respondents from the above mentioned regions respectively buy wheat from unknown sources.

The next question asked respondents about the size of the pack of wheat bought to consume. The next table and bar chart will reveal the length of period of time that the grain is consumed. Sizes of the pack was given as

**Table 11 Size of wheat sold in packs**

<table>
<thead>
<tr>
<th>Size of</th>
<th>2 kg bag</th>
<th>5 kg</th>
<th>10 kg bag</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Market</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Super Market</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Local Stores</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pack in kilogram</td>
<td>Greater Accra Region</td>
<td>Western Region</td>
<td></td>
<td></td>
</tr>
<tr>
<td>------------------</td>
<td>----------------------</td>
<td>----------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 kg bag</td>
<td>5</td>
<td>12</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 kg bag</td>
<td>10</td>
<td>10</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 14 Size of wheat sold in packs

The bar chart reveals the frequency of purchase in sizes the pack of wheat. In the Greater Accra region and the Western region, consumers purchased more of 10kg compared to bag 5 and 2kgs of wheat on the market. All factors being equal, consumers can buy more of the smaller packs of wheat when entrepreneurs and organizations make smaller packs of branded wheat available at the market.
4.2 A survey on business experts

Questionnaires were sent to the case company (OLAM Ghana) and the ministry of food and agriculture in Ghana. The companies involved have knowledge on wheat business in Ghana and the sub-region. The location of the respondents was in Ghana. Ghana was chosen because it is the gateway to West Africa and also because most of imported wheat into the sub-region passed through Ghana for further processing before exportation into other countries in the sub-region.

Firstly, the Marketing Manager of OLAM Ghana was interviewed via telephone before the questionnaires were sent.

Secondly, questionnaires were sent to the Ministry of food and Agriculture. The purpose of the questionnaire was aimed at getting a response from the Ghanaian government through its subsidiary institution on wheat consumption in Ghana.

Figure 15 Professional Background of business experts surveyed

Marketing = 1 representing 33.3% of total respondents

Material Management = 2 representing 66.7% of total respondents

From the survey conducted, all the respondents were men. Unlike the European countries where gender equality is prevalent, Ghanaians have a long way to go since most managerial
positions are occupied by men. The gender of respondents from the business field does affect the reliability of the research since the purpose does not affect business operations in the country.

**Key findings**

In surveying the business experts, the first question asked sought to find what people looked for when buying wheat. The business expert from the case company confined via telephone and questionnaire answered that most consumers sought to buy further processed wheat. The respondent in the case company identified most of their consumers as being wholesalers who bought the grain for further processing, these purchased wheat are usually further processed into for example bread and biscuits. The quality of the grain was the reference. From the research, it was noticed that OLAM Ghana originated most of the grain from India primarily because of its enticing prices and has little trade with U.S.A. The figure below represents graphical display of answers provided by the case company.

**Figure 16 What Consumers lookout in purchasing wheat**

![Graphical display of answers provided by the case company.]

OLAM (GHANA) limited identified no company with exception of itself as being the only company that further process imported what for distribution into the country and the sub-Saharan region at large. It identified large internal companies as milling the grain to be used
for other processes, it results confirms the research problem persistent in the sub-region. The respondents claimed the unavailability of competition as a factor creating a monopolistic advantage in the business environment. It further listed the types of wheat imported for further branding or processing. The table below lists the types of wheat the respondents (OLAM GH) imports into the sub-region.

**Table 12 Types of imported wheat**

<table>
<thead>
<tr>
<th>TYPES OF IMPORTED WHEAT INTO GHANA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Durum</td>
</tr>
<tr>
<td>White</td>
</tr>
<tr>
<td>Soft red Winter</td>
</tr>
<tr>
<td>Hard red Spring</td>
</tr>
</tbody>
</table>

The case respondent company stated that the non-availability of extensive marketing of the product reveals little about local companies who are in the developing stages of processing the wheat for further consumption.

Thirdly, the respondents were asked if there was interference by the government in pricing wheat locally. The respondents said that wheat is known to be one of the popular grains available in the country because of its history with the inhabitants. Inhabitants (consumers) therefore expect nothing but less and affordable price. The respondents indicated that a significant rise in price will affect the patronage of the grain and vice versa but an alternative rise in price should reflect on additions to the grain e.g. Taste, smell, packaging and foremost advertisement which should be structured to reach the rural areas. The respondent made references to the Upper Region of the country where wheat is seen as a staple food.

Finally, the respondent was asked what product grain do consumers usually prefer to buy?. The respondents recognized rice as one product that is fast gaining popularity amongst households. This is because of government policies to encourage local production of rice
whilst reducing the importation of the wheat grain. The respondent recognized availability of
government storage houses as an advantage which helps them store the imported wheat for
further processing. It indicated that, with a change in policy, the company can produce more
branded wheat for distribution amongst the sub-region. It also indicated that government
policy in Ghana leaves little doubt on the future of the grain thus most grain further processed
are exported to neighboring countries where the government has flexible policies on wheat
importation and consumption e.g. Nigeria and Cote Devoir.

SUMMARY

The purpose of this chapter was to present findings on research conducted on consumer and
business experts on the consumption of wheat grain in the sub-region. The analyses above
indicated that there is an interest in wheat consumption in the country but detrimental
government policies coupled with ineffective marketing techniques and lack of interest by
entrepreneurs and companies to import and further process wheat for distribution is largely
affecting the grains popularity amongst inhabitants especially in Ghana.

However, a recommendation on the establishment and development of genetically improved
grain which will allow locals cultivate the grain internally will curb the problem of
government's policies on the importation of the grain.
5. CONCLUSION

The republic of Ghana is located in West Africa and bounded by Benin, Togo, and Cote Devoir. Population density is estimated at 25.4 million. Accra is the capital city of Ghana. Ghana has a population growth rate of 2.2% (indexmundi.com), an urban population of 51% of the total population (GIS, 2010).

In 2010 Ghana changed its base year from 1993 to 2006, and this led to a jump in GDP and the conclusion that, in previous estimates, about $13bn (£8bn) of economic activity had been missed. As a result, Ghana was upgraded from a low-income to a lower-middle-income country (BBC, Dec.2012). Ghana has over the past years become a dumping site for second-hand goods; it is with this that most products on shelf hold a foreign origin. Ghanaian imports almost everything ranging from eraser to tissue paper, something the country can produce. Farmers in Ghana record post-harvest loses on foods because of the non-availability of industries to further process it. E.g. Tons of raw tomatoes are disposed of whilst the country imports canned tomatoes from Italy and the world over. Ghana is the world third largest producer of cocoa but most of these raw cocoa are exported whilst the country imported artificial chocolate from overseas.

This finding serves as a wake-up call for the government to encourage free setup of industries to further produce such products. The availability of incentives for farmers should be re-introduced. Further studies indicate that annual trade statistics of the country is less reliable since business operates without proper accounting or book keeping. This affects the national economies of the country. Free education of business owners should be introduced by the government to educate people on the important of proper book keeping.

Another area of concern is the high taxes placed on imported goods. The government should ease taxes on product that affect the life of locals e.g. importation of wheat since wheat has been known for a while to sustain less privileged individuals in the society. Finally, research has shown that there is little or no investor willing to invest in the further processing of wheat. Therefore it is incumbent on the government to either introduce genetically modified grains for consumption in the country, or better still, remove most taxes on the importation of the grain.
Validity of the study

The research conducted reflects the true market nature of wheat consumption and its usage in Ghana. Popularity of wheat amongst inhabitants helped immensely in the compilation and the analysis of questionnaires gathered. The availability and readiness of governmental institutions made gathering of secondary information easy. The research also focused on gathering information based on business expertise experience in the agricultural sector. Primary information gathering was a success due to a good liaison between OLAM Ghana Ltd managerial experts, the ministry of information and Ghana Information Service. The results given individually by organization was compared to secondary information and statistics derived attained from the Ghana Statistical Service.
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Fanny Thublier: value chain= supply chain + demand chain: new approaches to creating and capturing sustainable value.
APPENDIX 1

BUSINESS EXPECT SURVEY

Date:  Location:  Name:

Profile

- Sex
  - [ ] Male
  - [ ] Female

- Education (Formal, Informal, or not specified)

- Profession

- Location

- Nationality

Analytical Questions

1. What do people look for when buying wheat? (Please explain).

2. Is there locally packed wheat in Ghana? (Please state names of companies and brands available).

3. Does government interfere with prices of imported wheat? (Please be specific and name other sub-Saharan countries you know).

4. Is the price of wheat affordable in Ghana? (Please explain with reference)
5. Wheat product grain do consumers prefer to buy?

A. Rice  B. Wheat  C. Millet  D. Other,

specify..................................

COMMENTS: (Please, write in the section below if necessary)
APPENDIX 2

CONSUMER SURVEY

DATE: ____________________________  LOCATION: ____________________________

Profile

1. Sex

☐ Male  ☐ Female

2. Age Range

☐ Below 25 years  ☐ 25-25 years  ☐ 55 years, above

3. Education

☐ Informal  ☐ Formal

4. Occupation

☐ Employed  ☐ Self-employed  ☐ Unemployed  ☐ Student  ☐ Other......

5. Annual Income

☐ Below 1000 cedis  ☐ 1000-10000 cedis  ☐ 10000 and above

Food Habit and Wheat Consumption

6. What is your predominant diet made of?


7. How many times do you eat wheat product?
a. Once every day       b. 3-5 times a week       c. Once a week       d. Once a month

e. Never

8. Where do you buy wheat?

a. Open Market       b. Supermarket       c. Local Stores       d. Other, specify…

9. Which pack size do you often buy?

a. below 2 kg.       b. 5 kg. bag       c. 10 kg. bag       d. 20 kg. bag       e. Above 20 kg.


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