



Food and Agriculture Organization
of the United Nations

Final report of the initiative on involving women and youth in responsible investment in agriculture and food systems in Ghana



Final report 2020

Final report of the initiative on involving women and youth in responsible investment in agriculture and food systems in Ghana

Required citation:

FAO. 2020. *Final report of the initiative on involving women and youth in responsible investment in agriculture and food systems in Ghana*. Rome.

The designations employed and the presentation of material in this information product do not imply the expression of any opinion whatsoever on the part of the Food and Agriculture Organization of the United Nations (FAO) concerning the legal or development status of any country, territory, city or area or of its authorities, or concerning the delimitation of its frontiers or boundaries. The mention of specific companies or products of manufacturers, whether or not these have been patented, does not imply that these have been endorsed or recommended by FAO in preference to others of a similar nature that are not mentioned.

The views expressed in this information product are those of the author(s) and do not necessarily reflect the views or policies of FAO.

© FAO, 2020



Some rights reserved. This work is made available under the Creative Commons Attribution-NonCommercial-ShareAlike 3.0 IGO licence (CC BY-NC-SA 3.0 IGO; <https://creativecommons.org/licenses/by-nc-sa/3.0/igo/legalcode/legalcode>).

Under the terms of this licence, this work may be copied, redistributed and adapted for non-commercial purposes, provided that the work is appropriately cited. In any use of this work, there should be no suggestion that FAO endorses any specific organization, products or services. The use of the FAO logo is not permitted. If the work is adapted, then it must be licensed under the same or equivalent Creative Commons licence. If a translation of this work is created, it must include the following disclaimer along with the required citation: "This translation was not created by the Food and Agriculture Organization of the United Nations (FAO). FAO is not responsible for the content or accuracy of this translation. The original [Language] edition shall be the authoritative edition.

Disputes arising under the licence that cannot be settled amicably will be resolved by mediation and arbitration as described in Article 8 of the licence except as otherwise provided herein. The applicable mediation rules will be the mediation rules of the World Intellectual Property Organization <http://www.wipo.int/amc/en/mediation/rules> and any arbitration will be conducted in accordance with the Arbitration Rules of the United Nations Commission on International Trade Law (UNCITRAL).

Third-party materials. Users wishing to reuse material from this work that is attributed to a third party, such as tables, figures or images, are responsible for determining whether permission is needed for that reuse and for obtaining permission from the copyright holder. The risk of claims resulting from infringement of any third-party-owned component in the work rests solely with the user.

Sales, rights and licensing. FAO information products are available on the FAO website (www.fao.org/publications) and can be purchased through publications-sales@fao.org. Requests for commercial use should be submitted via: www.fao.org/contact-us/licence-request. Queries regarding rights and licensing should be submitted to: copyright@fao.org.

Cover photo:

©IFAD/Nana Kofi Acquah

Contents

Introduction	v
Part I: Summary of discussions on the online forum for including women and youth in agriculture for RAI in Ghana	1
Land access and acquisition.....	1
Agricultural innovation and information communication technology (ict).....	3
Women and youth-led agribusiness start-ups and initiatives in Ghana	4
Conclusions and results from the discussions.....	13
Part II: Events	17
Launch of the online forum	17
Technical workshop on women and youth-led agribusiness start-ups in Ghana.....	18
Part III: Suggestions for follow-up	29
References	31



Introduction

This report describes a Food and Agriculture Organization of the United Nations (FAO) initiative that sought to involve women and youth in responsible investment in agriculture and food systems (RAI) in Ghana. The initiative has involved online discussions on an online forum that was built for this purpose and where a wide group of people deliberated on issues that are relevant for women and youth in agriculture. Additionally, field visits and workshops have been conducted, and a study on women and youth-led agribusinesses are being conducted at the time of writing. The report presents summaries of the discussions that took place in the forum, which mainly consisted of exploring initiatives for involving women and youth in agriculture.

It also details the initial achievements of an action plan that was proposed by the participants, part of which has already been implemented, including a survey with 24 women and youth-led agribusiness enterprises (WYEs). A forum launch was organized in 2018 and a technical workshop was convened by forum participants in 2019. Part I of the report summarizes the on-line discussions, Part II gives an account of the launch event and the workshop, and Part III present possible follow-up activities.

Between 2015 and 2017, FAO organized multi-stakeholder workshops on responsible investment (RAI) in Ghana, Malawi, Mozambique, Senegal, and United Republic of Tanzania as part of the Inter-Agency Working Group (IAWG) programme on principles guiding new investment in agriculture. Participants of those workshops discussed general and context-specific issues related to responsible investment in agriculture and food systems.

In Ghana, workshop participants identified gender and youth issues as particularly relevant to their needs and interests in relation to RAI. Participants also proposed a draft action plan and suggested concrete activities. Participants appreciated the opportunity to discuss concrete activities with people outside of their own stakeholder groups. To facilitate more discussion, FAO has supported an online forum on the inclusion of women and youth in responsible investment in agriculture and food systems. The initiative is a practical way to support the operationalization of the Committee on World Food Security (CFS) Principles for responsible investment in agriculture and food systems (CFS-RAI) in Ghana and is particularly aligned with Principle 3 on gender equality and women's empowerment, and Principle 4 on engagement and empowerment of youth.

¹ *The information about private companies provided in this document is not advice or recommendation to engage with these companies. FAO does not endorse in any way neither the companies mentioned in this document nor their products and/or services. Under no circumstances shall FAO be liable for any loss, damage, liability or expense suffered that is claimed to result from the use of information presented in this document.*



Part I: Summary of discussions on the online forum for including women and youth in agriculture for RAI in Ghana

The first period of moderated discussions took place from 26 April – 20 August 2019 and the second period took place from 29 April 2019 - 6 August 2019. Between these and after these periods, ad hoc discussions and information sharing have occurred.

The first period of moderated discussions took place from 26 April – 20 August 2018.

The first period of discussion was facilitated by FAO, supported by voluntary contributions of the following subject matter experts: Dr. Florence Vanderpuye (Rosh Pinnah Foundation), Dr. Gad Akwensivie (Ministry of Lands and Natural Resources), Elorm Allavi (Syecomp Ghana), KafuiAgbe (Young Professionals for Agricultural Development [YPARD] Ghana), Angelina Addy (Concerned Africans Youth Forum/Ideate Ghana) and Anthony Morrison (Chamber of Agribusiness Ghana).

Over 130 contributions were shared by approximately 320 participants on the platform. Prompting questions were used to ensure that the discussions were staying on the topic of inclusion of women and youth in responsible investment in agricultural investment (Annex A). The summary of the discussions below follows the thematic areas of the action plan and the prompting questions.

LAND ACCESS AND ACQUISITION

What are the biggest challenges faced by women and youth in accessing land for agricultural investment in Ghana?

Inequalities, including gender inequalities, are pervasive in tenure systems in many countries. In Ghana, it is often difficult for women to access land and other natural resources. Online forum participants gave examples of inequalities in tenure systems and how difficulties in accessing land also inhibit women's' access to other resources as well as their economic, social and political status. Young people often also have difficulties in accessing tenure rights in Ghana. Contributors listed several causes of challenges faced by women and youth in accessing land for agricultural investment in Ghana:

A. Lack of awareness about laws protecting women's' tenure rights.

- > According to Dr. Florence Vanderpuye of the Rosh Pinnah Foundation, the biggest challenge for women to access land is an unawareness of the law and the formal tenure rights it grants women. Women are often not aware of their right to inherit land from their fathers or husbands. Most women do not insist on a joint formal land title deed with their husband which risks to leave them without land if the husband passes away.

B. Fast-changing use of land.

- > Alfred Adjabeng from School Farms has been told by young farmers in the Volta Region that traditional landowners are selling large areas of fertile farmland to estate developers. According to them, real estate development on farmland threatens young farmers' access to land.
- > Dr. Gad Akwensivie, Ministry of Lands and Natural Resources stated that fast land-use changes are the biggest challenge of land acquisitions. Large land areas that were used for staple food and vegetable production twenty years ago have been sold by local chiefs and family heads. Land previously used by farmers is now used for residential, commercial, religious, industrial and other purposes. This pushes further away from infrastructure and urban areas, making it difficult to market their produce.

C. The high cost of land.

- > Sylvester Osei, Wienco Ghana Ltd. stated that as a youth, high prices of farmland had made it impossible for him to start a farm. Hence, he had to resort to his small backyard.

How can these challenges be addressed?

A. Agricultural Land Banks and Zoning Schemes.

- > Among other forum members, Angelina Addy from Concerned Africans Youth Forum and Ideate Ghana suggested that vast portions of farmlands within each region should be reserved exclusively for farming. Land zoning policies that limit the use of land to certain purposes are in place. These policies must be strengthened and enforced.
- > Dr. Gad Akwensivie stated that the Ministry of Lands and Natural Resources should ask landowners, chiefs, etc. to reserve 20 percent of lands for agriculture.
- > Gabriel AddaiDuah, eTeach Consult asked if it was feasible for the Ministry of Lands and Natural Resources to issue a directive that demand landowners reserve at least 20 percent of their lands for farming. Moreover, he suggested that landowners and communities that adhere to such a directive be given support in the form of subsidized seeds, and fertilizers.
- > Dr. Florence Vanderpuye suggested that individuals could buy land and fence them off 'Community-Supported Agriculture Holdings'.

B. Youth and Women should form 'cooperatives' for land acquisition.

- > Edem Deletso from Safe Ghana suggested that that youth and women should form groups to either rent or buy farmlands. If possible, the government should lease land from landowners and sub-let it to youth and women for a fee.

C. Education.

i. Custodians of Farmlands

- > Dr. Gad Akwensivie stated that education of customary landowners (chiefs, family heads, clan heads, etc.) remains a key issue. In Ghana, approximately 80 percent of the land is held by customary landowners. They must understand the benefits of preserving land for agriculture and they must understand the implications of their various actions, inactions, and the potential impact on the coming generations. Eric Mensah Kumeh from Tropenbos Ghana also requested a dialogue with customary landowners and government about the importance of preserving land for agriculture and ensuring that women and youth can access land for agricultural purposes. It was argued that many landowners disrespect the zoning schemes that stipulate the reservation of land for open spaces, parks, and recreational activities. Such land is often sold for residential development. If landowners would be educated about the importance of sustainable land use, it is more likely that they would respect the zoning schemes.

ii. Research

- > Eric Mensah Kumeh, Tropenbos Ghana argued that young people, including university students, should be encouraged to embark on research in land use and generate more empirical information to guide decision-making.

iii. Capacity development for youth and women

- > Dr. Florence Vanderpuye stated that women and youth need to be educated about their rights within the intestate laws of Ghana. She also stated that chiefs had told her that young people seldom approach them for gaining access to land. Since they are not aware of the various protocols for accessing land.

D. Advocacy.

- > It was stated that advocacy could ensure action by the government, the private sector, and other authorities. The national action on illegal mining was mentioned as an example of an initiative started by civil society and taken up by the government and development partners.

What are some specific examples of policies or actions, either by the government or private groups currently underway to improve land access for women/youth in Ghana?

- > Dr. Gad Akwensivie informed that the Land Bill 2018 which seeks to regulate the acquisition and use of land in the country is set to be introduced to Parliament for consideration and subsequent approval into law. When approved by Parliament and assent by the President, the new law may bring relief to Ghanaians desirous of owning land either for farming or real estate development.

AGRICULTURAL INNOVATION AND INFORMATION COMMUNICATION TECHNOLOGY (ICT)

What role can ICT play in encouraging women and youth to meaningfully participate in agricultural investment?

Research by FAO indicates that if women farmers were to have equal access to agricultural inputs, extension services, land, capital, labor, and machinery like men; food productivity could increase by 30 percent. Innovative enterprises can help reduce the gender gap in access to inputs. For example, a group in Ghana are using mobile phone technology to provide access to tractor rental in a non-discriminatory way.

Adaptation to technology and innovation

Nana Kwame Darko, Communication Specialist, BEET Consults stated that young people are solving problems with their knowledge of ICT. Thanks to knowledge accessible through ICT, it is now less likely that agricultural dealers and farmers will apply defunct chemicals such as fertilizer/pesticide/insecticide on their crops. Young entrepreneurs such as the company QualiTrace provide solutions for detecting fake and non-recommended inputs.

Are you using, or are you aware of any ICT tools being used for agricultural investment (either initiated by the Government or the private sector)?

Elorm Allavi from Syecomp Ghana Ltd stated that field sensors to detect soil moisture and water availability, market information systems, drones with multispectral sensors for mapping, and software to detect fake crop protection products are some of the technologies used by Ghanaian women and youth-led companies. The adoption rate, however, differs markedly among educated and uneducated youth, women, and men. Educated youth and men tend to record higher usage compared to the general farming population. This gap needs to be addressed to make ICT use in agriculture more inclusive. Notable suggestions that come up are bundling services and making the technologies more localized.



Can you recommend any ICT tools that may be disseminated to enable women and youth to participate in agricultural investment?

New Digital Technology Applications

Angelina Addy from Ideate Ghana One mentioned that precision agriculture, the use of satellite in farming or Site-Specific Crop Management (SSCM), provides a useful tool for observing, measuring and responding to inter and intra-field variability in crops. This has great potential to deliver exact nutrient and crop protection chemicals recommendations to improve crop quality. Sensor systems, computational techniques, positioning systems, and control systems are also used for this purpose.

It was stated that highly competent agricultural technology companies in Ghana such as Esoko, Syecomp, Farmerline, and Viamo provide services ranging from field data capture, farm mapping, commodity supply-chain innovations, satellite-derived information, localized weather forecast information, drone imagery and analytics as well as financial services for smallholder farmers, soil sensing analytics and crop pest and disease surveillance.

WOMEN AND YOUTH-LED AGRIBUSINESS START-UPS AND INITIATIVES IN GHANA

General comments on this theme included:

“Africa’s agri-tech startups are tackling big challenges, and serving potentially huge markets.”

“Most startups addressing big and real problems require finances to scale. The reason why the problem is big in the first place speaks to why any startup looking to solve the issues would require resources, including funding, to tackle it properly.”

“There’s still a lot of room for innovative startups in Ghana’s agricultural sector, especially if they can create sustainable business models.”



What are some examples of women and youth-led agribusiness start-ups and initiatives in Ghana?

Forum contributors mentioned different women and youth-led agribusinesses and initiatives including:

> QUALITRACE

QualiTrace is a start-up that uses track and trace technology to authenticate product input and output.

> AGROSEAL LTD

AgroSeal Ltd. is a logistics and transportation service company in the agriculture space. It provides a platform that connects fruit and vegetable aggregators and large-scale farmers to timely truck services using appropriate stackable packaging materials to mitigate post-harvest loss and increase food security.

> AGRO INNOVA

AGRO INNOVA presents, 'AKOKOTAKRA' (Akan for chicken feather), a web-based management system that enables poultry farmers to record, monitor and keep track of their operations in real-time. The tool can help farmers with monitoring and evaluation.

> ANITRACK

Anitrack's objective is to help protect the investment of the farmers and save the time they spend in monitoring their animals. It provides simple livestock management software that identifies and tracks the health status of individual animals.

> SCHOOL FARMS (Agriculture Skills Development Program for Rural Young People)

It developed interventions that help to inspire more young people to aim for careers in the agricultural sector. The curriculum exposes young people to new methods in agriculture and aims to empower and inspire them to develop startup companies in the sector.

> FARMERLINE

FarmerLine is a Ghanaian social enterprise specializing in the development of web platforms and mobile applications in order to disseminate and collect agricultural data to and from smallholders. It has successfully reached over 200,000 small-scale farmers in four countries.

> WANJO FOODS

Wanjo Foods is a Ghanaian business started with the aim to stem the extinction of African indigenous wild plants and foods through the creation of food products that can be marketed to the modern palate.

> TROTRO TRACTOR

TroTro Tractor uses the Global Positioning System (GPS) on a mobile device to connect farmers to mechanized farming equipment, such as tractors, mechanized tillers and combined harvesters.

> IDEATE GHANA LTD

Ideate Ghana Ltd. is a business and career development company established in February 2018. The Ideate Agri Start-up Kit (iASK) aims to help agri-business (particularly agro-processors). Ideate provides:

- a) Agri-business Mentorship and Coaching.
- b) A human resources starter kit for human capital management (job descriptions, contracts, performance management tools).
- c) Branding and marketing ideas.
- d) Proven business strategies and solid business advice.
- e) Access to a strong agricultural partnership network.

> ROSH-PINNAH FOUNDATION/NATRIKU AGRO-LADIES COOPERATIVE FARMERS AND MARKETING SOCIETY

The Agro-Ladies Cooperative focuses on women's empowerment, education and youth development have begun a project in the Natriku Community located in Akuse. It has introduced greenhouse technology to aged rural women.

The Rosh Pinnah Foundation has helped 30 young people venturing into agriculture-related businesses. It has offered a four-day business advisory training in collaboration with the Busac Fund.

> EXLIFE ENTERPRISE

The ExLIFE enterprise was established in 2015 to encourage people to engage in backyard poultry (chicken, quails) in order to meet household protein needs. The company produces day-old chicks, raise them for six (6) weeks and distribute to clients.

During its operation, it has employed two young people and has served both domestic and commercial poultry farmers with brooded chicks. Restructuring and relocation are currently ongoing.

> SAVE EVERYTHING OF VALUE PROJECT (SEVAP)

SEVAP is a project been piloted since 2016 in the Eastern region of Ghana to enhance the financial inclusion of smallholders by expanding the definition of savings. Smallholders, especially women, are included in groups and educated on saving part of their produce for future use.

The proceeds of the groups are placed in the members' bank accounts. Members used the funds to secure labor and farm inputs and other needs.

What are some challenges facing youth and women in agricultural entrepreneurship?

Forum participants mentioned a number of challenges facing women and young people wanting to, or already engaged in agribusinesses activities:

1. Limited access to new agricultural practices.
2. Advanced technology, including plows, cultivators, planters.
3. Limited access to market opportunities.
4. Lack of market research and information.
5. Women are confined to local markets where prices are generally lower than in urban markets.
6. Limited access to funding.



©FAO

7. Securing certification from Food and Drugs Authority and Ghana Standards Authority is considered to be cumbersome by some participants. Some forum participants argued that cumbersome certification procedures can:
 - i. limit where processed agricultural products can be displayed and thereby limit market access; and
 - ii. make locally-produced and processed agricultural products less competitive than similar imported products.

Over the course of this session, forum participants mentioned a number of public-private partnerships (PPPs) for agricultural investment. They also provided input to questions on how such PPPs can best benefit women and youth. Many forum participants have stated that smallholder farmers in Ghana face considerable challenges in marketing their farm produce. These include poor, unstructured market linkages connoting a lack of accurate market information and collusion among middlemen, which affects price determination. In many underdeveloped farming regions in Ghana, smallholders are inhibited by lack of transportation infrastructure. There is arguably a need for support in for example strengthening informal institutions and in integrating them into formal agricultural marketing and contracting.

Can you provide examples of PPPs for Agricultural Investment that target Women and Youth?

- A. **Ghana Commercial Agriculture Programme (GCAP)-Ghana Commercial Agricultural Project:** The project seeks to increase access to land, private sector finance, and input-output markets by smallholder farms, through private-public partnerships in the Accra Plains and Savannah-Accelerated Development (SADA) zones in Ghana.
- B. **Rural Enterprises Project, REP:** The project is located in the Ashanti and Brong-Ahafo regions and benefits 16,000 families, including Women and Youth. The project's overall goal is to build competitive small and micro enterprises in rural areas in eight of Ghana's ten regions.
- C. **Planting for Food and Jobs, PFJ:** The PFJ program provides a framework for engaging farmers through a private sector-led agricultural value chain development. The Program is currently spearheaded and implemented by the Ministry of Food and Agriculture (MOFA) in partnerships with public and private stakeholders.
- D. **Cocoa Youth Program:** Mastercard and Solidaridad (MASO) are implementing an innovative 5-year programme that targets young people in cocoa-growing communities in Ghana. It focuses on creating employment opportunities for the youth between the ages of 18 and 25 and is ongoing.

Are women and youth benefiting from existing PPPs in agricultural production, processing, storage, etc.?

- A. **The Rural Enterprise Program (REP):** implemented by the Ministry of Food and Agriculture works with International Fund for Agricultural Development (IFAD) and a number of civil society organization (CSOs) is inclusive of women and youth who benefit from skills acquisition training in batik printing, snail rearing, mushroom farming, beekeeping, gari processing, bread baking and soap making etc. According to forum participants, the initiative has empowered participating women and youth. However, forum participants argued that more work needs to be done to include women and youth in PPPs related to investment in agricultural and rural enterprises. Successful PPPs can encourage women and youth to seek livelihoods in rural areas and avoid uncontrolled rural-urban migration.
- B. **Mondelez (Ghana) funds:** funds training to women in communities in which it operates. Women are trained to provide extension services to other women farmers in those communities. This training is provided by Ghana Cocoa Board (Cocobod) and tailored to the particular needs of the trainees.
- C. **ECOM:** Nyonko Pa and other Licensed Buying Companies (LBCs) used to have an arrangement with COCOBOD to train young women to become purchasing clerks.
- D. **Chocolate companies:** such as Touton and the Hershey company and cooperatives such as Kokoo Pa partner with COCOBOD and governmental organizations to strengthen women's group through training in good agricultural practices, farmer business training, financial inclusion, gender equality, etc.



©FAO



©IFAD/Nana Kofi Acquah

What is needed to ensure that women and youth benefit fully from PPPs?

- A. Prioritization of partnership objectives:** Governments and development partners should ensure that priorities are aligned with the needs and interests of women and youth. The underlying factors limiting women and the youth such as access to land, access to credit and low returns on investment in agriculture should be considered.
- B. Industrialization:** Encouragement of establishment of private agro-processing factories in rural districts can help to ensure that farmers have a steady output market and that they receive higher prices for the produce. There is also a need to ensure that farmers have the ability to supply products to processing factories in a predetermined quality and quantity. Public support and private investment can help ensure a healthy supply and demand relationship between district-owned farms and private companies.
- C. Introduction of women/youth-focused award schemes:** The private sector could support annual government awards schemes for farmers in various categories including: Women's Category Awards: "Best National Female Farmer", "Best Regional Female Farmer", etc. Youth Category Award: "Most Promising Young Farmer", "Best National Youth Farmer" etc.
- D. Agricultural value chain development:** Too little attention is arguably given to the marketing of agricultural produce. More attention should also be given to other areas of the value chain such as processing, storage, wholesale and retail.
- E. Development of farm management services:** Farm Management services can target both women and youth. There are successful examples in which young people have received training in pollination, the formation of spraying and pruning groups, supervision of farms of aged and absentee farmers and provision of extension services. Women and youth could self-organize or seek support for training in such farm management services and offer such services to farms and agricultural businesses.
- F. Establishment of land banks within districts:** The government can create policies to mandate districts to reserve stretches of land strictly for agricultural purposes. In partnership with the private sector, the government can rent land areas to interested youth and women, based on certain criteria. Repayment of the lease/rent could start after the first year of the establishment of the farm.
- G. Creation of state farms:** It was suggested that the government may establish large state farms and employ youth and women as farmers.
- H. Education and dissemination of information:** Agriculture can become a core subject at the Senior High School Level. Each school can have a demonstration plot.

What type of strategy, tools and methodologies are required to improve market linkages for women and youth, considering rural and urban market linkages?

- A. Value addition:** Policies should encourage processing to add value and increase the lifespan of perishable agricultural produce. The packaging of the processed or semi-processed goods can also make them more attractive and competitive in relation to imported goods.
- B. Development of a mobile agricultural market:** The development of a mobile application with a user-friendly interface for both sellers (farmers) and buyers (individuals, restaurants, institutions) could create more trade opportunities. This mobile app could be voice-enabled to allow illiterate farmers to use it. The app can include important information such as local and national prices for key agricultural products. The app should not rely on smartphone technology but "old" (SMS/voice) mobile phone technology to ensure that farmers in remote areas can use it.
- C. Establishment of institutional markets:** Institutional markets such as the prisons service, senior high schools, school feeding programs, and hospitals should be identified, categorized and engaged in programs that purchase produce from local farmers.

The second period of discussions was kick-started by agreeing on the conceptual framework, which its facilitators defined in terms of responsible agricultural investment, women, and youth. According to CFS-RAI, investment in agriculture and food systems is the creation of productive assets and capital formation, which may comprise physical, human or intangible capital, oriented to support the realization of food security, nutrition, and sustainable development. Responsible investment empowers women and youth to invest in agriculture, and in doing so can help

eradicate hunger and poverty. These pillars, as expressed by two of the participants of the on-line forum, became the pillars of the discussions. They informed learning and helped in identifying and sharing examples of the types of difficulties that women and youth face in their attempts to meaningfully participate in and benefit from agriculture in Ghana. The most pressing problems identified in the forum were the following:

- Limited access to technologies, finance, markets, and land.
- Discrimination against women and youth.
- Sexual violence.

Based on these critical issues, participants suggested constructive ways to make agriculture more viable, valuable, and attractive for women and youth. Their suggestions can be captured in different “conversations” that took place in the forum, which are summarized as follows:

- **Education and mentorship:**

Participants argued that agriculture, in general, is not perceived by the population as an attractive activity, or even a decorous and valuable means of earning a living. The value of agriculture needs to be enhanced for youth to stay in agriculture, both by household members and by society at large. Recognition of its importance and value to society should start in elementary school, and carried forward all the way through to higher education. Changing the negative perception of agriculture includes convincing youth that they, more than anyone else, are the most important agents of change. Formal education should include the provision of knowledge and skills, in areas such as crop and livestock management, irrigation, rain harvesting, soil, weed, pest and disease management, timing and understanding of cropping seasons. It should also include business skills, financial literacy, market analysis, and record keeping. The ability to cooperate and negotiate with other value chain actors and a wide range of soft skills are also important to foster decent work and entrepreneurial opportunities. Incubator and mentoring programmes were also mentioned as ways in which women and youth can be helped to attain both agricultural and non-agricultural skills.

- **Technology:**

A consensual view prevailed among forum members that technology, broadly understood and not necessarily by its own merits, is an important contributor to overcoming some of the problems faced by women and youth. Many agricultural technologies in Ghana are geared towards monoculture, where profitability depends on labour productivity, economies of scale and intensive use of capital. However, these factors are not characteristic of young entrepreneurs and women-headed farms. They tend to prefer technologies that are suitable for heterogeneous and diverse production systems, technologies that depend on intensive use of labour rather than capital, that are more adapted for the relatively smaller scales of production that characterize the earlier stages of business startups. Modern technologies may be available that are suitable for women and youth, but participants also referred to the importance of traditional knowledge, the kind which is tacitly transferred from older to younger generations. This knowledge, and the products from them obtained, are fundamental elements of social capital (cultural values) in rural communities, and should be at the heart of agriculture. Finally, ICT is also seen as an important tool for economic growth, as it has the potential for injecting dynamism into the agricultural sector. It was suggested that the Government and the private sector could partner for investments in ICT for agriculture.

- **Human rights:**

In accordance with the CFS-RAI, responsible investment can contribute to the elimination of discrimination, strengthening of participation in decision-making and provision of access to technologies, resources, extension, and financial services and training, to achieve the right to food. Collective action through for example the formation and strengthening of producers organizations can help to defend human rights and increase the ability of people to aggregate produce and access knowledge as well as input and output market.

- **Land tenure:**

It is often particularly difficult for women and young people to access farmland. Forum members have suggested that community and government lands can be made available for women and youth interested in pursuing



©FAO

agriculture. Women or youth may also form cooperative farming groups and access land together rather than as individuals. More generally, participants mentioned the need for inter-sectoral coordination in land zoning to ensure that usage of land for non-agricultural purposes does not encroach on land suitable for agriculture.

- **Mechanization and a potential role for government:**

Many contributors agreed that any plan to modernize the agricultural sector can only succeed if farmers are involved and enabled to use modern agricultural tools and inputs, in particular, those that increase labour productivity. Agricultural mechanization is thought to play an important role, not only for crop preparation but also for the reduction of post-harvest losses. It was suggested that local governments can facilitate a better connection or coordination between demand and supply of tractor services and help youth and women-led agribusinesses link to tractor services. It was also implied that mechanization must be tied with other considerations, including the need to decrease the dependence on raw material production and capture more of the value of processed agricultural products locally and nationally. Investment in research and development was also listed as crucial to innovations in technology, as well as the revival of demonstration farms by the government for continuous learning.

- **Finance and credit provision:**

Contributors suggested a number of avenues for funding support for women and youth in agriculture including:

Credit union cooperatives: A credit union is a financial co-operative made up of a group of persons that organizes themselves to make certain financial services available to themselves. Women and youth in agribusiness can form or join such cooperatives to access funding for investment.

Funding policies: The government must develop and enforce funding policies on commercial banks to support women and youth in agribusinesses.

Training: Low levels of financial literacy and management skills are barriers to access to finance. It was argued that financial institutions have low confidence in women and youth that lack the ability to prove a good return-on-. Mentorship and incubation programmes can help women and youth-led agribusinesses to grow organically and, if needed, make them eligible to access to finance.

Partnerships: Since many women and young people have small capital outlay, partnerships can enable economies of scale. They can also join farmer groups or cooperatives that assist their members to access credit facilities.

Village Savings and Loans Associations (VSLA) adapted to women and youth in RAI: Access to finance from the Government or formal financial institutions is limited. Instead, they may form their own savings and loans groups and make regular contributions to joint funds that can be accessed by members according to criteria decided by the group.

- **Improved market access and sustainable markets:**

The role of infrastructure, from roads and electricity to ICT: Sustainable and responsive markets are needed for increasing agricultural production, productivity, and profitability. Possibilities for online solutions were mentioned. For example, a platform for farmers, intermediaries, and consumers that would include discussions on pricing and quality of produce can help to connect different value chain actors to encourage transparent and fair transactions. Investment in physical infrastructure such as roads and electricity and improved linkages between rural and urban areas were also mentioned as important for market access.

Choice of product: It was argued that producers and agribusinesses should be customer-oriented. They were also recommended to choose to produce and market products that are both economically viable and have minimal social and environmental impacts. Niche products such as organic foods were given as examples of this.

Identifying a suitable market niche: In determining where to sell a product or service, the potential buyers for the product or service have to be determined. Potential buyers could consist of different segments of the general public, state institutions as well as hotels, and restaurants.

Innovations for Sustainability: Information and education about markets and the development of agro-industries should be improved. This could help to add value to primary production and improve marketing strategies. District Business Advisory Boards at the Local Assemblies can be involved in generating and disseminating knowledge on how to add value to primary production products and how to create products that would suit the taste and preference of selected target groups.

Brand marketing: The creation and marketing of brands can improve the visibility of agricultural products and add value. Products can be promoted by traditional authorities, information centers, exhibitions, etc.



©IFAD/Nana Kofi Acquah

CONCLUSIONS AND RESULTS FROM THE DISCUSSIONS

The discussions on the online forum have enabled actors from different stakeholder groups to discuss challenges and opportunities for the involvement of women and youth in responsible investment in agriculture and food systems. With the help of prompting questions on the five thematic areas discussed hitherto, participants have identified a number of needs and proposed activities corresponding to the action plan.

Examples of needs and proposed actions

Land access and acquisition

Examples of needs

- 1) Raising awareness through sensitization workshops/programs to educate women and youth on important land issues outlined above including the Land Bill 2018.
- 2) Setting up a land bank to provide land to marginalized people – including women and youth – to enable and encourage such people to save and invest in primary agriculture.

Proposed actions

- 1) Development of guidelines on how women and youth can access land, including evidence on the Land Bill 2018 can affect women and youth involvement in responsible agricultural investment.
- 2) Continue the dialogue with key stakeholders on the challenges and opportunities of launching an inclusive and bank for agricultural investment.

Agricultural innovation and information and communication technology (ICT)

Examples of needs

- 1) Stakeholders have expressed a need for education and forums for discussion on agricultural related ICT. Female and young stakeholders have expressed an interest in the potential in such ICT for development of agriculture and agribusiness.
- 2) A number of individuals, organizations, and companies in Ghana are active in the domain of developing and applying ICT and other technologies to meet the challenges and opportunities of investment in agriculture and food systems. A number of agripreneurs are also selling and buying agricultural specific ICT technologies. An inventory of agricultural ICT in Ghana could help to make an extensive needs assessment as well as to scale up and replicate successful use of agricultural ICT.

Proposed actions

- > Organizing special forums, workshops/programs on Agriculture and ICT for the women and youth in agriculture.
- > Development of a database of Agricultural organizations/companies that use such technologies to address agricultural challenges women and youth encounter; also, creating a database on current agripreneurs that uses some of this innovation and monitoring and evaluating their performances.

Women and youth led agribusiness start-up companies

Examples of needs

- 1) Business skills of potential and actual youth and women agribusiness owners need to improve.
- 2) There is a need to train women and youth about the strategies of engaging the rural community/ stakeholder management training.

Proposed Actions

- > More information (including guidelines) about starting and operating agribusinesses should be made readily available to youth and women.
- > Training of youth and women on the development of business plans to ensure business growth and continuity should be provided.
- > Standardization processes and costs should be reduced for women and youth in agro-processing businesses; this will encourage more entry into the sector.

Public-Private Partnerships (PPPs)

Examples of needs

- 1) Lack of financial literacy skills: Apart from agronomic skills, financial literacy, marketing and bargaining skills of the farmers are essential. Many rural women and young people are disadvantaged in negotiations with for example buyers due to information asymmetries and lack of financial literacy and bargaining skills.
- 2) Lack of structured market linkages.

Proposed Actions

- > Financial Skills Training and Capacity Building: Structured training in basic financial management, marketing, and negotiation skills of farmers should be developed.
- > Development and Strengthening of Market Linkages: Institutional markets should be categorized within districts to link farmers to public purchasing programs.

Based on the discussions, three briefs were produced:

- 1) Information and communication technology services in agriculture for women and youth: Examples from Ghana. (FAO. 2020a).
- 2) 2020. Funds for investing in agriculture by women and youth: Organizations that may provide funding for women and youth-led agribusinesses in Ghana. (FAO. 2020b).
- 3) Accessing Land in Ghana for Agricultural Investment: Advice for Women and Youth. (FAO. 2020c).



Part II: Events

LAUNCH OF THE ONLINE FORUM

British Council, Accra, 20 April 2018.

The forum was officially launched on 20 April 2018. The launch event brought together a total of 67 national and international people from across the private sector, government, civil society, and academia, who shared views and challenges women and youth in Ghana face in their bid to engage in or to promote responsible investment in agriculture. In his opening remarks, the former FAO Representative in Ghana (now Assistant Director-General of FAO's Regional Office for Africa), Mr. Abebe Haile-Gabriel, underscored the importance of investing in the agricultural sector and in vulnerable persons in society, especially youth and women. The FAO Representative stated that FAO Ghana has designed numerous interventions in the agricultural sector and that youth and women should be encouraged and supported to participate. He also presented the publication Ghana Country Investment Profile and information about gender and agriculture in West African countries.

Ms. Esther Kasalu-Coffin, then Country Director of the International Fund for Agricultural Development (IFAD), emphasized that IFAD's job is to "invest in the rural poor". She underscored that IFAD's major initiatives in the country, the Ghana Agriculture Sector Investment Programme (GASIP) and the Rural Enterprises Program (REP), include youth and gender issues.

Micheal Opeyemi Ige and Jesper Karlsson from FAO gave an overview of the platform and explained technical operational matters. This was followed by an interactive panel discussion on the topic: The bottlenecks and opportunities for women and youth in agricultural investment. The panelists were: Ms. Beatrice Boakye-Yiadom (Grants Manager, AWDF); Ms. Tacko Ndiaye (Senior Gender Officer, FAO Regional Office for Africa); Emmanuel Andrews Samini, Samini (award-winning Ghanaian musician and farmer); Enoch Yaw Oduro-Adjei, Trigmatic (another popular Ghanaian musician with an interest in farming); Elorm Allavi (an entrepreneur providing satellite-based information for agribusinesses and supporting farmers), and Dr. Florence Vanderpuye (head of the non-governmental organization [NGO] Rosh-Pinnah Foundation that provides support to female farmers).

In the concluding session, representatives for the organizing institutions expressed their appreciation for the enthusiastic participation and engagement of the panelists and audience and urged those present to subscribe to the forum and continue this discussion online. The launch ended with a social event that provided the opportunity for networking.

Media coverage of the launch event:

- > <http://agricinghana.com/2018/06/04/online-forum-for-women-and-youth-in-agriculture-launched-in-accra/>
- > <http://www.yfmghana.com/2018/04/20/trigmatic-to-speak-on-women-and-youth-inclusion-in-responsible-agriculture-investment-organized-by-un-fao/>
- > <https://thebftonline.com/2018/business/agribusiness/make-agriculture-attractive-for-women-and-youth/>

TECHNICAL WORKSHOP ON WOMEN AND YOUTH-LED AGRIBUSINESS START-UPS IN GHANA

FAO Regional Office for Africa, Accra, 1 August 2019.

A one-day workshop was organized by FAO to give online forum participants the opportunity to meet in person, to further exchange views, and to know more about the various initiatives that were mentioned on-line. 109 people participated in the workshop. This high number suggests that while online forums are undoubtedly a cost-effective way of engaging people, it is still important for many people to meet in person. Online forums may be effective tools for creating expectations about future physical meetings, and thus serve to increase the active participation.

Figure 1: CFS Principles for responsible investment in agriculture and food systems (CFS-RAI)



Opening session

In her opening speech, Ms Jocelyn Brown Hall, FAO’s Deputy Regional Representative encouraged women and young people to lead the development of ideas on agricultural development in Ghana. “When given access to inputs, resources, and markets, women and young people can play leading roles in agriculture and its development”, she said. In addition to agricultural production, Ms Hall reminded the audience about the importance of the input, processing, marketing, retail and consumption segments of the agricultural value chains. She emphasized the work of FAO together with the government of Ghana and development partners to establish a strong enabling environment where everyone can benefit from the generation of decent employment and entrepreneurial opportunities in agriculture. The Deputy Regional Representative further added that strengthening partnerships between the key actors, such as youth and women’s groups as well as youth and women’s led agribusinesses could act as a catalyst for the development of the sector.

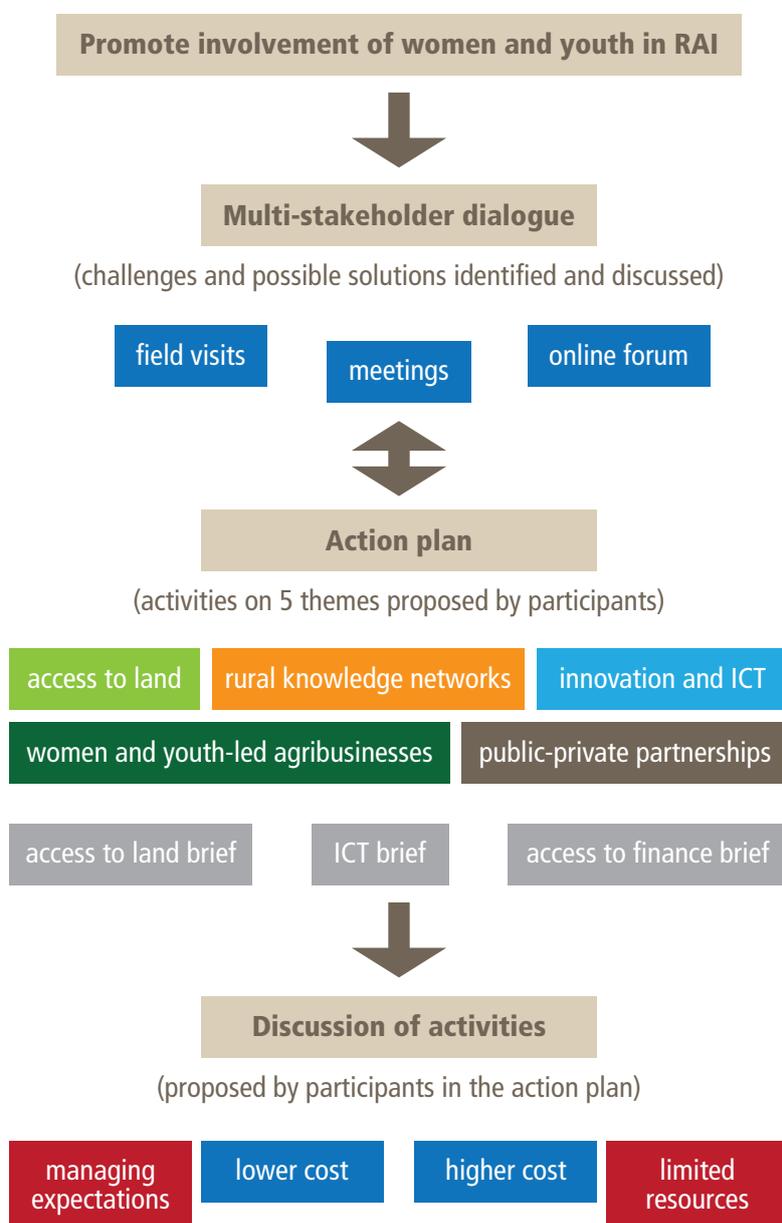
Mr Emmanuel Asigri, CEO of the National Youth Authority (NYA), mentioned several programmes and projects by the NYA aimed at ensuring that young people become the driving force of new agriculture and agribusiness enterprises as well as rural transformation in Ghana. Mr John Armah, CEO, Orios Group illustrated the benefits of mentorship to young people in agribusiness. Mr Ade Freeman, the Regional Programming Leader for FAO in Africa, encouraged all participants to be ambitious and bold, and strive to create networks to enhance their chances of success as entrepreneurs and farmers in the agricultural sector.

Discussions on activities for the inclusion of women and youth in agriculture and food systems

An update on the activities proposed in the action plan by participants of earlier workshops and the online forum was provided. Thereafter, participants discussed the viability of different activities based on the following questions: Which activities are most realistic? Which activities can have the most positive impact on women and youth in agriculture? How can the activities be carried out? Who can carry out the activities?

Given limited resources, suggested activities in the action plan have been divided into low-cost activities that participants may carry out themselves and high-cost activities that may require external support.

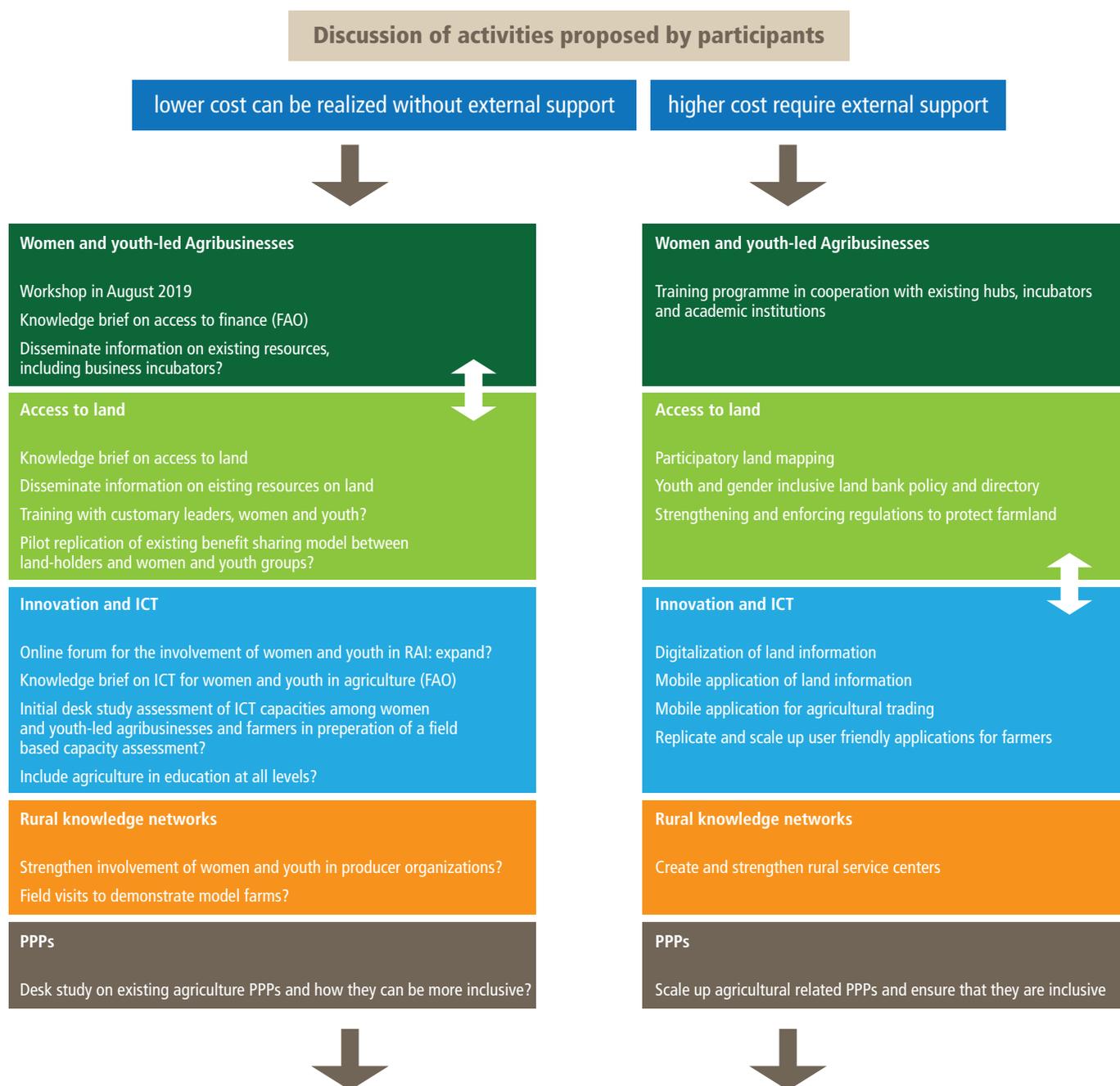
Figure 2: Overview of the initiative on the Inclusion of women and youth in RAI in Ghana



FAO is not a financial institution but may help to connect different stakeholders with each other and link proposals with different ongoing projects or programmes in the country.

The information briefs on land access, ICT and funding tailored for women and youth in agriculture within Ghana can be used as starting points for accessing information about ICT, funding and land tenure issues.

Figure 3: Activities proposed by participants of the initiative



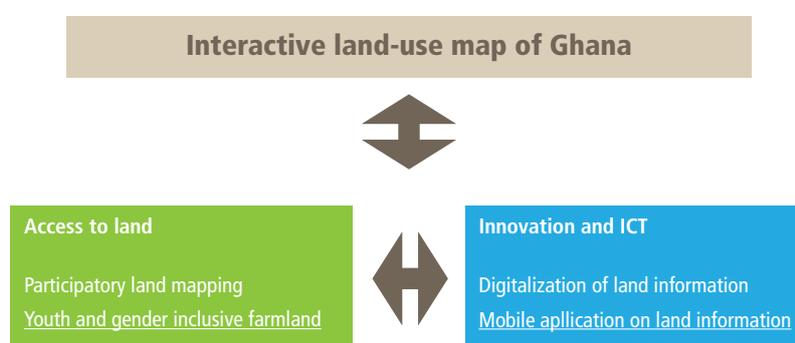
The possibility of an interactive land-use map

It was noted that land zoning and land rights are sometimes not respected. Participants also reiterated their request for gender and youth inclusive farmland banks in addition to steps for improving the land records system and enforcing existing regulations.

Proposed activities for strengthening tenure governance include participatory land-mapping, youth and gender-inclusive farmland banks, digitization of land information, a mobile app on land information and training of customary authorities, women's groups and youth groups.

For these activities to be feasible, there is a need for systematic land mapping and monitoring. The implementation of a land monitoring system and an interactive land-use map, possibly based on the Forest Atlas concept of the World Resource Institute and existing initiatives in Ghana to improve land monitoring could be used as a basis for some of these activities.

Figure 4: An interactive land-use map as a possible response to the needs of the participants of the initiative



The establishment of an interactive land-use map could facilitate the tenure security of marginalized groups including women and young people by:

- Providing up-to-date information about land-dependent sectors.
- Increasing transparency by collecting data on all major land use categories onto the same online platform and disseminate it in rural areas.
- Strengthening equitable tenure governance by participatory land mapping and inclusion of socio-economic data.
- Clarifying which areas are under different tenure systems.
- Monitoring land-use change data to enforce land zoning and address illegal mining, illegal logging, and expansion of large plantations in areas designated as forests or farmland.
- Strengthening coordination of tenure governance.

The Ministry of Land and Natural Resources and the Lands Commission, in cooperation with other government ministries and agencies, could develop the land-use map. The land-use map can also be developed with the support of a specialized organization such as the World Resources Institute in cooperation with FAO or other intergovernmental organizations. To ensure fairness on the ground, local land-users must be involved.

Savings and loans associations for improving access to finance

Limited access to finance due to the perceived and real risks of lending to agriculture can be an impediment to agricultural investment. Marginalized groups such as women and youth often find it particularly difficult to access financial services. Village Savings and Loans Associations (VSLAs) have been suggested as an approach for pooling resources that enable members to access loans without the involvement of formal financial institutions.

Ms Joyce Poku-Marboah from the Kookoo Pa Farmers Association presented this concept, and how women and youth may adapt it to their situations. VSLA is a micro-finance model under which savings groups are formed at the community level. The primary purpose of a VSLA is to provide simple savings and loan facilities in communities without access to formal financial services. Members of VSLAs can also obtain knowledge of financial management and investment.

While VSLAs in rural areas are designed for marginalized people, agribusiness led by relatively better-off people can also have financial bottlenecks and irregular incomes. Women and youth-led agribusinesses could, therefore, pool financial resources and exchange knowledge on financial management and investment by setting up their own savings and loans associations.

Basic VSLA principles

- > VSLAs are autonomous and self-managing.
- > VSLAs are made up of 15 to 25 self-selected members. This makes the association big enough to create a useful pool of capital and small enough to keep meetings manageable.
- > VSLA Membership is open to women and men (depending on programme set-up). In mixed VSLA groups, at least three of the five committee-members are female.
- > VSLAs meet frequently in accordance with the preference of its members.

KookooPa has implemented 17 VSLAs with a total of 410 members (266 women and 144 men). Many community members were initially skeptical of the concept. However, community members that have decided to join VSLAs have expressed a high degree of satisfaction. Within 12 months, the groups raised over GHS 180 000 and an additional social fund of over GHS 15 000. For some of the members, the VSLA has enabled investments in farming inputs, off farming tools such as sewing machines as well as expenditures of necessities such as house restoration, medical expenses and school fees that would otherwise not have been possible.

A subsidiary of Ecobank has also begun to provide low-interest loans to VSLA members for investment in agriculture and livelihood diversification. The recovery rate of the loans has been 98.9 percent. This indicates that the provision of micro-finance to rural VSLA members can be viable for formal financial institutions.

Benefit-sharing schemes between landholders and women's or youth groups

Benefit-sharing schemes between landholders and women's or youth groups are one of the proposed strategies in the action plan aimed at increasing access to land.

Ms Poku-Marboah presented a benefit-sharing model that has been used between women's groups and landholders. The premise of the model is that landholders allow women's groups to use parts of their landholdings in exchange for a percentage of the profits generated from the use of the land. Ideally, such benefit-sharing arrangements can strengthen women's land rights and enable them to make productive investments in farming.

Improving access to land for women can improve their livelihoods and increase the productivity of the agricultural sector in general. However, due to gender inequalities, there may be challenges in persuading land-holders to provide women with land in a fair manner. In a context of asymmetric power, details on how to negotiate a fair agreement between women's groups and landholders must be further developed. It has been suggested that such models could also be used between youth groups and landholders.

Dissemination of information about processes for land acquisition

Dr Gad A. Akwensivie, Ministry of Lands and Natural Resources, presented processes for accessing and acquiring farmland in Ghana.

The appropriate procedures may differ slightly. For example, the purchase of different types of customary land is forbidden. Meanwhile, private land can be purchased and sold upon agreement between the parties. As indicated below, a mix of tenure systems can be found in different geographical locations in Ghana.

GENERAL LAND OWNERSHIP IN GHANA (BY REGION)

Region	Type(s) of land ownership
1 Greater-Accra	State lands, vested lands and blend of stool, family, clan, and private lands
2 Ashanti	State lands, vested lands and predominantly stool lands
3 Volta	State lands and predominantly family lands except within Akan-speaking areas of the Northern Volta which are stool lands
4 Northern	State lands and predominantly skin lands
5 Eastern	State lands, vested lands and blend of stool and family lands
6 Western	State lands, vested lands and blend of stool and family lands
7 Central	State lands, vested lands and blend of stool and family lands (lands within cape-coast are however predominantly privately-owned)
8 Upper-East	State lands and predominantly family lands (under the custodianship of the Tendamba).
9 Upper-West	State lands and predominantly family lands (under the custodianship of the Tendamba)
10 Brong-Ahafo	State lands, vested lands and predominantly stool lands

Source: FAO's Interview with Dr Gad A. Akwensivie MGHIS, MAfRES, Ministry of Lands and Natural Resources; complemented by inputs from Mrs Joyce Atta-Gyamfi, Lawyer at the Lands Commission, Dr Wordsworth Odame Larbi, Land Tenure Officer at FAO as well as a number of participants of the Online forum on the inclusion of women and youth in responsible investment in agriculture and food systems in Ghana.

Regardless of the tenure system a particular piece of land is governed by, women and youth interested in acquiring land for agricultural investment are encouraged to follow the following general steps:

- Initial investigation and inspections.
- Preparation and approval of site plan.
- Search at the Lands Commission.
- Negotiation and payment for the land.
- Preparation and signing of the indenture (agreement).
- Execution of Oath and Proof.
- Stamping.
- Registration.

A more detailed description can be found in the brief Accessing Land in Ghana for Agricultural Investment: Advice for Women and Youth (FAO. 2020a).

SUBMISSION OF DOCUMENTS TO THE LANDS COMMISSION

The four copies of the signed indenture with the oath of proof executed must be submitted for stamp duty assessment and payment at the Lands Commission. After the stamp duty has been paid, the document will be embossed. After this procedure, the document is ready for the actual registration.

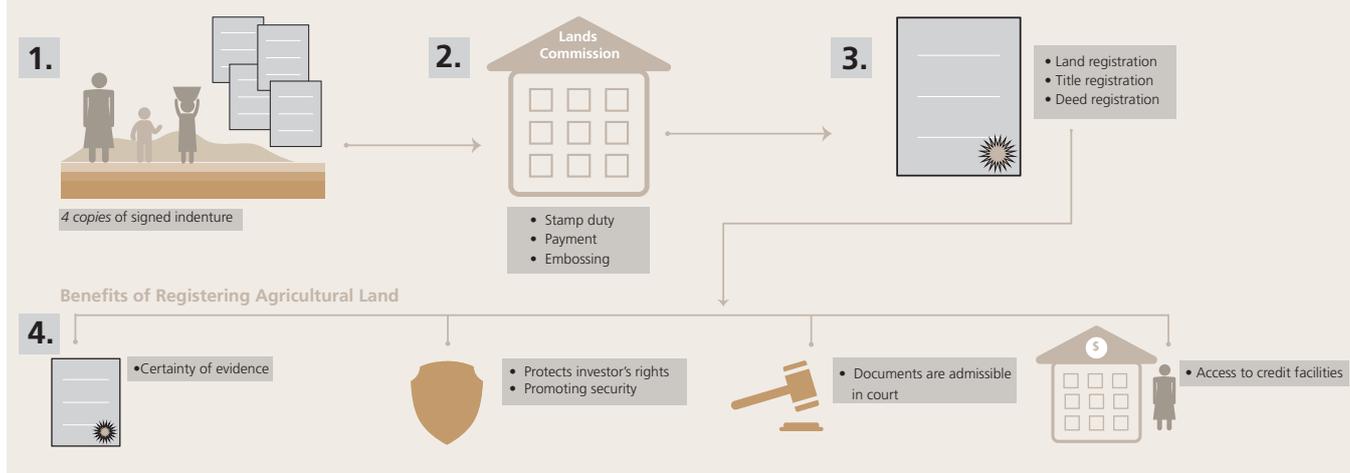
WHAT IS LAND REGISTRATION?

Land registration is the recording in a public office of rights and interests in land as evidenced by legal instruments after the acquisition of land from the rightful owner. Ghana practices two types of registration: Deeds registration and title registration. Deed registration, which is likely to be most applicable to many agricultural investments, is the recording of instruments evidencing transactions affecting the land such as leases, subleases, mortgages, etc. It does not record the specific rights and interest in the land. Title registration, on the other hand, is a recording of the specific rights and interests in the land and confers title on the registered proprietor. Title registration by the law provides state guarantee and indefeasible titles.

Title Registration operates in the Greater Accra Region, Kumasi and very few selected localities in the Central and Northern Regions. All other areas operate under the Deed Registration system. Registration is done in the Regional Capitals of each region. The Lands Commission will be able to advise as to which type of registration will be done in respect of a particular land transaction. Prospective investors are advised to ensure that their lands are registered.

WHAT ARE THE BENEFITS OF REGISTERING AGRICULTURAL LAND?

- It ensures certainty of evidence of the existence of certain rights and interests or ownership of the land
- It establishes and protects the agricultural investor's rights and interests in the land, promoting security of tenure
- It renders the agricultural investor's documents admissible in court in case of disputes
- It enables the investor to access credit facilities in the future.



While following some of these steps, such as stamping and registration, may not be legally required, it helps to avoid risks such as litigation and conflicting claims.

Once the land is acquired, it is also important to take physical possession, through making productive investments (such as agricultural production) and possibly fencing of the border if appropriate according to the local context.

Regarding the usefulness of stamping and registration, some participants asked about the reliability of Ghana's land records system. The land records system has been centralized and paper-based, which limited its reliability. However, it is currently being digitized. The Lands Commission is also exploring options for using blockchain technology to make land records even more immutable and verifiable.

Other proposed activities discussed by participants

Participants requested the passing and implementation of a Ghana Youth Agribusiness policy. Representatives for the Chamber of Commerce are pursuing this activity. Some participants also argued that it is equally important to enforce already existing policies aimed at enabling women and youth to engage in entrepreneurial activities.

It was reiterated that Innovation hubs and processing centers should be established to add value to primary agriculture and create opportunities for women and youth.

Though unemployment is high among young Ghanaians, it was argued that agribusinesses find it difficult to hire and keep competent staff. Capacity development to increase the employability of youth was therefore suggested.

Family businesses in processing and trading of agricultural products have been identified as potential catalysts of rural transformation. It was suggested that ways to support such businesses, including those led by women and youth, should be explored.

The showcase of women and youth-led agribusiness start-ups

A number of Ghanaian agribusiness start-ups shared their experiences during the workshop:

Goat Masters

Gideon Padi Konotey, the founder of Goat Masters who began rearing goats on a small scale in 2014, shared the story of his venture into agribusiness. The agribusiness owner narrated how he inherited goats from his grandparents who were farmers; after a period, the company decided to shift focus from rearing goats to processing and distribution.

Mr. Konotey emphasized the usefulness of value addition to agricultural production and explained that his company generates employment and contributes to the availability of healthy meat for consumption on the Ghanaian market. According to him, Goat Masters has also begun exporting some of its products.

Mr. Kitchen

Mr. Kitchen is a youth led-business focusing on spice production made from natural and locally sourced products. There is a big demand for convenient and processed food in Ghana. However, some imported processed foods are unhealthy. Mr. Kitchen sees a niche in providing both easily prepared and healthy spice mixes based on locally sourced spices and vegetables. The founder hopes to expand the business and create a large number of jobs in Ghana.

SyeComp

SyeComp provides ICT services to smallholders and other actors along agricultural value chains. The company is active in Ghana and Kenya. The company specializes in the acquisition, processing, analysis, and synthesis of Geospatial data from satellites and multispectral drone sensors for various applications.

Panel discussions

Ms Nana Adjoa A. Sifa from Guzakuza and Mr. Kafui Kwesi Agbe, from Young Professionals for Agricultural Development (YPARD) Ghana, moderated panel discussions with the following panelists: Ms Christabel Boaduwa Afrane, Abibinsroma Farm; Mr. Anthony Morrison, President, Chamber of Agribusiness, Ghana; Mr. Tony Nsanganira, Youth Employment Specialist, FAO; Mr. Elorm Allavi, CEO, Syecomp Ghana; Ms Florence Vanderpuye, Rosh-Pinnah Foundation; Ms Yvette Tetteh, CEO, Pure and Just Company Limited; Ms Magarate Agyemang, Executive Director MFA AgriTech; Mr. Andrew Ahiaku, Head of Agribusiness Finance, Fidelity Bank Ghana; Mr. Emmanuel Ansa-Amprofi, Trotro Tractors, and; Ms Emma Anaman, Program Policy Officer, World Food Programme (WFP).

The panelists discussed mechanization of agriculture in Ghana and the need for easy access to improved input, ICT and training in order to increase yields. They also discussed the need for capacity development of young people to increase the ability to work for agribusinesses. Some agri-business owners on the panel stated the difficulty in finding staff with adequate competencies and pointed out the need for expanding the activities of organizations that provide mentorships to agribusinesses and young workers.

Though land access is a crucial issue in Ghana, it was also pointed out that there are many business opportunities in other segments of the value chain. Mr. Ansa-Amprofi emphasized the importance of doing market research and identifying financially viable opportunities in different segments of value chains for different agricultural products. Small start-up businesses were also urged to narrow their scope and only focus on a limited segment of the value chain, whether it is production, processing or sales. Small businesses may also choose to cooperate with larger corporations or form partnerships with other small businesses along the value chain in which they operate.

A credit position always imposes risks for both lenders and borrowers; due to the high business risks of operating start-up companies, financial institutions are also reluctant to provide credit to them. However, it was argued that banks and other financial institutions could improve their provision of financial advisory services to start-up companies to foster their growth.

Both agribusiness managers and financial providers on the panel emphasized that:

- Young start-up companies should start small by using their own savings or loan from family and friends.
- Start-up businesses should only try to involve equity investors or accessing formal loans once they have reached a minimum level of capacity and financial viability.
- The building of endogenous capacity and financial viability arguably enables entrepreneurs to retain greater ownership of their business while simultaneously making them more attractive to lenders or equity investors.

Prioritization of activities in the action plan

- The discussion of the feasibility of activities proposed by participants in the action plan was not concluded.
- Stakeholders, including participants of the online forum, may wish to carry out certain activities independently or jointly. FAO may continue its role as a convener of dialogue between different stakeholder groups.
- Several activities specified in the action plan are already being carried out by different stakeholders in Ghana.
- Depending on the needs of the stakeholders, FAO may carry out studies or lend support in mobilizing resources for higher cost activities.

Savings and loans associations for improving access to finance

Participants may wish to start savings and loans associations. A manual for savings and loans associations, based on experiences of VSLAs in rural areas, may be produced.

Benefit-sharing schemes between landholders and women's or youth groups

A desk review of existing benefit-sharing arrangements between women's and youth groups may be needed to assess the viability of such arrangements.

Gender and youth inclusive land banks

Gender and youth inclusive farmland banks have been distinguished as a high-cost activity. Participants may wish to take the initiative to mobilize resources and expertise for the realization of this activity. The development of a land-use map described above may help to provide necessary data for the creation of land banks.

The possibility of an interactive land-use map

FAO is discussing options for supporting the development of an interactive land-use map with specialized institutions and representatives of the government.

Ghana youth agribusiness policy

Representatives for the Chamber of Commerce are pursuing a National Youth Agribusiness policy.

Innovation hubs and processing centers

Representatives of mentorship programmes and business incubation agencies in support of start-up companies are exploring ways to scaling up and connecting existing initiatives to encourage innovation in rural areas.

Exploring ways to support female-headed family businesses in agricultural value chains

Female and youth-led family businesses in agricultural value chains may play an important role in rural transformation in Africa. However, empirical knowledge about such businesses, especially those operating in the midstream of agricultural value chains, is limited. FAO, therefore, decided to make an explorative study on women and youth-led agribusiness enterprises (WYEs) in Ghana.

Closing

The workshop ended with closing remarks by Ms Jocelyn Brown Hall, FAO's Deputy Regional Representative. She emphasized that starting an agribusiness takes much courage and tenacity, and lauded the women and youth present who had taken up the huge task of contributing to the growth of the sector.



Part III: Suggestions for follow-up

The management of the online forum may be transferred to FAO Ghana for national focus, or to FAO Regional Office for Africa (RAF) for regional scope (West African sub-region). For a regional scope, the forum may benefit from the inclusion of external partners such as the Concerned African Youth Forum (CAYF) with headquarters in Accra or the Economic Community of West African States (ECOWAS) with headquarters in Abuja, Nigeria.

The initiative uncovered a large number of activities in Ghana that can be compiled and shared in the country.

1. Women and youth-led agribusinesses

Information on good practices for managing an agribusiness was made available and should be compiled and disseminated by forum participants.

Family businesses in agricultural value chains beyond primary production have been identified as a potential catalyst for rural transformation. The knowledge of such businesses, including those led by women, and youth, appears to be limited. During December 2019 and January 2020, FAO, therefore, conducted semi-structured interviews with 26 women and youth-led agribusiness enterprises (WYEs) in Ghana. The study used four “lenses”: labour, enterprise, livelihood, gender and value chain. It was also guided by an investment focus linked to the CFS-RAI Principles, and an analysis of the enabling environment for WYEs. A complete report will be published at a future date (FAO. *Forthcoming*). The results will inform the work on gender and youth in at FAO’s Regional Office for Africa during 2020-2021.

Representatives for the Chamber of Commerce are pursuing a National Youth Agribusiness policy. Improved access to finance was seen by many stakeholders as an important driver of agribusiness investment.

Participants may wish to start savings and loans associations to improve their access to finance. A manual for savings and loans associations, based on experiences of VSLAs in rural areas, may also be produced.

Stakeholders have expressed an interest in improving the quality and coordination of training for women and youth involved or interested in agribusinesses. Representatives of mentorship programmes and business incubation agencies in support of start-up companies are exploring ways to scaling up and connecting existing initiatives to encourage innovation in rural areas.

2. Access to land

Existing resources on land tenure, including the knowledge brief on land access, should be widely disseminated.

An existing benefit-sharing model between land-holders and land-users may be adapted to groups of women and youth interested in accessing farmland for investment. A desk review of existing benefit-sharing arrangements between women’s and youth groups may be needed to assess the viability of such arrangements.

There is also a need to sensitize customary leaders, women, youth and other stakeholders on the rights and duties related to farmland for agricultural investment.

Ways for FAO to support the development of an interactive Ghanaian land use atlas by the Government and the World Resources Institute are currently being explored. FAO may contribute to ensuring that marginalized groups such as women, youth and landless people are involved in the development of the land use atlas.

FAO may contribute to efforts by the Government and the Columbia Center for Sustainable Development (CCSI) to create a public online depository of land acquisitions between landholders such as customary authorities and external investors.

3. Innovation and ICT

Options for the continuation and possible regional expansion of the online forum are being explored.

Ways for FAO to support the development of an interactive Ghanaian land use atlas by the Government and the World Resources Institute are currently being explored. FAO may contribute to ensuring that marginalized groups such as women, youth and landless people are involved in the development of the land use atlas.

FAO may contribute to efforts by the Government and the Columbia Center for Sustainable Development (CCSI) to create a public online depository of land acquisitions between landholders such as customary authorities and external investors.

4. Rural knowledge networks

Rural networks and institutions such as producer organizations may take measures to strengthen the involvement of women and youth. Representatives of mentorship programmes and business incubation agencies in support of start-up companies are also exploring ways to scaling up and connecting existing initiatives to encourage innovation in rural areas.

5. Public-private partnerships

A desk study on existing agriculture-related PPPs and how they can be more inclusive of women and youth may be conducted. Drawing on results of this study as well as the ongoing study on women and youth-led family business units in agricultural value chains, recommendations for ensuring that gender and youth issues are considered in PPPs may be generated.



©IFAD/Fabiana Formica

References

FAO. *Forthcoming. Involving women and youth in responsible investment in agriculture and food systems in Ghana: Findings from semi-structured surveys to support the analysis of women and youth-led agribusiness enterprises (WYE).* FAO, Rome

FAO. 2020a. *Information and communication technology services in agriculture for women and youth: Examples from Ghana.* FAO, Rome.

FAO. 2020b. *Funds for investing in agriculture by women and youth: Organizations that may provide funding for women and youth-led agribusinesses in Ghana.* FAO, Rome.

FAO. 2020c. *Accessing Land in Ghana for Agricultural Investment: Advice for Women and Youth.* FAO, Rome.

CONTACT

For comments and to subscribe, please contact:
Trade and Markets Division (EST)

Food and Agriculture Organization of the United Nations
Viale delle Terme di Caracalla
00153 Rome, Italy

Email: Trade-Markets@fao.org

For comments and queries on this report, please contact:
EricJesper.Karlsson@fao.org

Previous reports are available at: <http://www.fao.org/economic/est/issues/investment/>