



# FEED THE FUTURE

The U.S. Government's Global Hunger & Food Security Initiative



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## GHANA WOMEN'S EMPOWERMENT TO FOOD SECURITY AND YOUTH ASSESSMENT

FEED THE FUTURE ADVANCING WOMEN'S EMPOWERMENT ACTIVITY

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**USAID**  
FROM THE AMERICAN PEOPLE

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# ACRONYMS AND ABBREVIATIONS

|            |  |
|------------|--|
| ADS        | Automated Directives System  |
| ADVANCE    | Agricultural Development and Value Chain Enhancement (program)             |
| AWE        | Advancing Women’s Empowerment (activity)                                   |
| BIG        | Behavior Integration Guidance  |
| DHS        | Demographic and Health Survey  |
| FAO        | Food and Agriculture Organization  |
| FASDEP II  | Food and Agriculture Sector Development Policy II                          |
| FGD        | Focus group discussion   |
| FinGAP     | Financing Ghanaian Agriculture Project                                     |
| GDP        | Gross domestic product   |
| GFSS       | Global Food Security Strategy  |
| GROW       | Greater Rural Opportunities for Women                                      |
| GSGDA II   | Ghana Shared Growth and Development Agenda II                              |
| IFPRI      | International Food Policy Research Institute                               |
| KII        | Key informant interview  |
| MEDA       | Mennonite Economic Development Associates                                  |
| METASIP II | Medium-Term Agricultural Sector Investment Plan II                         |
| MFI        | Microfinance institution   |
| MOFA       | Ministry of Food and Agriculture   |
| MSME       | Micro, small, and medium enterprise  |
| NGO        | Nongovernmental organization   |
| SACCO      | Savings and Credit Cooperative Society                                     |
| SFMP       | Sustainable Fisheries Management Project                                   |
| SPRING     | Strengthening Partnerships, Results, and Innovations in Nutrition Globally |
| UCC        | University of Cape Coast   |
| USAID      | United States Agency for International Development                         |
| VSLA       | Village savings and loans association                                      |
| YPARD      | Youth Professionals for Agricultural Development                           |

# EXECUTIVE SUMMARY

**PURPOSE.** This assessment report identifies and prioritizes behaviors that hinder women’s and youth’s engagement and empowerment in food security, agriculture, and nutrition-sensitive programming. The report aims to inform the behaviors, approaches, and actions necessary for the United States Agency for International Development mission to Ghana (USAID/Ghana) and its partners to support and enable women, men, and youth to fully participate in food security sectors.

**METHODOLOGY.** The assessment used a literature review and primary data collection to explore the roles, responsibilities, and dynamics in households and communities that prevent youth, men, and women from participating in activities and behaviors requisite for household food security, increased productivity, and individual empowerment. Six core behaviors (see Exhibit 1) were identified through the literature review and explored in detail through primary data collection.

Exhibit 1: Target Behaviors Identified

| OBJECTIVE  | BEHAVIOR  |
|--|---|
|  <b>Access to Finance</b>                 | Women use financing to start/ grow agricultural businesses (MSME)   |
|  <b>Business Development</b>             | Male and female youth participate in and benefit from agribusiness development                            |
|  <b>Enabling Environment</b>            | Women access more “beyond production” work/ enterprise opportunities                                      |
|  <b>Technology Use</b>                  | Women and youth make effective use of technologies to increase production quality and yields              |
|  <b>Social Capital</b>                  | Women effectively influence use of improved fisheries management and practices                            |
|  <b>Dietary Diversity and Nutrition</b> | Women and youth make decisions to increase dietary diversity of household foods available for consumption |

## KEY FINDINGS AND RECOMMENDATIONS

1. Women and female youth fear social censure from their communities and challenges in their marriages if they earn more money than their husbands. **Invest in social norm research to better understand these earnings thresholds, and identify ways to encourage agribusiness growth for women and men without placing women in harmful situations.**
2. Older generations perceive youth as not adding value to agricultural work. Male and female youth in all regions are more interested in post-production aspects of agribusiness (processing and retail) than agricultural production labor. Youth are curious about using technologies for agricultural work, but lack access to information about technology and cannot afford to purchase technologies on the market. **To promote adoption of technology, enhance youth’s ability to acquire it by improving access to finance interventions like Saving and Credit Cooperative**

**Societies (SACCOS), tech-oriented financial products, and financial leasing. Combine social media technology highlights with in-person demonstrations to increase uptake.**

3. Village savings and loan associations (VSLAs) fill basic business credit and family safety net needs for women across the regions. However, the amount that can be borrowed from VLSAs is small. To promote the growth of women's agribusinesses in beyond production, **increase their access to financial services through SACCOS, and work with formal financial institutions to develop products designed for women with smaller loan amounts, flexible payment plans, and limited or no collateral requirements.**
4. The marine fishery value chain is plagued with unsustainable practices and unhealthy processing techniques. To address these issues, **effectively engage the private sector in environmental and health compliance concerns, especially in fisheries, emphasizing the value of traceability and supply chain quality.** Continue investing in women's agricultural groups and other reporting mechanisms to **supplement and build the capacity of marine fishery regulatory bodies (e.g., Plant Protection and Regulatory Services Directorate, Global Seafood Assurances, Food and Drug Administration) to monitor, regulate, and enforce market standards by incentivizing compliance and penalizing violators.**
5. Across assessment areas, husbands heavily influence the foods purchased and eaten at the household level, but rarely receive targeted messaging about family dietary diversity and nutrition. **To promote family consumption of more diverse diets, introduce nutrition-focused education and behavior change programming that targets husbands.** Another way to boost dietary diversity is to **encourage women to invest in low-cost post-harvest and storage technologies, which can minimize female traders' loss and improve availability of fruits and vegetables for household consumption.**
6. Illiteracy and innumeracy, including financial and technology illiteracy, are significant barriers to women and youth, but especially women and female youth's ability to grow businesses and earn income in northern Ghana. **Feed the Future should incorporate literacy and numeracy components into all future interventions in northern Ghana, and also explore ways to circumvent limitations related to illiteracy—for example, by using voice recordings to share weather information with farmers.**

# INTRODUCTION

Agriculture represents nearly 20 percent of the Ghanaian gross domestic product (GDP) (Ministry of Food and Agriculture [MOFA] 2017a) and employs more than 40 percent of the local workforce (Food and Agriculture Organization [FAO] 2017). As the country's economy continues to grow, finding ways to introduce new technologies to improve agricultural practices; entice Ghanaian youth into production and post-production opportunities; and continue to empower women as farmers, entrepreneurs, and leaders is the priority for the government of Ghana and the United States Agency for International Development (USAID).

This assessment report presents findings, conclusions, and recommendations in response to the following objectives USAID/Ghana mission outlined:

1. Identify key behaviors hindering participation of women and youth in food security, agriculture, and nutrition programming.
2. Identify best practices from USAID and other donors that can inform mission's approaches to address selected key behaviors that hinder women's and youth's participation in food security, agriculture, and nutrition programming in a 5-year period.
3. Identify behavioral approaches to increasing women's and youth's access to productive resources (including but not limited to land, finance, and technology).
4. Make recommendations for short-, medium-, and long-term actions to address identified challenges to women, men, and youth.

# METHODOLOGY

The assessment used a literature review and primary data collection to explore the roles, responsibilities, and dynamics in households and communities that prevent youth, men, and women from participating in activities and behaviors necessary for household food security, increased productivity, and individual empowerment.

## LITERATURE REVIEW

The literature review used a comparative review matrix based on the Automated Directives System (ADS) 205 domains, the Feed the Future *Gender Integration Framework* outcomes, and research questions outlined in the call order to identify information gaps and emergent themes. The review examined 27 documents USAID/Ghana provided, including a mixture of gender analyses and strategies, USAID implementing partners' activity reports, poverty maps, and youth data, as well as 29 documents the Advancing Women's Empowerment activity (AWE) team identified.

The literature review also considered key behavioral outcomes related to agriculture and food security identified by USAID/Ghana. The findings from the literature review and information provided by the Mission on desired behavioral outcomes provided a foundation to prioritize behaviors for further



exploration in the primary data collection. For each behavior identified in the literature review, five to seven specific research questions were developed to guide the development of the primary data collection tools (see Annex F).

Exhibit 2: Target behaviors identified

| OBJECTIVE  | BEHAVIOR  |
|--|---|
|  <b>Access to Finance</b>               | Women use financing to start/ grow agricultural businesses (MSME)   |
|  <b>Business Development</b>            | Male and female youth participate in and benefit from agribusiness development                            |
|  <b>Enabling Environment</b>            | Women access more “beyond production” work/ enterprise opportunities                                      |
|  <b>Technology Use</b>                  | Women and youth make effective use of technologies to increase production quality and yields              |
|  <b>Social Capital</b>                  | Women effectively influence use of improved fisheries management and practices                            |
|  <b>Dietary Diversity and Nutrition</b> | Women and youth make decisions to increase dietary diversity of household foods available for consumption |

## PRIMARY DATA COLLECTION

Primary data was collected using focus group discussions (FGDs) and key informant interviews (KIIs) in five different regions in Ghana.<sup>1</sup> The purposive sampling targeted one district within each region for efficiency and to comply with the established parameters in terms of geographies in USAID’s Feed the Future’s zone of influence, ethnicities, agricultural livelihoods, and timelines. The only exceptions were KIIs with select USAID implementing partners and key contacts, which were conducted in Accra.

Exhibit 3: Summary of data collected by location

| LOCATION  | KIIS      | FGDS      |
|---|-----------|-----------|
| <b>Western Region</b> , Shama District, Aboadze Community                         | 4         | 2         |
| <b>Central Region</b> , KEEA District, Elmina Community                           | 4         | 2         |
| <b>Upper East Region</b> , Garu District, Gbantarago and Kpatia Communities       | 8         | 4         |
| <b>Northern Region</b> , Mion District, Sanzei and Nagbali Communities            | 8         | 4         |
| <b>North East Region</b> , East Mamprusi District, Nagbooo and Gbangu Communities | 8         | 4         |
| <b>Accra</b> Key Stakeholders   | 8         | N/A       |
| <b>Total</b>  | <b>40</b> | <b>16</b> |

## FOCUS GROUP DISCUSSIONS WITH MALE AND FEMALE YOUTH

The AWE team used FGDs with youth aged 18 to 24 to elicit information on clearly defined topics on youth participation in agribusiness, finance, diet, fisheries, and “beyond production” roles in agriculture.

<sup>1</sup> While the assessment covered five different administrative regions in Ghana, the AWE team treated the regions as four (with Central and Western Regions combined as Fante fishing areas, and splitting the sample across the contiguous border).

The FGDs, held separately with females and males, helped to understand various perspectives in response to vignettes that presented the target behaviors. The FGD guides are presented in Annex G.

## KEY INFORMANT INTERVIEWS WITH KEY ACTORS

The AWE team used interviews to get in-depth information from four types of key actors:

1. **Socially connected, economically active women** to understand how their networks and relationships affected their opportunities for empowerment in the agricultural market system.
2. **Economically successful agribusiness men** to understand what challenges and opportunities they faced, how they prospered, and advice they had for male and female youth.
3. **Regional key stakeholders** to understand their insights on the barriers and motivators for the target behaviors in the territory, and for the focus ethnic groups or livelihood activities.
4. **Accra-based key stakeholders** to understand their insights on the barriers and motivators for the target behaviors based on their policy and implementation experience in Ghana.

The interview guides are presented in Annex G.

## ANALYSIS

The assessment team analyzed qualitative transcript data in Dedoose Version 8.2.14, a web-based application for managing, analyzing, and presenting qualitative and mixed-methods research data. A team of four reviewed the data, identified and coded themes from the data, and jointly developed findings and conclusions during a data analysis and interpretation session held on July 8, 2019. On August 6, 2019, the AWE team presented and discussed emerging themes, conclusions, and early recommendations with USAID/Ghana.

Exhibit 4: Data analysis process



## LIMITATIONS

The assessment team encountered the following limitations during the assessment:

- The duration for data collection limited the depth of exploration with target groups. Typically, assessments that explore social norms require multiple rounds of data collection to first focus on identification of barriers and motivators, then determine their strength and prevalence, and gauge responses to prototypes or other approaches.
- The team invited 12 individuals to participate in KIs in Accra, but only eight interviews were completed. The response rate was likely influenced by the short period of time remaining (less than 10 days) between when the AWE team received the list of KIs from the client and field data collection activities ended.
- The assessment focused primarily on the capacities, interests, and preferences of women and male and female youth living in communities and on interviews with local authorities and contacts identified as successful in agribusiness or well-connected in the society. While key agribusiness men and women in each region were identified and interviewed, additional data from other actors along the target value chains could prove beneficial, especially from larger scale firms higher up the value chain beyond the regions and those involved in selling agricultural technologies.
- Due to the AWE team's intentional protection of personal, identifiable information of FGD participants, we are unable to attribute statements to individuals.

## CONTEXT

### NATIONAL CONTEXT

#### SOCIOECONOMIC STATUS

Ghana has experienced impressive economic growth in recent years. Per capita GDP was \$1,641 in 2017, making it one of the wealthiest countries in Africa. However, high incidence of poverty still exists, especially in the three regions of the north that have between 44.4- and 50.4-percent poverty rates (MOFA 2017a). Of the 28.8 million people who live in Ghana, 43 percent (12.5 million) live in rural areas (FAO 2017). Agriculture plays a vital role in Ghana's economy and has a great impact on poverty reduction, accounting for 18 percent of the national GDP (MOFA 2017a).

Approximately 69 percent of the country's land is devoted to agriculture, which currently provides employment for about 41 percent of the total workforce in the formal and informal sectors (FAO 2017). It is estimated that 52 percent of households in Ghana own or operate a farm. Farming is predominantly rural—82 percent of rural households are involved in farming (Ghana Statistical Service 2014). Agriculture in Ghana is mainly a smallholder activity—about 90 percent of farm holdings are less than 2 hectares in size; however, there are some relatively large farms and plantations, particularly for rubber, oil palm, banana, pineapple, and coconut and to a lesser extent, rice, maize, and cocoa.

Within the Feed the Future's zone of influence, common crops include cereals, legumes, yam, maize, rice, cassava, tree crops (mango), and cashews. Livestock are cattle, small ruminants, and guinea fowl (Brene 2017). Communities in the Western Region depend on agriculture and the marine fishery value chain for food and income.

**Women in Agriculture and Fisheries.** Women are key actors in Ghana's agriculture—the proportion of females involved in agriculture (41.2 percent) is about the same in both urban and rural

areas across the country (Ghana Statistical Service 2014). In Ghana, crops usually attributed to men are the main staples or those grown for local or international markets, such as cocoa, yam, millet, or sorghum. Women operate small farms and plots of land, and often grow less lucrative but more nutritious legumes and vegetables and soybean crops, and raise small livestock. Women often grow crops for family sustenance and then sell excess produce in the market. Limited access to productive resources, such as land, credit, and extension services, combined with household labor responsibilities greatly limit women's productivity.

Fishing is a highly gender-segregated occupation with fishermen catching and landing the fresh fish, and women taking responsibility for processing and marketing. When the boats land, these “queens”<sup>2</sup> are the ones who bargain with the fishermen, mediate conflicts over pricing and processing, and serve as the mouthpiece for local women involved in the industry. Women add significant value to fresh fish through processing, distributing, and preserving fish to ensure its availability long after the peak season, and allowing it to reach consumers far from the landing beach.

**Youth.** Ghana's population is young, with 57 percent of the population under 25. Despite impressive economic growth, Ghana faces a significant youth under- and unemployment challenge. Unemployment among the youth (15–24 years) is 13.7 percent (World Bank 2017). In urban areas, unemployment rates are significantly higher than in rural areas because young people are often attracted to the cities in search of jobs. Young women face higher unemployment rates than their male counterparts. The youth unemployment rate is higher among the educated than the less educated, underscoring the lack of a robust job market for those with advanced skills (Ghana Statistical Service 2014).

Young people do not regard agriculture as a viable job option. Agriculture, in particular farming, is perceived as an occupation for aged, illiterate, and rural people. In a recent survey that asked Ghanaian youth about their priorities for government action, agriculture ranked the lowest (Center for International Private Enterprise 2017). The literature review noted that even when youth are engaged in agriculture, income is poor and their work focuses on consumption, not profit (Mastercard 2017).

**Human Capital.**<sup>3</sup> There is a difference in male and female literacy in rural areas, with the greatest gap in the Northern Region—male literacy rate is 45 percent and female 27.4 percent (Demographic and Health Survey [DHS] Program 2015). Among rural populations, only 29 percent of women are literate, compared to 52 percent of men (FAO 2012). Female farmers are less likely to have access to public or private extension services; when they access them, the services do not meet their needs (ACDI/VOCA 2014). Women make up only 27 percent of extension workers (Cultural Practice 2011); very few extension workers, regardless of sex, have received gender training (International Food Policy Research Institute [IFPRI] 2017).

**Social Capital.**<sup>4</sup> Both men and women engage in community groups; however, men generally hold leadership roles due to lower literacy levels among women, lower confidence in women's leadership

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<sup>2</sup> In Ghana's small-scale fisheries, terms like the *fish queen* or *fish mommy* are used to refer to the female local authority on post-harvest operations who sets the prevailing market price at the beginning of each market day by examining the first few landings and determining the day's standard. (World Bank 2015, see <http://documents.worldbank.org/curated/en/729941468036266852/pdf/955570WPOPI2480y00WEB004015020150V2.pdf>)

<sup>3</sup> “Human capital is the intangible collective resources possessed by individuals and groups within a given population. These resources include all knowledge, talent, skills, abilities, experience, intelligence, training.” (Encyclopedia Britannica)

<sup>4</sup> “Social Capital... involves the potential of individuals to secure benefits and invent solutions to problems through membership in social networks.” (Encyclopedia Britannica)

skills, and fear of negative social reaction to women taking on roles perceived as male (ACDI/VOCA 2014). Women also often lack the resources needed to build large social networks and influence (Cultural Practice 2011). An exception to this are village savings and loan associations (VSLAs), where women obtain increased social status and respect through their participation (Patel 2015).

**Gender-Based Violence.** Conditional intimate-partner violence is perceived as acceptable in Ghana—37 percent of women and 22 percent of men believe a man is justified in beating his wife under certain circumstances (e.g., if a wife burns food or argues with her husband). Women interviewed noted that increased economic security decreases conflict with spouses (ACDI/VOCA 2014). Child labor, early marriage, and female genital mutilation are also present in the zone of influence; child labor is particularly prevalent in the marine fishery value chain (Ritualo 2012).

## POLICY AND REGULATORY ENVIRONMENT

**Major Policies and Regulations.** The national economic plan, known as *Ghana Vision 2020*, launched in 1995. The plan envisions Ghana as the first African nation to become a developed country between 2020 and 2029, and a newly industrialized country between 2030 and 2039, through the integration of science and technology in governmental programs, including in the agricultural sector.

The *Ghana Shared Growth and Development Agenda II (GSGDA)* is the country’s overarching national medium-term development policy framework and poverty reduction strategy, with the main target to achieve an annual per capita income of least \$3,000 by 2020. The emphasis on agriculture in the GSGDA II is promoting gender equity in land reforms and land use planning and management; intensifying the incorporation of age/gender analysis into agriculture; and mainstreaming gender issues into agricultural mechanization (MOFA 2018).

Ghana’s policy framework regulating agricultural investment is underpinned by the *Food and Agriculture Sector Development Policy II (FASDEP II)* and *Medium-Term Agricultural Sector Investment Plan (METASIP II)*. FASDEP II states the government’s long-term policy objectives in relation to the development of the agriculture sector, while METASIP II serves as the investment plan to implement the medium-term programs of the FASDEP II. METASIP II’s unique feature is that it seeks to leverage private-sector investments in agriculture and pursue the value chain approach (MOFA 2018).

The MOFA is currently implementing the *Planting for Food and Jobs Campaign* to increase productivity and production of selected value chains, and create jobs in the agriculture and related sectors. The campaign focuses on five value chains: maize, rice, soybean, sorghum, and vegetables. It has five pillars: (1) improving access to seeds, (2) improving access to fertilizers, (3) extension services, (4) marketing, and (5) an e-Agriculture platform.

**Land Ownership.** The majority of land in Ghana, nearly 80 percent, falls under customary tenure. This means that land is held by an extended family, referred to as a “stool” or “skin” (the term used depends on the region and ethnic group—in the Northern Region “skin” is the common term, but the laws frequently use the term “stool land” to refer to all forms of customary land), but controlled by the family head or chief on behalf of their subjects (MOFA 2018).

Leaders assign access to land; the length of land tenure and scope of rights (e.g., ability to borrow against or rent) are variable. Generally, once land is assigned to them, individuals are able to control

planting, harvest, and income-generation decisions (Lambrecht 2016). In practice, intergenerational land transfers are traditionally patrilineal and great inequalities persist (Danyi Kuusaana and Kidido 2013).

With the exception of some cocoa-growing regions, where land inheritance is matrilineal and women own 30 percent of land, male heads of household across Ghana own most rural farming land, making all decisions about land tenure and leaving women with less access to land. In most cases, men own land or are given permission to use land by family heads or chiefs. Those men decide how much land will be dedicated to commercial crops versus how much will be used for family consumption. Women mostly access land through their families (parents) or husbands. Wives are required to work on the men's commercial plots in addition to working their own, smaller plots. There were some references to families out-migrating from northern Ghana in search of agricultural opportunities. When women do own land, they most often have smaller plots than their male counterparts (Lambrecht 2016).

**Finance.** Historically, Ghanaian financial institutions have been reluctant to lend to agribusinesses due to perceived risk in the sector. This creates challenges for those working in the sector, and women's lack of land collateral places them at an even greater disadvantage (Cultural Practice 2011). This lack of access to credit has implications for the adoption of improved seeds, fertilizers, pesticides, and other technologies (Coastal Resource Center 2018).

## NORTHERN GHANA

**Sociocultural Situation of Women and Youth.** The Upper East, Northern, and Upper West Regions compose northern Ghana. In part due to colonial legacies, less favorable climatic conditions, distance from the sea, and lack of infrastructure, the north of Ghana has remained the least developed part of the country. Women have difficulty obtaining information outside the home and participating as members in farming cooperatives that would put them on an equal footing with men. Additionally, according to the most recent DHS Program data, the prevalence of polygyny is very high in northern Ghana—42 percent of married women are in polygynous unions (DHS Program 2015).

Agriculture in the area is particularly male-dominated, while marketing is female-dominated. Women typically have access to smaller plots (Asare 2017), and their ability to generate income from these plots is limited because they are required to cultivate them for household consumption, as well as contribute labor to the plots of male heads of households (Lambrecht 2016).

## SOUTHERN GHANA

**Sociocultural Situation of Women and Youth.** In part due to historical concentration of industrial development, favorable climatic conditions, proximity to the sea, and better infrastructure, southern Ghana is wealthier, and has better social and health outcomes. The fishing industry employs close to 10 percent of Ghana's population (Coastal Resources Center 2013); in coastal villages, it is a source of income for some 200,000 fishers and their 2 million dependents. Still, these communities remain poor due to severe marine degradation and artisanal fishers' low use of technology (Nunoo et al. 2014).

Tradition strongly defines the roles of women and men in the marine fisheries value chain. In the Central and Greater Accra Regions, men primarily catch fish with assistance from young men and boys, while women and girls are more involved in post-harvest value-added activities, such as cleaning and preserving fish, smoking fish, and retail. Older women tend to own fish-processing businesses, and young women and girls assist in these activities. Sometimes they are paid for their work and other times their

labor is considered part of their household responsibilities. Women who are involved in a fishing role primarily fish oysters and crabs found in smaller bodies of water, such as estuaries and lagoons. Women are often excluded from capacity-building initiatives, community consultations, and fisheries management decision-making processes (Environmental Justice Foundation 2019).

## FINDINGS



### BEHAVIOR 1: WOMEN USE FINANCE TO START/GROW AGRICULTURAL BUSINESSES (MSMEs)

The literature review identified multiple barriers to women's access to financial services in the agriculture sector, including: (1) low levels of literacy and financial literacy; (2) lack of access to private savings products; and (3) inability to obtain credit to start, maintain, or grow businesses. KII and FGDs largely supported these findings, and identified VSLAs and social norms as influencers.

#### FINDING 1: VSLAs are the primary source of financial services for women and female youth's businesses, and also serve as social safety nets.

Women and female youth repeatedly expressed preference for VSLAs as the main source of financing for their businesses, followed by using personal resources and earnings, or loans from family and friends. When asked why they preferred VSLAs, respondents said:

I have not gone for a loan from the bank because my superiors taught me that there are rules that govern taking loans from a bank and you can be arrested if you flout them... I save a portion of whatever I earn. – Agribusiness man, 25+, Western Region

Women and female youth also frequently mentioned that VSLAs met their agribusiness finance needs and served as a social safety net when they needed funds to cover school fees, household food purchases, unexpected health expenses, and even funerals.

... [W]hen you [are] finished selling your crop yields at the end of the raining season and the matter of the child school fees comes up... if you go to the group that you want 10 million (old currency), they will not ask you the reason for the money and they will give it to you to go and pay your child school fees... And [also if there is something] like an accident in terms of your health and you don't have money. – Agribusiness woman, 25+, Upper East Region

I get financial benefit from the village savings association. I may need chop money<sup>5</sup> and request, so they would help me with some money. – Young woman, 18–24, Northern Region

The literature review also revealed that VSLAs were the preferred source of financial services. They had proven effective at raising capital and creating cultures of saving (Coastal Resources Center 2018). VSLAs loans are typically very small.

However, during focus groups young men said to be successful, you should save money in banks like Akatakyiman rural bank, GN Bank or Shako Bank FGD – Young man, 18–24, Central Region

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<sup>5</sup> In Ghana, *chop money* is a colloquial term that refers to money for the daily provision of food, which the husband traditionally gives to the wife. Sometimes it is also used to refer to the payment of utility bills (water, electricity, phone). See: <https://www.modernghana.com/news/102737/chop-money-wahala.html>

## **FINDING 2: VSLAs and commodity groups promote women's voice and ability to access community decision makers.**

Respondents also said that VSLA's and commodity groups provided fora for voicing their opinions and discussing business challenges.

First, some of us did not have voices but now, because of the good works of the group, we do. Now, we can go and have discussions with the minister and other top officials when we have [business] problems. They have taught us advocacy and how to interact with people when you have a problem.  
– Key stakeholder, female, 25+, Greater Accra

They [women under 24] can talk. If you raise your hand at the box meeting, you have the right to talk. – Agribusiness woman, 25+, Upper East Region

## **FINDING 3: Women's and youth's lack of collateral hinders their ability to access financial services for agricultural businesses.**

Respondents said that women and youth had difficulty accessing financial services due to a lack of land and fixed collateral. They said this resulted in women's agribusiness remaining small.

Small-scale nature of women agribusinesses is a result of access and control of production resources. – Key stakeholder, female, 25+, Greater Accra

Products and services of financial institutions mostly do not consider the needs of women. [There are] not enough innovative financing systems for farmers, particularly women and the youth. – Key stakeholder, female, 25+, Greater Accra

Male youth FGD participants indicated that some financing for agribusiness was available through nongovernmental organizations (NGOs) that would fund their wives, but not target men, unless they were farmers.

[A young man] would have more access to finance if only he [stayed] in farming because... often... NGOs come in to help farmers rather than businessmen... there are some NGOs that give money to women to aid them in their businesses... so [typically women] would always be the right person [to obtain finance for agribusiness]. – Young men, 18–24, North East Region

The literature review also found that few financial institutions offered products designed to meet women's needs in rural areas, such as savings products or rural credit services that waive collateral requirements. This lack of access to credit directly affects the types and amounts of inputs women are able to purchase for their farms and businesses (ACDI/VOCA 2014). It also has implications for the adoption of improved seeds, fertilizers, and other technologies (Coastal Resources Center 2018).

## **FINDING 4: Women and female youth could face social censure for using formal financial services and exercising financial privacy.**

Both women and men acknowledged that financial privacy was risky for women. Women mentioned that even if a young woman had a successful business, she would not be able to obtain financial privacy without backlash from her family and the community. Male respondents said that sometimes women had privacy, but this would become a problem if they were more successful than their husbands. The community might say the husband could not take care of his family or the household. When asked what

consequences a woman would face for maintaining financial privacy and independently making decisions about how to spend a portion of her earnings, respondents said:

The people won't be happy. At least some should also get small help from her... they [the community] will say you had the money through rituals [black magic witchcraft]. – Key stakeholder, female, 25+, Greater Accra

It wouldn't speak well of her. Because she doesn't consult anyone and spends her money at her own will. If someone behaves this way, they call her as a disrespectful person. – Young women, 18–24, Northern Region

One FGD participant from the Western Region expressed a different view. She said:

When I work and give the money to my husband and the time comes for me to use the money, I realize the money is never intact, leading to confusion between us. Because I want to avoid all these things, I have opened my own account where I save my money. They [community members] will think the man is the one funding my business, which is not so... Also, when you keep your money with your husband, he tends to think you have money and so neglect[s] his responsibilities. That is why it is good for the woman to save on her own. – Young women, 18–24, Western Region

#### **FINDING 5: Married couples consult each other on business and productive resource decisions; however, men can make decisions independently.**

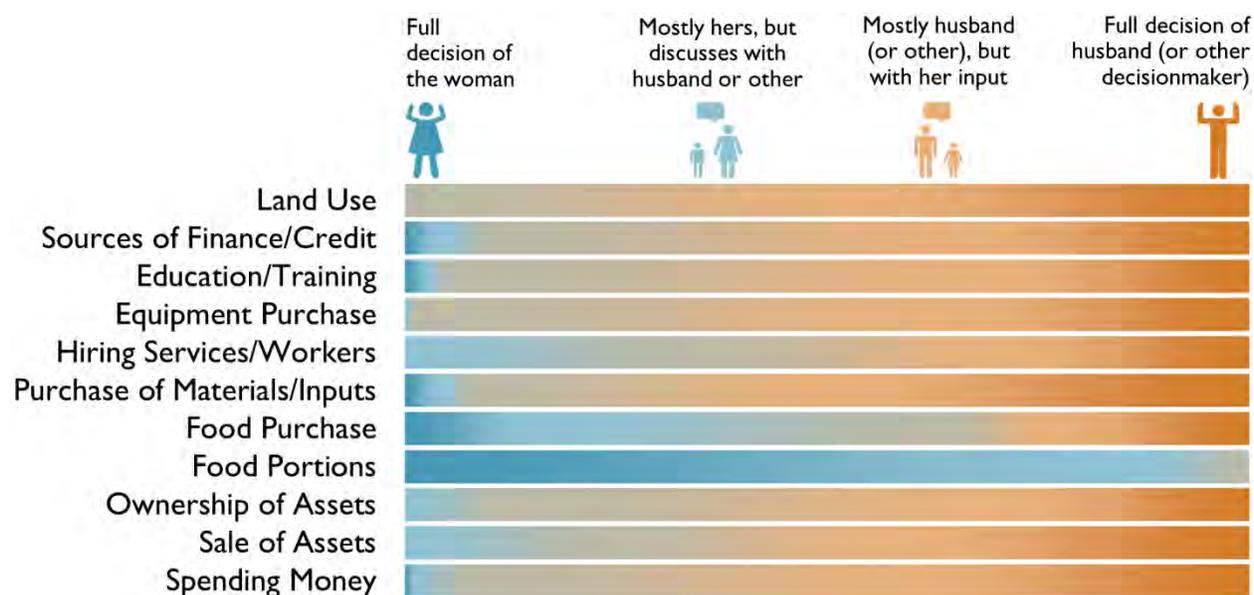
The majority of young female FGD respondents noted that most men would share resources and make decisions about assets in consultation with their wives. In turn, female youth consulted their husbands before seeking formal financial services. However, when probed, female youth said men had the power to make decisions about assets and productive resources without input from their wives.

The woman who is more involved in decision making in the house will be a woman who has got some money... because [if] the woman has money, she is able to get involved. – Young men, 18–24, Western Region

There is a local proverb that “two heads are better than one...” I will discuss with [my wife] to ensure everything goes well. This is because “one finger cannot pick a stone,” unless [there are] two fingers. If you discuss with [your wife], it would be more beneficial than thinking alone. – Young men, 18–24, Northern Region

Similarly, young men in East Mamprusi expressed that men sometimes informed the women on the ownership of assets; however, they mainly decided on family expenditures because “he is the head of the household” and “brings the money.” Exhibit 5 shows how respondents in northern Ghana described decision making across a variety of topics.

Exhibit 5: Decision making roles in northern Ghana



## BEHAVIOR 2: YOUTH PARTICIPATE IN AND BENEFIT FROM AGRIBUSINESS DEVELOPMENT<sup>6</sup>

The literature review identified multiple challenges for youth to participate in and benefit from agribusiness, including lack of: (1) access to financial services; (2) collateral; and (3) ability to obtain skills and technologies. Young women face additional challenges of early marriage and pregnancy, and less schooling and social networking, which make it even harder for them to benefit from agribusiness participation. In response to these challenges, youth tend to engage in a mix of informal and self-employment opportunities along with household-level agricultural activities.

### FINDING 6: Youth do not necessarily want to follow their parents' farming footsteps.

Across the regions, male and female stakeholders said youth were not interested in agricultural production due to the long hours, high risks of farming, hard manual labor, and lack of opportunity. Instead, youth preferred white-collar jobs they perceived to offer more economic benefit. Men and women stakeholder respondents also believed youth avoided farming because they were lazy and not business savvy.

Due to the perception and stereotyping about the business, youth feel that such [agri-] business belongs to the non-literates. They are in search of white colored jobs, which are non-existing. – Key stakeholder, male, 25+ Greater Accra

They are not working. These young ones between the ages of 18 to 24 are eager to work, but here in Komenda, there is no job opportunities for them, so some help their mothers smoke the fish. Others go to Tarkwa and Takoradi to sell bread to earn a living to cater for themselves. – Agribusiness women, 25+, Central Region

<sup>6</sup> In this sub-section, we explore “agribusiness”—the business ownership or operations linked with “agriculture,” which refers to the art of production, processing, marketing, and use of foods, fibers, and byproducts from plants, crops, and animals (see Quora.com).

They [youth] are not hard working... Some are lazy. – Key stakeholder, male, 25+ Northern Region

Young women would love to do more corn flour grinding, to go [to] southern part of the country for sale. – Key stakeholder, female, 25+ Upper East Region

Most of the boys are running to the southern part of Ghana. Just because they think they can better their lives from that place. – Key stakeholder, male, 25+, Northern Region

When youth participate in agribusiness, they often learn their parents' trade; however, they are less interested in primary production and prefer roles in processing, input, sales, and services. Young men are interested in agricultural production of value chains that generate more income, such as onions, yams, and fisheries. See Annex C for a list of experiences and interests of youth.

This business has a lot of stress in it... youth have diverted towards education; they do not want to suffer. Also, they say the fishes are finishing so... So, parents are sending their wards to school. – Key stakeholder, female, 25+, Greater Accra

### **FINDING 7: Networks increase information sharing, but do not always include youth.**

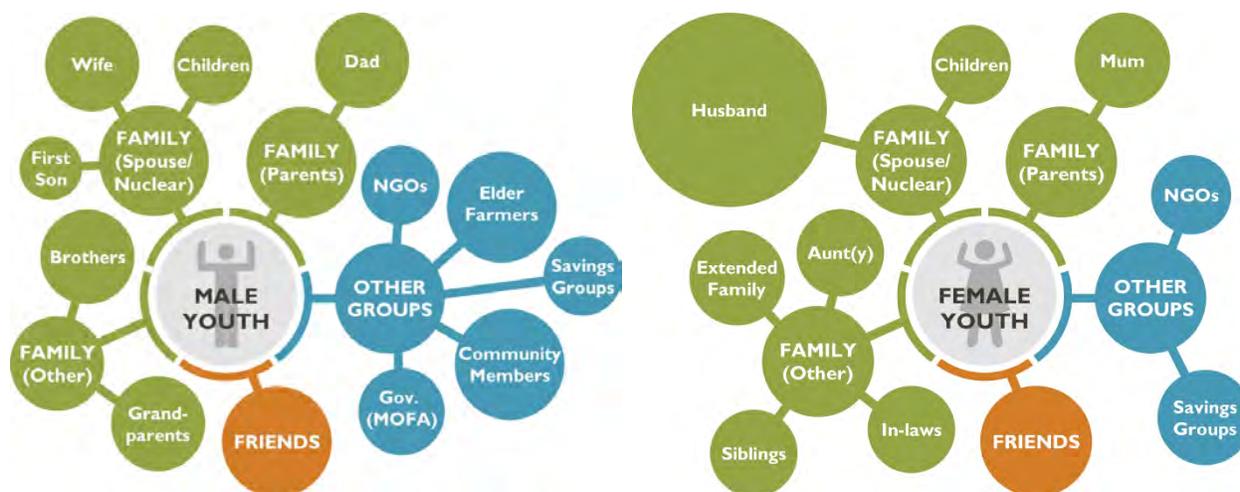
Male and female youth receive information about agribusiness development through group participation or word-of-mouth from family or friends (see the graphic of sources of information for youth in Exhibit 6). Marine fisheries groups do not usually have female youth members. Female youth in the fisheries value chain typically work with their parents. When asked how youth receive information about agribusiness participation, one respondent said:

All the information is available in the groups that we join. You may not be in the group, but can get information from friends and relatives who are in these groups. – Key stakeholder, female, 25+, Greater Accra

Associations and savings groups, also called the “box,” can include youth, depending on the flexibility of their rules. Rules are not usually focused on age; however, they do require that members are able to financially contribute and have the time to attend meetings. Even when allowed, youth rarely participate and only do so with a parent.

Those in that category [age 24 and below] work with their parents... but at a point in time, they can decide to be independent and work on their own. – Key stakeholder, female, 25+, Greater Accra

Exhibit 6: Influencers of male and female youth (all regions)



**FINDING 8:** There is inequitable training and support for agribusiness based on sex and age.

Men in the Northern and Upper East Regions reported having access to extension services and training; however, financial constraints often limited their adoption of improved agricultural practices. In the Upper East Region, the lack of training on how to use insecticides and herbicides was also listed as a key constraint, in addition to poor access to finance. When asked about training, a respondent said:

ESOKO trained us some time back at Yendi [community center]. They educated us on how to market our products. They even gave us a phone contact and if you call them now, they'll give you the prices of every commodity in various markets... [Females] were [there], but they weren't many.  
 – Agribusiness man, 25+, Northern Region

Ultimately, young women said they received informal training from other women.

She can go to someone who is already in the business to be taught how to smoke fish, gutting and filleting so she will also know how it is done. – Young women, 18–24, Central Region

Women within the group, [we] advise and teach ourselves on a regular basis. For instance, a lady came to me this morning [and said] that she wanted... to seek advice on what to do to be able to sell water and I told her what to do. So, we learn from each other. – Key stakeholder, female, 25+, Greater Accra

Female and male youth faced challenges in accessing training or equipment outside their families. Agribusiness people gave young men advice different from young women on how to start a business and find success. This advice was often based on gender roles and responsibilities. See the word tree in Annex D, which shows agribusiness men advise young men to get technology (e.g., tractors) and access loans, while for women they suggest to consider the amount of work farming entails.

**BEHAVIOR 3: WOMEN ACCESS MORE “BEYOND PRODUCTION” WORK/ENTERPRISE OPPORTUNITIES**

Ghanaian women traditionally engage in agriculture by growing food for their households and selling surplus. The literature review found that these types of activities have not afforded women substantial

income (ACDI/VOCA 2014). Additionally, the USAID/Ghana BIG profile, EGO 09, stated that “The Government of Ghana (GOG) does not improve private sector enabling environment for women because they lack policies to foster inclusion and recognize gender limitations.”

Through primary data collection, the AWE team targeted female role models and positive deviants who could work in “beyond production” (see text box) to learn how they accessed opportunities and whether they considered themselves empowered. Of the role models interviewed, 13 were self-employed and one worked for an organization.<sup>7</sup>

### Agricultural “Beyond Production” Roles

Roles for women outside of production, including in agricultural inputs and services, processing, marketing, and retail sales could offer women better economic empowerment opportunities.

Source: *Women’s Economic Empowerment: Pushing the Frontiers of Inclusive Market Development*. USAID. 2015

## FINDING 9: Work opportunities tend to be segregated by gender and age.

Respondents discussed their aspirations and the prevalence of women in aggregation and processing roles in select value chains. These “beyond production” roles were particularly noticeable in aggregation of shea, yam, and groundnut in the North (Mion district); processing of shea into butter in the Northern Region; and processing of maize flour, and preserving fish in the Central and Western Regions. In nearly all the cases, women who participated in these activities belonged to groups dedicated to providing access to finance, improving productivity, or benefiting women. Socially connected and economically active respondents explained:

They [the organization] taught us [women] how to process shea butter. – Agribusiness women, 25+, North East Region

We [the Central and Western Fishmongers Improvement Association group] have the dressing room, portable water, a processing shed where you can go and then process your fish. If you want to dry your fish, we have erected structures where you can salt your fish and then dry them and salting and drying structures... – Agribusiness woman, 18–24, Central Region

Q: Is there any economic activity that you will be interested in in the future?

R: Yes, gari processing. I have vast land for a gari processing factory.

– Agribusiness woman, 18–24, Central Region

Young women in focus groups, in contrast, mentioned more agricultural production opportunities or non-agricultural aspirations.

[A typical young woman here] would like to enter into crop production... groundnut, soybean... yes... it [is] good for a woman. – Young women, 18–24, North East Region

[A typical young woman here would aspire to] fish mongering... [or] she probably might like to learn a trade... Dressmaking or hairdressing. – Young women, 18–24, Western Region

<sup>7</sup> The socially connected, economically active women worked in various sectors and roles, including: fish mongers, retail of groundnuts, shea nuts, maize, soybeans, and rice, which in some cases, they also helped farm. One woman sold fertilizer. Additionally, one woman had a physical store, where she also warehoused the Agric officers’ equipment and supplies.

## FINDING 10: Women and men reported women engaged frequently in retail sales.

Across the regions, women play a significant role in retail, especially selling food commodities at the markets. This was particularly true in the marine fishery value chain. Depending on how much of a commodity was produced, the family would reserve food to eat first, and then any remaining product would be sold in the market for profit (see Behavior 6: for additional information).

He cultivates maize, groundnut and yam, while I cultivate groundnut and soybeans... We sell some and keep the rest as food for the house. – Agribusiness woman, 25+, Northern Region

I sell fertilizer, groundnut and beans. I always take it in bags and sell it small. [I] will buy a bag [of fertilizer] and come and measure it for them. The groundnut and the beans, some will bring it in sacks and I will go and bargain for it. At that time that the crop produces are in abundant; I will buy it and when the school feeding people need it and I will take it and sell it to them. – Agribusiness women, 25+, Upper East Region

I go [to the market] to buy millet to soak or ferment it to sell to pito brewers. My daughter-in-law does porridge for sale... she uses [this fermented millet dough] for preparing porridge. – Agribusiness woman, 25+, Upper East Region

I would like to do business... like selling bowls and fishing nets... Things like bowls, I could go and buy at wholesale and come and retail aside the fish mongering business; I would like to do that business in addition [to my fish mongering]. – Agribusiness woman, 25+, Central Region

**Some men and family members are supportive of their wives' trading work in markets. This is especially true in fisheries, where travel can be required to sell fish.**

Sometimes, I go to Kumasi for three or four days for market, he [my husband] is the one that [is] washing the clothes of the children, if their sister is not yet home from school, he prepares some rice for them to eat. After three or four days I return, when he also goes fishing and I'm home then I do it. – Agribusiness woman, 25+, Central Region

For instance, if his wife goes to the market and it is late, he will tie a gallon on the bicycle and go and fetch the water and pour it into the pot for the wife to come and cook for them to eat. – Agribusiness woman, 25+, Upper East Region

However, there were still gendered household chores that, if a man were seen publicly performing, could result in him being called "Kotobonku" (man woman), like carrying children, pounding fufu,<sup>8</sup> or carrying wood or water back to the house. – Agribusiness women, 18–24, Central Region

## FINDING 11: Women expressed caution in surpassing their husbands in earnings.

Women and men described an earning threshold for women as not surpassing their husbands'. Male and female youth said that if a woman grew her business successfully and earned more than her husband, the community would perceive her and her husband negatively.

[Men] they like that [women earn some money] because there is hardship everywhere and so if the women get money, some of them give some to their husbands. [But the] reaction depends on the women. When we work and get more money than the men, we [women] don't respect them. Some people get a lot of money and they leave their husbands. – Agribusiness women, 25+, Western Region

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<sup>8</sup> Fufu is a local dish of pounded cassava or yams.

The reason why we said it will cause problems is because if the woman earns more than the husband... people will not respect [her] husband. The reason is because the man doesn't have enough money, which means anytime the man has a problem, he can't solve it without the woman's assistance. – Young men, 18–24, Northern Region

I will not have money more than my husband and allow my husband to go out for someone to insult him. – Agribusiness women, 25+, Upper East



## **BEHAVIOR 4: WOMEN AND YOUTH MAKE EFFECTIVE USE OF TECHNOLOGIES TO INCREASE PRODUCTION QUALITIES AND YIELDS**

The literature review identified multiple barriers to women adopting technology, including: (1) limited household-level decision-making power; (2) lack of collateral and access to credit; and (3) lack of awareness about technologies. Barriers for youth included: (1) lack of collateral and access to credit; (2) poor literacy and numeracy; and (3) limited human capital and skills for “beyond production” technology use, maintenance, and repair. KIs and FGDs provided additional insights into these findings, especially on social norms and perceptions.

### **FINDING 12: Women and youth have limited voice and choice in technology purchase and use.**

While women may be involved in using agricultural inputs (e.g., seeds and fertilizers) and other technologies that facilitate agribusiness (e.g., cell phones), they have little to no role in determining which agricultural inputs to purchase. Men are considered the breadwinners of the family and the head decision makers, giving women and youth little to no control over resources, income, and purchases.

Across the regions, most men and women also agreed that youth, particularly female youth, had little to no decision-making power regarding equipment purchases (e.g., tractors for plowing or motor kings for transport). While a husband might consult his wife before purchasing equipment, it is not expected.

[All 10 young women] agree that the man makes most of the decisions [regarding equipment like motor king and tractors] with little input from the woman. – Young women, 18–24, Northern Region

Respondents explained that men decided when to inform their wife of purchases and often waited until after the purchase. Many men said they waited because the women could not keep secrets and, therefore, be trusted to discuss agribusiness plans or make large household decisions.

[All 10 young men] agree that the man makes all the decisions [regarding equipment like motor king, motorbikes, and farm equipment with no input from the woman]. – Young men, 18–24, Northern Region

The literature review evidence argues that men more than women tend to take responsibility for procurement and use of agricultural inputs because men have more time, are more knowledgeable of inputs, participate more in technical training, have the necessary purchasing power, and own or control the farms (Opare and Wrigley-Asante 2008; Kabutha 2010).

However, an assessment revealed that women were more likely to apply technologies recommended under the Agricultural Development and Value Chain Enhancement (ADVANCE) capacity-building/training programs. As a result, their yields increased more than men's. Gross margin data

analysis confirms this when comparing men's and women's performance. More information is required to understand this finding and how it should drive implementation (ADVANCE II Gender Strategy p.4).

### **FINDING 13: Women and youth have limited knowledge of technologies, such as basic production, catchment, and equipment supplies.**

Some suggested that women and youth might not use technology because they were not knowledgeable about it.

The main issue is that they [young men and women] don't know where to get farm inputs. – Key stakeholder, female, 25+ North East

The literature review also found that women's access to extension services is low, and they have limited knowledge of and technical skills to adopt technology and use it effectively (Cultural Practice 2011). However, men, who tend to have greater access to extension services, were not able to name any technologies women could benefit from, particularly in the Northern Region.

Actually, I am not aware of any technology used by women to enhance their business [yield and quality of production]. – Key stakeholder, male, 25+, Northern Region

Many men use harmful technology, such as illegal lights, to catch fish. In the Central Region, men were unaware of other technology options to increase fishing catchment.

As for our kind of work, if you want to improve [your business], that is the only option available to us, the light fishing. The income we make from using the light fishing technology is what we use to expand our business. – Key stakeholder, male, 25+, Central Region

While fertilizers and seeds were used to improve production quality among women, men, and youth, most had little to no access to or information about these technologies. Respondents acknowledged that fertilizers and seeds would provide benefit, but could not name types of fertilizers or seeds or explain when and how to use them. Young men in the Upper East Region, however, specifically mentioned the challenges with dry season farming and the need for water pumps. Women generally accessed information through their "groups," but even then, they had limited knowledge of new technologies that could potentially improve basic production.

The literature revealed that young women faced larger gaps than young men because of gendered perceptions of skills that are inappropriate or not necessary for young women—ranging from literacy to mechanical knowledge and mobile technology operation. Helping young women access these technologies requires raising awareness with communities and highlighting young, female role models (Mastercard 2018).

### **FINDING 14: Poverty is a significant barrier to technology access and use.**

Women, men, and youth all named poverty as a barrier to accessing technology, which led some to wait for NGOs to subsidize costs of technology. Women in the Upper East Region said that even if they had more information or training on technology, that would not solve the fundamental issue of not having enough money.

The main problem [for women with farming or businesses] is money. If there is no money, they can't buy fertilizer and they can't farm. They can't apply fertilizer to their maize crops... There is no money [to support agribusiness]. – Key stakeholder, female, 18–24, North East Region

In preserving fish, the traditional chorkor smoker, made of mud and netted trays, is commonly used. While the Ahotor stove, which emits less smoke and reduces drying and smoking times, is available in the market, it is prohibitively expensive for many.

It's very expensive. Just the metal cost me around GHC300. So, I wouldn't advise you to do it because even as an elderly woman, I haven't been able to do it. I will advise you to start with the Chorkor smoker and progress from there. – Key stakeholder, female, 25+, Greater Accra

Women are challenged when smoking fish... some dry their fish on the sand, [but] in some cases, the rains carry the fish back into the sea because they dry the fish at the shore... SNV [NGO] helped us with drying racks. They also realized that, some use old, rusty freezers to store fish and so they acquired containers for us for free at every region. – Key stakeholder, female, 25+, Greater Accra

One stakeholder mentioned access to credit as an important way to overcome the poverty barrier.

Technologies are [accessible to women], but again the challenge is funding. How do they pay for these technologies? That is one major challenge. That was why the USAID gender officer decided to work with Masloc [a microfinance option in Ghana] to secure some financial packages for the women so that they will be able to procure some of these technologies for them to help with their work. – Key stakeholder, female, 25+, Greater Accra

The USAID's ADVANCE activity noted the importance of introducing affordable technologies tailored to meet women's specific needs, including saving time and not being overly physically demanding (ACDI/VOCA 2014).

### **FINDING 15: Technologies are needed for production (maize, soybeans, groundnuts) and fisheries, but access is limited.**

Barriers to technology referenced in the FGDs and KIIs included access, and research and development of low-cost solutions for the target consumers. Most men and some women needed seeds to produce maize, soybean, and groundnuts; some, such as the successful agribusiness men, could access improved varieties.

This maize is a new variety... the sowing distance is about 25cm one seed per hole... to enable them [to] grow well. So, it's part of the new technology. We used to plant 2 or 3 per hole, but this one is single one. [I learned about this seed] because of my interactions, and these workshops. – Agribusiness man, 25+, Upper East Region

Agribusiness men and male key stakeholders also emphasized that production and processing of maize, soybean, and groundnuts, were significantly improved by access to technologies such as tractors and transportation vehicles (like motorkings) that help overcome the distance barriers, as well as processing equipment (dehuskers and shellers) to enhance productivity.

As I own the tractor, I use it to plough my farm the number of acres I decide to do, whether 30 or 40 acres before I plant, and then buy chemicals to spray the farm, and purchase fertilizer for the farm, and then when it's ready for harvest, I get more people to help in harvesting. After harvesting, I get a corn sheller to shell corn kernels from the cob and then take part of it home... I'm more interested in

the farming than [my] tractor business. I use the tractor to plough my farm, but I do plough[ing] for other people at a charge to take care of my farm. – Agribusiness man, 25+, Northern Region

I have a motor king... for helping in transporting foodstuffs to the market for sale. Anyone who wants to go to the market and sell anything comes to us to come over and convey them to the market. – Agribusiness man, 25+, Upper East Region

While heavy equipment tends to be owned by individual agribusiness men who may charge a fee for access, there are women and youth who mentioned that, in some communities, groups that pool their money together had purchased large equipment. More research into how the communal ownership and lending system works and the order of access (especially for women and youth who tend to have smaller plots) is needed.

The literature review also demonstrated that some women in Northern Ghana used motorized tricycles to transport fertilizer, seeds, and tools to and from their farms, and to bring crops to market. They even used their tricycles for domestic purposes, such as fetching water and firewood, and transporting children to and from school. Some women also started making additional income from transporting others to and from VSLA meetings, and to seek healthcare. A few women reported that owning a motorized tricycle led to positive social changes because they would get invited to town meetings and consulted by local chiefs (Mennonite Economic Development Associates [MEDA] 2017).

Men also discussed the challenges young boys faced in obtaining technology, such as fertilizer, and how they would conduct agricultural activities in addition to farming (e.g., animal rearing) to get fertilizer.

They [youth] are into the rearing where they spend much time in picking eggs of the guinea fowls for sale. They sell these to use the money to purchase fertilizer. – Key stakeholder, male, 25+, Upper East Region

Men in Central Region admitted to light fishing and blamed harmful practices used to catch fish, such as dynamite and carbide, on the lack of technology accessible to monitor harmful practices.

I have petitioned the fisheries committees about it and suggested to them to come out with a technology that could be used to test fishes caught to find out if toxic chemicals were used in catching them and then deal with the perpetrators of such illegal practices. – Key stakeholder, male, 25+, Central Region



## **BEHAVIOR 5: WOMEN EFFECTIVELY INFLUENCE USE OF IMPROVED FISHERY MANAGEMENT AND PRACTICES**

Men and women are actively engaged in distinct roles in the fisheries value chain. Both women and men expressed concerns with the current fisheries management and practices, particularly with monitoring of catchment practices, cracking down on the illegal practices, and profiting from fisheries as a sustainable livelihood. Organizations, including women's groups, fishing associations, traditional authorities, and governmental fishing commissions exist, but their efficacy in enforcing legal practices is often questioned.

**FINDING 16: Most respondents did not name authorities who regulate fishing practices or to whom they report illegal fishing practices.**

Commercial and artisanal fishing practices can harm the stock of fish and their environment, as well as the potential consumers of the fish. Some harmful practices cited in KIIs and FGDs, especially with women who tend to be involved in the processing and retail, included technologies such as light fishing

(using generators and 1,000-Watt bulbs to attract fish to a canoe's net), explosives (dynamite), and chemicals (DDT and Carbide). Other harmful methods found included: cyanide, unauthorized mesh size, "Saiko" transshipment, and mixes of detergent, gari, and petrol. (University of Cape Coast [UCC] 2018).

The light will be attracting the fish... we [women] are begging the men to stop it... because [lights are often used with chemicals that stun the fish] by the time they come down, the fish is very weak and they sell at a loss. – Agribusiness women, 18–24, Central Region

...[F]ishes caught using DDT are not tasty and even the eyes of the fish can give you away... fish exposed to DDT become softer and tasteless, and leaves the mouth itchy after eating. – Young women, 18–24, Western Region

Most respondents knew authorities, but did not name them as points of contact for reporting illegal fish practices. Those who mentioned sharing concerns named the chief fisherman, fish mothers, and/or the Fisheries Commission. It appears that these authorities are aware of issues, but are unable to adequately protect or patrol the waters.

Respondent: [The chief fisherman] sometimes meets some prominent people...

Moderator: So, does the chief fisherman help you in any way concerning your group and other matters?

Respondent: I haven't seen something like that. He supports us with advice on what to do and we do it. – Agribusiness women, 25+, Central Region

[The light] is not good at all. [The chief fisherman] has to ban them from using light and chemicals to fish and if he bans them from using the light in fishing, we will all have peace in this community. – Agribusiness women, 25+, Western Region

One respondent noted that if regulations were enforced, the situation would improve:

The government can come out and give reasons why people don't have to use light and provide sanctions for perpetrators. Fishermen are generally scared of police and court issues so they would adhere to the government's directives. – Key stakeholder, Female, 25+, Greater Accra

### **FINDING 17: While there are gendered roles in marine fishery value chains, male and female youth prefer processing and trade.**

In the Central and Western Regions, women's roles in the marine fisheries value chain are primarily in financing fishermen's expeditions, processing, and trade sales. When asked whether they would like to participate in catchment fishing, women said they would not because it could be dangerous and was not traditionally acceptable. Male youth expressed more interest in processing and trade roles than older generations.

If [you] want to go into fishing, you have to get a fishing mother immediately. She will sell your fish for you. First, fish mother [then capital investment]. – Key stakeholder, female, 25+ Greater Accra

When it comes to fish processing, once the fish get to the land most of the activities... are carried out by the women. So, it [is] mostly women and I would say, the youth that are responsible for those activities: processing, trading, marketing of fish and fishing products, most of them are women. – Key stakeholder, female, 25+, Greater Accra

... Some of the youth are now into making fish powder, packaging of the dry salt among others. – Key stakeholder, female, 25+, Greater Accra

### **FINDING 18: Some men and male youth are using illegal fishing practices, which causes a decline in fish stocks, fish quality, and the viability of fishing as a livelihood.**

The decline of the fish population has made the marine fisheries sector unattractive/less lucrative. Yet, many communities rely on this industry as a major source of income. Several respondents noted illegal fishing practices that had reduced the quantity of fish in the waters. Illegal catching practices make it easier to catch more fish at once, but kill all of the fish, including those that have not yet fully matured and are tossed dead back into the ocean. This is more harmful than traditional, artisanal practices that are not being transferred effectively to young men. Young men were also advised against taking out loans or buying equipment to get into fishing.

Our job is getting worse now and the women are suffering. Due to this, when we go for loans, we are unable to pay back. We're suffering. Some of us have even [had to] quit the job because of this light issue... we don't make any money... we're in debt and our job is getting worse. – Agribusiness men, 18–24, Western Region

Now, we cannot even train young ones because of the light that's been introduced to our work. At first, we had so much fish when we went to work but, because of the light, all the fishes have vanished... I cannot get a white-collar job because I haven't been to school so this is all I can do since I have the knowledge in it... Now we don't even get fish, so the job has become a very difficult one and fishermen have become impoverished. Sometimes, we don't even have what to eat because of the light. – Agribusiness men, 18–24, Western Region

For example, there was a fisherman and when his business was booming, he bought Asokwan and all those other tools, but now that the business is not doing so well, he is unable to buy those things... now because of the light, the fishing work is spoilt and I can't say that I will go and buy those things. – Young men, 18–24, Western Region

Although women support having closed fishing seasons and banning or at least regulating the use of illegal fishing methods, men continue to fish illegally. One key informant mentioned there was a risk of physical violence if they confronted the fishermen about these practices.

Regarding the light fishing, when you try to talk to them about the light fishing, they get angry and may end up beating you up. – Key stakeholder, female, 25+, Greater Accra

Women support the closed season 100 percent for the men to accept and they have, but they are still fishing illegally... the men, they have refused to stop the illegal fishing. – Key stakeholder, female, 25+, Greater Accra

### **FINDING 19: Women gain resources and access to decision makers through fishery groups, but female youth are largely excluded.**

Women and, to a lesser extent, female youth participate in and benefit from marine fisheries groups. These groups serve as a means to receive training on improved practices, a place to discuss challenges in their businesses, and a venue for saving and lending among group members. Some women mentioned that before they had joined fishery groups, they used chemicals such as insecticides and rat poison to preserve fish. Through their participation in fisheries groups they learned safer and healthier ways to preserve their fish, such as the use of leaves from Neem trees. Leaders of fishery groups said increased access to community and regional decision makers had helped them.

I saw that the education being given to the members in the group, then I decided to join... we entered into the learning of the Hygienic Fish handling, which teaches us how to handle fish to enable to get good market when selling. And also to prevent spoilage. First, we used to just smoke the fish and they get bad after some time. They taught us how to us to preserve the fish without using chemicals. – Key stakeholder, Female, 25+, Greater Accra

Some of us did not have voices but now... we can go and have discussions with the minister and other top officials when we have problems. They have taught us advocacy and how to interact with people when you have a problem. – Key stakeholder, Female, 25+, Greater Accra

If you go the Central Region, there are some seven ladies who are seen [meeting] with the chief fisherman and so they are involved... the ladies get information and disseminate them. They are the “Konkohemaa” [women leaders]. They bargain the price, but in Greater Accra, we don’t have any... It is only Western and Central Regions who have “Konkohemaa.” – Key stakeholder, Female, 25+, Greater Accra

Female youth in marine fisheries value chains assist their mothers in processing and are not members of fisheries groups unless they own a business. The leader of a fisheries group in particular mentioned that her members encouraged their daughters to pursue their education. Women who joined her group under 30 were not attending school and operated their own fish processing businesses.

Those within that age group [18 to 24] are very young to engage in the fish smoking business. Earlier, it was not so. It was said that no matter where you reach in education, you will come and join the fish smoking trade. But now, we are all trying that our children go far in education, so now that 18 years [old], you will never get them in our group. – Key stakeholder, female, 25+, Greater Accra

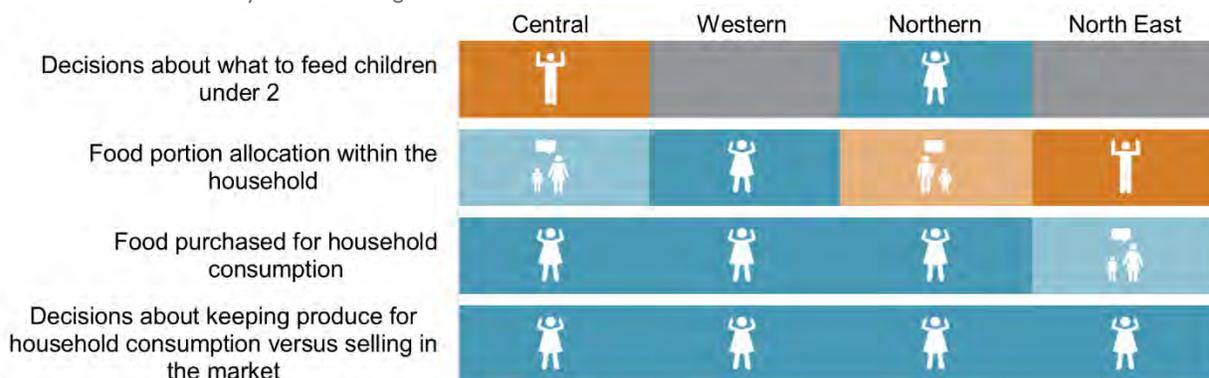


## BEHAVIOR 6: WOMEN AND YOUTH MAKE DECISIONS TO INCREASE DIETARY DIVERSITY OF HOUSEHOLD FOODS AVAILABLE FOR CONSUMPTION

Primary data around dietary diversity decision making varied slightly between the Central, Western, Northern, and Upper East Regions. Respondents across regions generally agreed that men were expected to be the primary breadwinners of the family and women’s input in household affairs was concentrated in nutrition or cooking. No respondents mentioned male youth decision making on household dietary diversity. However, throughout the FGDs, it was unclear whether the female youth had husbands who are in the 18–24 age range.

### FINDING 20: Across regions, men strongly influence decisions on foods purchased and cooked in their households.

Exhibit 7: Food decisions by sex across regions



## CENTRAL REGION

In the Central Region, men and women have decision-making power over different aspects of household food diversity. Female youth in the Central Region noted that men made decisions about what agricultural produce should be sold versus kept for household consumption. Women and female youth made decisions with their husbands about what foods to purchase for household consumption. Female youth said they decided how to allocate food portions for each household member and what to feed children under 2. In the Central Region, children under 2 eat rice, porridge, “tom brown,” and lactogen.

Rice, porridge or tom brown can be given to them [children under 2]...children are supposed to eat lactogen and porridge. – Young women, 18–24, Central Region

When female youth were presented with a scenario where a husband requested the same meal three times a day, most agreed that the rest of the family would eat the same meals because women did not have time and the family did not have the financial resources to prepare different meals.

R1: I cannot cook separately for them... there is no time... [and it] can cause financial problems.

R2: Preparing what [husband] likes and that of the children is a waste of time, energy and resource.

– Young women, 18–24, Central Region

## WESTERN REGION

In the Western Region, mostly women made decisions around dietary diversity in the household. Women, either alone or with input from their husband, decided on food purchases and portioning.

Usually when it comes to food purchase, the man just brings the money and asks you to cook without telling you specifically what to cook; it is the woman who decides what to cook based on the amount received. – Young women, 18–24, Western Region

Although men are required to provide money for food purchases, women also almost independently make decisions on what to feed the children, including those under 2. According to young men, children under 2 eat Cerelac<sup>9</sup> (when and if the family can afford it) and koko<sup>10</sup>... They also said if left to the man, he will say they should give the child mbelem, which is fufu. – Young men, 18–24, Western Region

## NORTHERN REGION

In the Northern Region, female youth FGD participants agreed that men made decisions about food purchases while women determined portion sizes, similar to the Central Region. Young women also noted that they were the primary decision makers when it came to what the children ate, which included breastmilk, porridge, and tuo zaafi.<sup>11</sup> They also mentioned Cerelac should be fed to children under 2, when the family’s finances allow.

The woman should decide what the children eat. If in case the breast milk is no longer sufficient for the child and the mother can’t afford complementary feeds, the man can help her with that. – Young women, 18–24, Northern Region

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<sup>9</sup> Fortified baby cereal

<sup>10</sup> Millet porridge

<sup>11</sup> Corn or millet flour dish

In the Northern Region, women determine what percentage of agricultural production to keep for the household and what to sell. This was also evident from the desk review, which showed that women in the Northern Region were typically responsible for cultivating food for household consumption and, therefore, had more agency in determining what is kept and what is sold.

Since the woman does the farming, she has to decide on the proportion of the production that should be stored and the proportion that should be consumed. – Young women, 18–24, Northern Region

When asked whether they would be required to eat the same meal as their husband if he requested the same meal three times a day, female youth agreed they were not required to eat the same foods. Instead, the young women noted that if the man provided the ingredients (by cultivating or purchasing them), they could prepare the requested meal and make something else for themselves and the children. The FGDs in the North Region did not reference time constraints for meal preparation like young women in the Central Region.

It is not compulsory for her to also eat the same meal simply because her husband eats that. She can always prepare the man's meal for him while she prepares the meal of her choice like rice, so she can enjoy it with her children. – Young women, 18–24, Northern Region

## **NORTH EAST REGION**

Primary data collection in the North East revealed that women and female youth have very little decision-making power or influence in their households when it comes to dietary diversity. When presented with a vignette of a husband who requests the same meal three times a day, female youth said they would be required to eat the same meal due to financial constraints. When asked who decides on purchasing food the family does not otherwise cultivate, female youth FGD participants said:

It's the man... since the man owns the woman, he is responsible for everything. – Young men, 18–24, North East Region

When asked about types of meals, FGD respondents said:

If she eats is because it's compulsory... she might not like it, but because she doesn't have money, she just has to eat it. – Young men, 18–24, North East Region

Young women said children under 2 ate rice, porridge, or Cerelac, when the family can afford it. There was no consensus among the North East Region's female youth FGD participants as to who decided what the children under 2 ate. When discussing portion sizes, some youth female FGD participants mentioned that women had bigger portions because they shared with the children; however, others said the man's portion was larger. Young men agreed:

R3: If the woman eats with the children, hers [portion] would be more [participants laughing].

Multiple: The man's own would be more. The man won't like it when his is smaller [participants laughing uncontrollably].

– Young men, 18–24, North East Region

## UPPER EAST REGION

Female youth in the Upper East Region did not provide information on decision making for food purchasing and portion sizes. However, they did name financial constraints as the top reason for the lack of access to diverse foods for household consumption, followed by a lack of time.

R: As for Tuo Zaafi [for breakfast, lunch, and dinner], it's all the way.... Yes, it is. We only get beans during harvest time. What helps us in our diet is the vegetables. We have a lot of vegetables. – Key stakeholder, female, 25+, Upper East Region

Young women in Upper East Region also mentioned there were some foods they or others did not eat because it made them ill, like groundnut soup, sesame soup, and meals prepared from dawadawa fruit powder.

### FINDING 21: In polygamous households, wives divide food preparation responsibilities.

Respondents noted that in a polygamous household, wives shared cooking responsibilities. One wife focused on preparing the meal the husband preferred, another wife cooked for the rest of the family. When asked what would happen if the husband requested the same meal three times a day, young women in both the Northern and Upper East Region agreed that wives would share the cooking work.

Since they are two wives, the second wife should focus on cooking the tuo zaafi for the man. Whiles the first wife would be in charge of preparing the desired meals of the other family members. – Young women, 18–24, Upper East Region

### FINDING 22: Respondents generally did not have many sources of information on nutrition and dietary diversity.

Some respondents said they did not have access to dietary diversity and nutrition information. Young men in an FGD in the Western Region even debated at length whether fish were more nutritious than chicken or meat. Others mentioned learning about diet and nutrition from traditional or religious beliefs, formal and traditional health practitioners, dieticians, schools, the radio, or NGO programs.

We do it [learn] ourselves, we don't have any information on that. – Young women, 18–24, Central Region

We have a health center and they organize health meetings. The health workers teach them as to what to do to have a diverse diet and nutrition and its importance. Some NGOs also come around to teach us. This time around, we take a lot of vegetables because they are available. – Key stakeholder, female, 25+, Upper East Region

I hear this mostly on radio and sometimes, when we take a child to the hospital and they educate us on balanced diet. There was this Agric man who is now at the Mamprusi area who used to educate us on that. – Key stakeholder, male, 25+, Northern Region

When asked in FGDs why young people might be interested in growing soybean, both its high commercial and nutritional values were mentioned. In Mion, similar to the literature review, young men were particularly interested in having women sell soybean, especially by preparing a local kebab made from soybean. However, as noted in the literature review, they did not necessarily incorporate it into their families' diets (RING 2015).

# CONCLUSIONS

## **1: Women perceive social and marital risk in growing their businesses to be too high. This leads them to limit their business aspirations.**



While there are many barriers that limit women’s willingness to start and grow businesses, the biggest limitations identified during primary data collection were social stigma and marital risk caused by too much success. Young women, older women, and male youth agreed that if a woman earned too much—usually defined as more than her husband, that would lead to a loss of respect in the community for both the husband and the wife. It could lead to abandonment of the wife, physical abuse, and the husband marrying additional wives (which women perceived as a negative). Some respondents also said that if a woman earned too much, her husband would work less and/or take her money. In general, respondents reported that women in the Western and Central Regions had higher earning thresholds with less severe consequences than women in Northern Ghana. This earning threshold phenomenon was observed across regions, however, the actual threshold and the types of consequences for earning too much were context specific.

Much of the stigma of a “too-successful wife” is rooted in the strongly held belief, across regions, that it is the male role to be a breadwinner. If a woman is perceived to be impinging on this role, she often faces consequences at the family and community levels. Consequently, some women intentionally keep their businesses small, and do not seek or take advantage of opportunities for growth. This, in turn, reinforces cycles of poverty within families and communities. Women and female youth engaged in both production and “beyond production” roles identified the risks associated with “too much success.”

## **2: Youth are not able to fully benefit from the agriculture business development due to limited participation in groups, and access to training and resources.**



Both male and female youth engaged in agribusiness value chains said they lacked direct access to information, training, resources, and business or commodity groups. Youth said their parents or other family members cascaded to them the majority of business information they received. Those family members often received information from business or commodity groups where they have membership, but youth do not. There was little mention of private companies, except banks. Some mentioned receiving information through social media or radio. Youth said that if they read something online and saw someone they know practicing the behavior, they were more likely to act on the information (Mastercard 2018).

This lack of access to information, including technology, limits youth’s business ideas and reinforces traditional approaches to agribusiness. Female youth, due to their social status and caretaker responsibilities, often have even less access to information and resources than their male counterparts.

## **3: Communities do not invest in youth because they do not see youth as contributing worth to agriculture value chains.**



Much of the financing for agribusiness endeavors comes through informal sources, such as family members and peers in VSLA groups. When asked what determines whether an informal loan is made, a consistent response across FGDs with youth and KIs was the need for the person (male or female) to

be perceived as hardworking. The challenge is that youth livelihood resilience strategies often involve working in a mix of informal and household-level agricultural activities. This mix of work, which entails less manual hard labor in production on land or catchment on boats, allows youth to generate income quickly to pursue opportunities off-farm or non-farm livelihoods. The community perception is that youth want to work in maize grinding, fish smoking, or dry farming, which emphasizes technology use over hard labor, because they are lazy or selfish.

Youth's interest in off-farm or non-farm opportunities led older male and female stakeholders to question their business savvy because, in their view, the opportunities youth seem to desire lack viability or availability. The observation that youth are lazy, selfish, and not business savvy, combined with the lack of resources and access to collateral, could also influence the rules of some associations and groups that limit or exclude participation of young males or females. While youth may have a long future in front of them, their lack of proven experience could limit their voice and full participation, much less leadership, in some networks.

In FGDs, some young men said they would like to go to school and pursue business opportunities that require equipment. However, these desires will likely be thwarted by lack of resources and investment from the government and NGOs in their non-farming aspirations or by early marriage, pregnancy, and breadwinner responsibilities. For similar reasons, agribusiness men questioned whether young women were interested and truly committed to full-time livelihood opportunities.

#### **4: Women access networks to develop businesses and livelihoods, including social groups, capital, and increased opportunities for leadership roles.**



KIIs with socially successful women revealed that most of them were members of groups or networks that supported them and provided them with critical access to resources, including credit and information. Across the data collection regions, women and female youth referenced membership in VSLAs as an empowering experience that helped them build social capital, expand their business network, and access community leaders. They also noted that in addition to business functions, VSLAs provided important safety net functions by helping women cover school fees and health emergencies.

Outside of VSLAs, women in the marine fishery value chain emphasized the importance and merit of their business associations. However, even when women have access to groups and resources, their ability to influence community decisions—for example, on reinforcing healthy marine fishery value chain practices—is low. Several women expressed a desire to stop illegal fishing practices and/or institute a no fishing season to allow fish populations to recover; yet, the same women acknowledged their inability to effect these changes. One woman even noted the threat of physical violence from men when advocating against illegal fishing practices.

#### **5: Respondents identified poverty as a key barrier to business growth and technology use, but said access to tailored, formal financial services was limited.**



Men, women, and youth agreed that while training and information were helpful resources, without money they were unable to start or grow businesses or invest in technologies to improve production and post-production practices. VSLAs meet some of this need for women and female youth, but the amount of credit provided through VSLAs is relatively small. When asked, most respondents did not

make use of formal financial services, citing as reasons to avoid them lack of collateral, distance to institutions, and fear of severe punishment if they were late or defaulted on loans.

Women and female youth faced additional challenges, including suspicion from the community and their husbands if they opened private savings accounts or withdrew loans. Social consequences for maintaining financial privacy are high, ranging from loss of respect in the community to physical abuse. This creates a complex situation where negative social incentives undermine economic opportunities for women and female youth.

**6: Males and females expressed interest in pursuing work opportunities in “beyond production” roles across regions, but lacked direction and resources.**



Information on agricultural technologies and practices from extension services tends to target older men engaged in agricultural production. Male elders impart advice and guidance to younger generations, and control access to family productive resources and collateral (land, boats, etc.). While a younger man’s agribusiness aspirations may be in aggregation, retail, or transport of agricultural crops or livestock, his family’s influence and their willingness to invest in him will limit his opportunities, unless he can access other sources. Some male youth did mention the slight possibility of getting agricultural equipment from the Government of Ghana.

Agribusiness opportunities are funded by NGOs that tend to target women interested in processing, aggregating, or retail, often through associations or groups. Socially connected, economically engaged women cited women’s groups in shea, groundnut, and fisheries as facilitating access to both finance and “beyond production” opportunities. There was no mention of private-sector firms involved in investing, hiring, or training them. These agribusiness women emphasized that their success was greatly influenced by the support of social groups, financial resources, and their husbands. They were willing to allow the community to think their husbands invested in them or were involved in their businesses to save face.

While many young men and women said they had been involved in agricultural production from a young age, their aspirations were often in processing, aggregation, and retail of foodstuffs such as crops or fish. Young men talked about potential roles in aggregation, transportation, and selling farm produce and fish to hotels. They saw opportunities for young women in shea nut picking and processing, groundnut oil processing “kulikuli,” and aggregation of crops. In contrast, FGDs with young women revealed they had a hard time imagining real opportunities for themselves in “beyond production” roles (with the exception of fisheries, where women catching fish is not acceptable). This suggests limitations in communication between young men and women about women’s aspirations.

In the same communities where young women could not articulate realistic “beyond production” opportunities for themselves, older businesswomen respondents reported successful engagement in “beyond production” activities. They described aspirations to expand their businesses for processing or sales, and diversify the products they sold beyond foodstuffs. This suggests a disconnect between the businesswomen and female youth, as well as an overall isolation of young women from potential mentors and information sources.

**7: The fishery value chain is not a viable business path for youth until illegal fishing practices are addressed.**



Both women's groups and fishermen expressed significant concerns that harmful practices, such as the combination of light fishing with harmful chemicals and explosives, threatened the profitability of the fisheries value chain. Stock depletion through harmful technologies has made catching fish and repaying fish mothers harder for men. Catchment from DDT and cyanide compromises the quality of fish female fish mongers can buy, which means their profits from consumer purchases also suffer. This creates a vicious circle that hampers the amount that can be reinvested in male catchment expeditions.

Women have gained a significant voice in Central and Western Regions with "Konkohemaa" spokeswomen included in chief fishermen meetings, and actively and noticeably sharing information. Through women's fishing associations, they also have access to the Minister of the Fishing Commission, education on improved practices, and physical spaces for processing. Women use their voices to advocate with authorities for legal action against illegal fishing practices, but policies are not enforced. This forces women to directly confront fishermen about harmful practices to try and protect their livelihood, which has resulted in women being threatened.

Given this dynamic, agribusiness men do not encourage young men to take loans or invest capital in fisheries, especially if they do not already have an investing fishing mother. Elders are not passing on their knowledge to young males as an artisanal trade. Instead, they suggest young males learn to make boats. Similarly, women's groups are not encouraging female youth's participation in groups because they believe young women will have better chances if they remain in school and pursue opportunities education might open.

**8: Across regions, husbands heavily influence family diet and nutrition, but without awareness of how their preferences affect women and children.**



Across the regions, households tend to farm for subsistence as well as for sale in the market. Women have little say in matters of land use and purchase of inputs like seeds, which means that the food available is often limited to what the male head of household decides they should cultivate. Exceptions are cases where a woman has access to and sufficient time and resources to maintain a small plot of vegetables. Additionally, the male heads of household tend to dominate how money is spent, even if women go to the market to actually purchase foodstuffs.

In addition to control over which food is available and accessible to the household, the husband's food preferences heavily influence the entire household diet. This is primarily because women, who are responsible for cooking, do not have the time or resources to prepare multiple meals. Women default to providing the food the husband prefers instead of more nutritious foods for children and/or pregnant household members, even though they know that is the ideal. Polygamous households, where multiple wives share responsibilities, might be an exception.

Young men said they had very limited exposure to nutrition information, mostly through radio or school announcements or hospitals if a child is sick. In one region, young men openly admitted that if left to their own devices, they would probably only feed children fufu. Instead, women prepare meals and often determine portion sizes, serving husbands, then children, and then themselves. While there are some NGOs that have shared nutritional information with women and youth in the past, it was unclear how many of them are currently functional in the communities.

# RECOMMENDATIONS

This section of the report captures suggested short-, medium-, and long-term actions to respond to the findings and conclusions outlined above. Recommendations are organized by behavior and the time period needed to complete the action. In this report, short-term actions are achievable within a single year, medium-term actions within 3 years, and long-term actions within 5 years. Examples of best practices supporting these recommendations are provided in Annex B.

Short-, medium-, and long-term actions that are recommended for agricultural value chains have a corn icon. Actions recommended for fisheries have a fish icon, and recommendations without icons are either general recommendations or for applied research.

## ACCESS TO FINANCE

### Recommendation 1: Connect agribusiness women and youth to savings and SACCOs<sup>12</sup> in their geographies.

|                           |  |
|---------------------------|--|
| <b>Challenge</b>          | Women and youth reported lack of funds to access technology and start or grow businesses.  |
| <b>Short-Term Action</b>  | Continue to invest in the adoption of VSLA models in rural areas. Provide VSLAs with training and business information relevant for participants. (all regions)  |
| <b>Short-Term Action</b>  | Although SACCOs and credit unions exist in all regions in Ghana, <sup>13</sup> only older male respondents said they used them. SACCOs could increase access to credit in rural areas. Further research is needed to understand the effectiveness of existing SACCOs, their current reach to women and youth in rural markets, and whether successes can be extended to more people engaged in agribusiness. (all regions) |
| <b>Medium-Term Action</b> | If research finds that it would be feasible to better extend SACCO services to women and youth, pilot an intervention in partnership with rural SACCOs to improve outreach to women and youth, expand their rural footprint, and tailor services and products to meet their needs. (all regions)   |

### Recommendation 2: Work with formal financial institutions, including banks and microfinance institutions (MFIs), to develop financial products that target women and youth. Prioritize products that encourage agricultural technology purchase and maintenance. Seek opportunities to link VSLAs with formal financial institutions. (all regions)

|                           |  |
|---------------------------|--|
| <b>Challenge</b>          | Respondents reinforced literature review findings that women and youth do not have financial resources needed to grow their businesses and invest in technology for agribusiness. They also lack the collateral required to take out loans from financial institutions.  |
| <b>Medium-Term Action</b> | USAID/Ghana should help key financial institutions better access underserved, rural women and youth in agriculture. Products should waive or minimize collateral requirements (like financial leasing) and provide flexible and achievable payment terms. They should also elevate loans for technology (fish smokers, dehuskers, post-harvest containment technology). Financial literacy skill building should accompany financial products to ensure borrowers, and |

<sup>12</sup> A VSLA is an informal group of people who save their money together. They elect a chairman, secretary, and treasurer from among themselves. The maximum one can save is determined by the minimum they agree to save because they save in multiples up to an agreed limit. On the contrary, a SACCO is a formal institution. It has a board of directors who earn allowances, it has staff and offices, and each person can save as much as they would like.

<sup>13</sup> Ghana Co-operative Credit Unions Association: <http://www.cuagh.com/>

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family members who influence them, understand the opportunities and risks associated with taking loans. Intervention design should build on lessons and best practices from the USAID's FinGAP activity, as well as Mastercard's Savings at the Frontier program and GIZ's cooperation with the ministry of finance in Ghana.

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## AGRIBUSINESS DEVELOPMENT

**Recommendation 3: USAID/Ghana should invest in financial literacy capacity building for families interested in or already running micro and small agribusinesses so they can jointly improve skills in household expenditures and investments.**

**Challenge** Patriarchs are expected to be the sole breadwinners in their families. This social norm contributes to marital risk for women poised to earn too much and limits the ability of youth to acquire extended family loans to start or grow agribusinesses.

**Medium-Term Action** Build capacity and incentivize changes in intra-household decision making for more cooperative smallholder farming of crops of interest, especially for youth (maize, soybeans, groundnut, Bambara beans, and yams), as well as fisheries and rearing of cows, sheep, goats, and fowl. Provide guidance on diversification of roles and/or value chains within the family agribusiness pursuits, as well as resource planning for beyond production efforts (food processing, agri-food retail, trading, and transport). Helping build and validate other family members' skills could yield increased opportunity for women and youth (with their extended family) to plan expenditures and investments (of their own time and results of their participation).



**Recommendation 4: Invest in literacy and numeracy programming for youth, particularly female youth, with an emphasis on financial and digital literacy.**

**Challenge** Low literacy rates in northern Ghana inhibit users' ability to access and use technologies, including mobile technology, to improve their agribusinesses and quality of life. This is a root challenge that affects all behaviors outlined in this assessment.

**Medium-Term Action** Consider incorporating literacy and numeracy program activities in all Feed the Future interventions in northern Ghana, making sure they lead to financial and digital literacy. Conduct contextual literacy and numeracy training within the context of business and productive work to maximize relevance for the target audience. (northern Ghana)

**Recommendation 5: Strengthen the supply side of agriculture and fishery value chains by matching wholesalers and retailers with agricultural groups, especially women's fisheries groups, to make upfront commitments for meeting quality standards in supply chain: catchment, processing, and preservation, as well as potentially cold chain for freshness.**

**Challenge** Although there are policies against the use of harmful catchment practices, they are not enforced with fines or other penalties, despite their long-term negative effects on the sustainability of both the environment and livelihood.

**Medium-Term Action** Effectively engage the private sector in environmental and health compliance concerns, especially in fisheries, emphasizing the value of traceability and supply chain quality. Build off the successful experience of Marviva, a USAID grant recipient in Latin America (Colombia, Costa Rica, and Panama), in targeting artisanal fishermen and certifying them for meeting standards private-sector buyers help establish and monitor.<sup>14</sup>



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<sup>14</sup> More information available at: <https://www.marviva.net/en/projects/differentiating-responsibly-caught-fish-product-costa-rica-through-end-end-digital>

## BEYOND PRODUCTION

**Recommendation 6: Investigate regulatory barriers food retailers (e.g., hotels, restaurants, commercial areas) and other large, private agribusinesses face in sourcing from women-owned MSMEs.**

**Challenge** Although female and male youth highlighted aspirations in processing, retailing, aggregation, and trading, when asked what support they would need to start or grow their businesses, most either lacked any direction or connection to the private sector, or cited lack of access to resources. USAID/Ghana’s BIG profile noted challenging sanitary and phytosanitary controls, particularly for women, due to a lack of capital, which cheaper financing products could potentially fulfill. While lack of capital was cited, none of the study respondents mentioned these controls, showing a disconnect between the base and actors further up the value chain.

**Shot-Term Action** Investigate demand-side barriers, such as regulations in the agri-food industry, that obstruct larger firms’ sourcing from or investments in women-owned MSMEs.



**Recommendation 7: Conduct diagnostic research into social norms around the “earning threshold” for women that respondents described.**

**Challenge** Respondents reported that when women earned more than their husbands, their husbands and communities penalized them.

**Short-Term Action** More research is needed to understand the nuances of this behavior, from both women and men, and test approaches that can overcome the financial threshold barrier and reduce exposure to violence. This study should explore any difference between perceived and real behavior, and consequences of women earning more than men. (all regions)

**Short-Term Action** Participate in the Feed the Future AWE gender-based violence in agriculture learning agenda research. (USAID/Ghana mission and partners)

**Medium-Term Action** Build on efforts on the USAID’s ADVANCE II and other programs to expand male engagement approaches as a method to prevent and mitigate gender-based violence. (all regions)

**Recommendation 8: Connect successful women agribusiness leaders with young women in their communities who are interested in becoming entrepreneurs, but unaware of their options.**

**Challenge** In the same communities where young women could not articulate realistic work opportunities in agriculture for themselves, other than production activities, older businesswomen reported successful engagement in “beyond production” activities, particularly in agricultural processing, warehousing, and agri-foods produce and fertilizer retail. There is a communication breakdown within communities about what women are already achieving in agribusiness.

**Medium-Term Action** Showcase successful female entrepreneurs and role models in agriculture through grant awards and/or private-sector non-financial rewards. One approach tested in Jordan<sup>15</sup> is to cost-share equipment and ICT upgrades for successful women agribusiness owners in return for them sharing their experiences with other women in their communities who are interested in similar opportunities. Another opportunity is to explore the success of



<sup>15</sup> [https://seepnetwork.org/files/galleries/AWEF\\_SEEP\\_Webinar\\_2\\_Summary.pdf](https://seepnetwork.org/files/galleries/AWEF_SEEP_Webinar_2_Summary.pdf)

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the Youth Professionals for Agricultural Development (YPARD) Ghana<sup>16</sup> and see whether there are ways to adapt their approach for a rural, female audience.

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## TECHNOLOGY

**Recommendation 9: Set up a regional innovation fund to invest in rural youth with agricultural technology ideas in need of research and development. The fund can partner with the private sector to help young rural agripreneurs and innovators access information and resources, and expand networks.**

**Challenge**  Youth are not perceived as contributing worth to agricultural value chains, or encouraged to pursue schooling or loans to invest in technology or agricultural business practices that are non-traditional or innovative. There is an expectation that innovations should be brought to communities rather than fostered from within.

**Short-Term Action**  The donor community, including foundations,<sup>17</sup> and the private sector have held several innovation and challenge funds to spark development of agricultural innovations. The planned Africa Green Revolution Forum 2019 conference in Ghana offers opportunities for youth agripreneurs to compete for pitch prizes to fund business ideas.<sup>18</sup> The opportunity for youth to pitch ideas and learn more about the viability of their approaches could help communities see the merit youth can add to agricultural value chains. This approach can also facilitate youth's access to training and resources, especially if the grant award is contingent on dissemination of information with others in their communities.

**Recommendation 10: Increase flow of technology information from the private sector and USAID implementing partners to VSLAs, women's producer groups, and agribusiness associations.**

**Challenge** Women referenced VLSAs, producer groups, and agribusiness associations as their primary sources for technology information. Yet, these groups' information is often out of date or second hand.

**Medium-Term Action**  Programs in Bangladesh and Kenya found that training women as agro-dealers can help provide needed services and spread information about technologies to women engaged in agricultural production and business. Connecting knowledgeable female agro-dealers to women engaged in VSLAs or producer groups/agribusiness associations could greatly increase the availability of technology information in rural areas.

**Medium-Term Action**  Partner with private-sector companies such as HelloTractor<sup>19</sup> (Uber for tractors) to increase information about and access to useful technologies for women engaged in VSLAs and business groups. Augmenting exposure requires helping the groups use mobile technology to access information and knowledge platforms. Expand access to farmer field schools, prioritizing women engaged in VSLAs or business associations who are able and willing to share new information with others. Explore options to host demonstration videos and information online to appeal to youth.

**Recommendation 11: Work with the Feed the Future Innovation Labs and other research and development efforts to test low-cost, labor-saving technologies, such as**

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<sup>16</sup> <https://ypard.net/country/ghana>

<sup>17</sup> The Agricultural Transformation Initiative's youth pitch competition at the 2018 Agricultural Transformation Summit in Malawi: [https://www.youtube.com/watch?v=x5JVBPV\\_5BY](https://www.youtube.com/watch?v=x5JVBPV_5BY)

<sup>18</sup> More information available at: <https://ypard.net/country/ghana>

<sup>19</sup> More information available at: <https://www.hellotractor.com/home>

fish smokers or maize dehuskers, that target women and female youth involved in crop production and beyond production in processing, storage, and sale of agricultural harvests and fisheries.

**Challenge** The female end-user is not considered in agricultural mechanization technologies in Ghana.

**Short-Term Action** Conduct a market assessment to find out whether there is a need for agriculture technologies such as pesticides and fertilizers to be packaged and sold in smaller, cheaper amounts to appeal to female buyers. To encourage women to apply their products, companies like Bayer and Syngenta have started producing smaller bags of pesticides and fertilizers, and marketing them through agro-dealer or input supply hubs.



**Long-Term Action** Promote the sale and distribution of technologies through women salespersons and/or women-owned small businesses not only to develop technology with the female end user in mind, but also to ensure availability of and accessibility to such technology.



## IMPROVED FISHERY MANAGEMENT

**Recommendation 12: Use women's fishery groups and other reporting mechanisms to supplement and build the capacity of marine fishery regulatory bodies (e.g., PPRSD, GSA, FDA) to monitor, regulate, and enforce market standards by incentivizing compliance and penalizing violators.**

**Challenge** Regulatory bodies do not have sufficient monitoring, regulation, and enforcement in fisheries, especially when there is demand for harmfully caught fish. Women's agricultural groups can self-regulate what fish they purchase, and encourage other groups and retailers to follow suit and serve as watchdogs and report observable violators to authorities. However, some women have reported male fisherman threatened them when they advocated for healthier and more sustainable practices. USAID Sustainable Fisheries Management Project showed good results in this area that can be expanded to other fishery areas.

**Medium-Term Action** Leverage civil society<sup>20</sup> to put pressure on violators of fishing regulations by further investigating who makes decisions on where to buy fish and how, and how can we influence them. To prevent women's groups from being threatened or harmed while playing a watchdog role, ensure local leaders (chief fisherman) and government representatives supported them and the larger community sees the value of maintaining the fishery value chain.



## NUTRITION

**Recommendation 13: To improve access and consumption of more diverse diets, introduce nutrition-focused education and behavior change programming that especially targets the influencers of home production and diet (husbands).**

**Challenge** Husbands influence family diet and nutrition, as well as how land is used and what inputs (seeds, fertilizers, etc.) are available for household production.

**Medium-Term Action** Promote maternal and child health nutrition programming that targets husbands through health workers, forums, and tailored media approaches; this was proven effective for the

<sup>20</sup> One key informant mentioned the importance of belonging to the Network for Women's Rights in Ghana, which brings a gender perspective into policy change through a network of civil society organizations and individuals. See: <http://netrightghana.org>

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World Health Organization; Alive and Thrive program; and Strengthening Partnerships, Results, and Innovations in Nutrition Globally (SPRING). (all regions)

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**Recommendation 14: Partner with the private sector to identify and introduce low-cost post-harvest processing and storage technologies that can be sold and used to minimize female traders' loss, especially of fruits and vegetables whose availability can improve household dietary diversity.**

**Challenge** During data collection, neither men nor women referenced post-harvest storage technology use at the household level.

**Medium-Term Action** Increased use of sealed containers, preservatives, silos, and warehouses could improve access to diverse foods. Build off successes of warehouse receipts noted in the literature review. This could be particularly valuable for preserving fish, which makes up to 60 percent of animal protein in the average Ghanaian diet.<sup>21</sup>



## CROSS-BEHAVIORAL RECOMMENDATION

**Recommendation 15: Invest in market systems programming that ultimately addresses the specific needs of one particular segment of the population, such as women, youth, or small-scale fishmongers.**

**Challenge** Women and youth face complex and interwoven barriers that prevent them from practicing behaviors that would improve their engagement in agriculture production, fisheries, and agribusiness. When programming is not aimed specifically at addressing the barriers and constraints these population segments face, the traditionally excluded or underserved tend to be add-on considerations receiving less priority and funding. The GSGDA II highlighted that age and gender analysis is not well incorporated in agriculture and fisheries. AVE's primary data collection reflected the lack of prioritization of women and youth within the regulatory environment, by agricultural services (e.g., extension services), and by the private sector, including financial institutions.

**Long-Term Action** Efforts such as USAID/Uganda's Feed the Future Youth Leadership for Agriculture Activity and the International Youth Foundation's Via Pathways to Work program in Mozambique and Tanzania have specifically targeted and delivered on youth inclusion; programs like USAID's multi-country Integrating Gender and Nutrition within Agricultural Extension Services activity successfully addressed individual, organizational, and systems nutritional and economic needs of women and men smallholder farmers across nine countries.

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<sup>21</sup> More information available at: <http://www.fao.org/fishery/facp/GHA/en>

# ANNEXES

## ANNEX A: DOCUMENTS REVIEWED

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## ANNEX B: BEST PRACTICES THAT SUPPORT RECOMMENDATIONS

**Recommendations 1 and 2:** The launch of USAID/Ghana’s Financing Ghanaian Agriculture Project (FinGAP) in 2013, helped motivate financial institutions to lend to agribusinesses in the rice, maize, and soy value chains, resulting in 1,231 loans disbursed to women-led businesses (Palladium 2018). FinGAP’s final report noted that to continue building on this success, there should be additional interventions to increase women’s access to finance. This includes: (1) incentives to financial institutions to service women-led businesses; (2) aggregating women’s applications into one larger application to ease collateral requirements; (3) engaging women-led business advisory service firms; and (4) holding events for women business owners, financial institutions, and business advisory firms to connect and make deals. An opportunity exists to build on this program’s successes and expand its reach so more women access the finance needed to start or grow agribusinesses.

**Recommendation 2:** Financial leasing can help youth agripreneurs access needed equipment and invest in non-perishable assets. The leased equipment is also the collateral and can be repossessed in case of loan default, which provides security for the financial provider. This approach requires coordination between the equipment seller, the farmer, and the financial institution. These approaches have been successfully used in Madagascar, Malawi, Senegal, Uganda, and Zambia (Rutten 2015).

**Recommendation 3:** Women reported more overall food security among couples who received intensive coaching on participatory planning and decision making, and jointly drafted a plan and budget for agricultural production and household expenditures (Lecoutere and Jassogne 2016).

**Recommendation 5:** In the *Innovative Financial Models for Youth* chapter of the Africa Agriculture Status Report (Rutten 2015), several best practices and opportunities are identified to support young African agripreneurs—improving youth financial literacy and capacity of institutions to assess agricultural sector opportunities; providing access to finance that does not require collateral, such as contract farming, leasing, warehouse receipt finance, or factoring; crowdfunding platforms; and venture capital and challenge funds. For the Northern Ghana context, improving financial literacy and capacity of financial institutions, and value chain financing options seem particularly viable. Agriculture value chain financing lowers risks and reduces costs of agricultural lending.

**Recommendation 10:** A program in Kenya found that agro-dealerships or franchise networks are an effective way for rural women and youth to not only access technology and other inputs, but also be trained on their correct use and operation. Agro-dealers can serve as a one-stop-shop for a variety of products from improved seeds to fertilizer, equipment, veterinary services, and market information. They can also act as aggregators, buying in bulk from farmers and selling to commodity exchanges or other actors further up the value chain. Program trends in Kenya focus on training women to become agro-dealers so their facilities can serve as product and information hubs (World Bank Group 2016). CARE Bangladesh implements a similar agro-dealership network approach, where the micro-franchises are women-owned and the target consumers are also women (World Bank Group 2016).

**Recommendation 11:** The World Bank Group report *Investing in Women along Agribusiness Value Chains* emphasizes private-sector engagement and the need for women to be understood as a valuable consumer group. To increase women’s access to their products, companies like Bayer and Syngenta have started producing smaller bags of their pesticides and fertilizers, and marketing them through agro-dealer or input supply hubs in India. This model has proven effective for encouraging women who would have otherwise not been able to afford their products in larger quantities to apply them (World Bank Group 2016). The seed input supplier MRI Agro Zambia has also focused marketing efforts on women farmers by introducing an electronic prepaid voucher system, which allows farmers to purchase

electronic vouchers at times when cash is the most available, securing both products in the future for the farmer and sales for the input supplier (World Bank Group 2016).

**Recommendation 11:** The Greater Rural Opportunities for Women (GROW) implemented a successful women sale agent program in eight districts in Upper West Ghana. GROW had success with this model in several other countries before bringing it to Ghana. Women sale agents are trained in business, marketing, and recordkeeping, and serve as important links between agriculture services and farmers in their communities. The program has been especially successful because it allows Women sale agents to earn income through commission while helping other women access inputs, technology, and markets (MEDA 2017).

**Recommendation 12:** Women beneficiaries of the USAID/Ghana Sustainable Fisheries Management Project (SFMP) effectively influenced use of improved fisheries management and practices—a very different experience from their counterparts’ in other value chains. Project participants built small-business skills, improved fish handling, and participated in processing training. The same women received leadership training, empowering them to organize into influential community-level groups that skillfully set and enforce community policies to protect their waters from overfishing. Through SFMP, women in the Ga South Municipality received technical training on testing fishery health, teaching them to monitor and make decisions about the health of their oyster population. These women formed the Densu Estuary Women Oyster Pickers Association, which continues to monitor and protect their fisheries. There might be opportunities to expand these approaches to more locations and other value chains.

**Recommendation 13:** Promotional efforts of home production, especially those that combine production interventions with strong education and behavior change, translated into greater consumption of targeted vitamin A-rich fruit and vegetables in Sub-Saharan Africa (Ruel et al. 2005). The Alive and Thrive program in Bangladesh used health workers, husbands’ forums, and videos to message men, which accounted for nearly half of the program’s impact on maternal supplement intake and one-quarter on dietary diversity (Nguyen et al. 2018). According to SPRING, male support groups in Nigeria were also effective.

**Recommendation 14:** Warehouse receipts provide farmers with evidence that their goods were deposited in a warehouse. This approach helps farmers avoid selling products when prices are low and can maintain produce for longer periods of time. ICT tools, mobile phones, and e-banking can all facilitate this type of intervention. In an interesting example from Kenya, virtual warehouses were created using ICT tools.

## ANNEX C: YOUTH EXPERIENCES AND LIVELIHOOD ASPIRATIONS

The chart below outlines youth livelihood experiences and aspirations.

| Common Experiences                                |   |   |
|---|---|---|
| Males   | Males + Females                                       | Females   |
| Cultivating yam, cowpeas, sorghum, onions, sesame | Cultivating maize, beans, soybeans, groundnut, millet | Cultivating niri, okra, pepper  |
| Rearing cattle, goats                             | Rearing sheep, fowls                                  |   |
| Preparing land and sowing                         |   | Weeding, applying manure, harvesting; using bulls to farm or tractors   |
| Catching fish and mending nets                    |   | Filleting and gutting fish; smoking, selling fish   |
|   |   | Retailing—selling food stuffs or ingredients; selling shea nuts and other farm produce like soybeans, maize, rice |

| Common Aspirations   |   |   |
|--|---|---|
| Males  | Males + Females   | Females   |
| Making boats and fishing nets  |   |   |
|  |   | Shea nut picking and processing; cowpea processing; Bambara bean processing; producing groundnut oil “kulikuli” |
| Selling animals; transporting farm produce from farms to market (motorkings); selling farm produce | Aggregating maize, soybeans or groundnut; trading in groundnut and soybeans seeds; trading and aggregating yam, groundnut, shea nut |   |
|  |   | Buying chemicals to protect crops   |
|  |   | Dressmaking or hairdressing   |

## ANNEX D: WORD CLOUDS AND TREES

Lexical queries were helpful analytic tools early and mid-way through our analysis, enabling us to look for patterns in the data, and how they were coded and dispersed. While we used Dedoose for team coding and analysis, we used NVivo lexical query visualizations to make sense of the prevalence of some responses (using word clouds) and the stories behind certain initial findings (word trees). Early on, these qualitative analysis tools helped us see how the themes are reflected in the data and what the sub-themes are.

### WORD CLOUDS

#### I: WE ASKED YOUNG WOMEN IN FOCUS GROUPS TO REACT TO SCENARIOS AND DISCUSS WHAT AFFECTS CHOICES

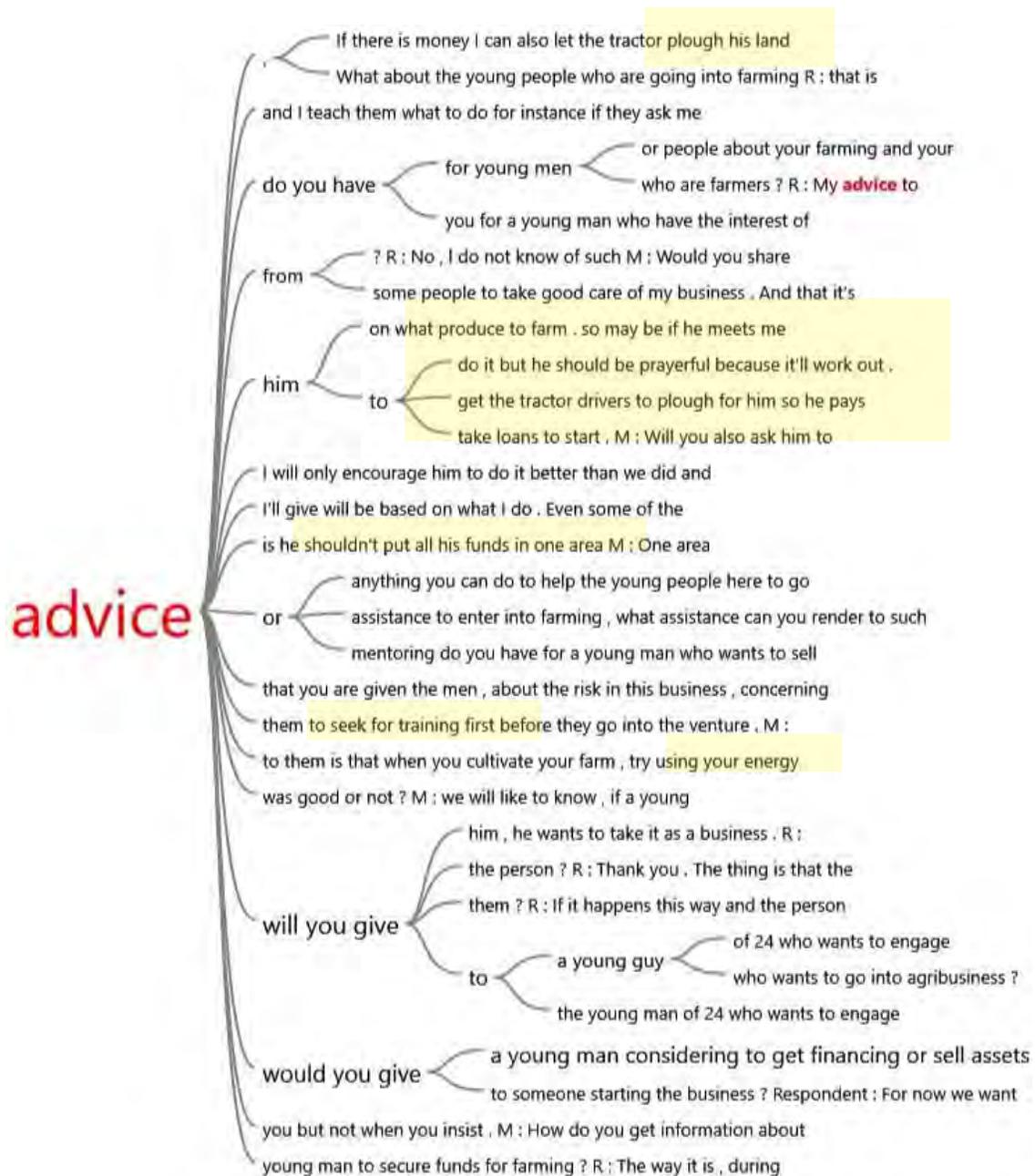




## WORD TREES

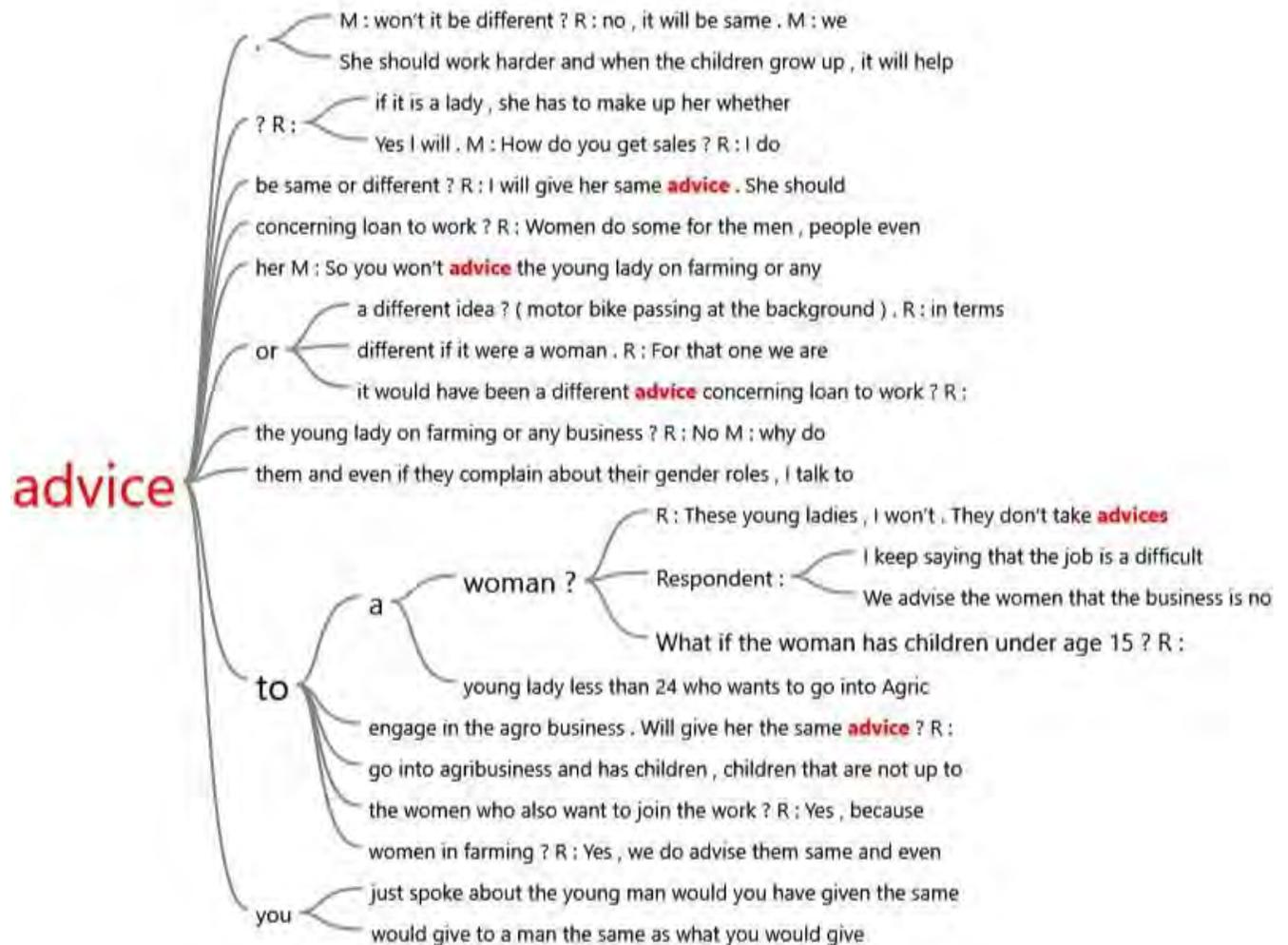
### I: ADVICE TO YOUNG MEN FROM AGRIBUSINESS MEN

A lexical query of the advice given to young men, right after the transcripts were complete, showed that young men were advised to consider loans and diversify investments. Additionally, men were advised to seek training or learn from the experience of their elders, but also to try to use their energy.



## 2: ADVICE TO YOUNG WOMEN FROM AGRIBUSINESS MEN

A lexical query of the advice given to young women, right after the transcripts were complete, showed that several times, agribusiness men said they would give young women the same advice. However, when the interviewer probed on differences, some agribusiness men admitted they would not give young women any advice because either the work is difficult or they do not think women would take the advice. Some also questioned whether young women could work harder, and stated women complained about their gender roles. These themes informed some of the analysis that resulted in the findings.



## ANNEX E: MATRIX OF CALL ORDER KEY QUESTIONS

| KEY ASSESSMENT QUESTIONS  | LOCATION OF INFORMATION IN REPORT   |
|---|---|
| 1. The assessment team will conduct a contextual analysis centered on gender and youth in the Global Food Security Strategy (GFSS) selected districts and highlight gaps in equality and equity of opportunity using social and economic indicators for women and youth in the zone of influence. | <ul style="list-style-type: none"> <li>– Desk Review: <i>Context</i> section, pages 7–14</li> <li>– Final Report: <i>Context</i> section, pages 8–11</li> </ul>   |
| a. What are the differences in the status of women, men, and youth and their differential access to assets, resources, opportunities, and services?   | – This information is present throughout the Desk Review including in the <i>Socioeconomic Status</i> section, pages 7–9, and the <i>Zone of Influence</i> section, pages 11–14   |
| b. What are the critical present and emerging issues related to gender and youth integration in the GFSS zone of influence?   | <ul style="list-style-type: none"> <li>– Desk Review: <i>Zone of Influence</i> section, pages 11–14</li> <li>– Final Report: This information is present throughout the <i>Conclusions</i> section, pages 26–29</li> </ul>  |
| c. What are main cultural and socioeconomic obstacles and associated behaviors preventing youth inclusion and gender equity?  | <ul style="list-style-type: none"> <li>– Desk Review: <i>Zone of Influence</i> section, pages 11–14</li> <li>– Final Report: <i>Socioeconomic Status</i> section, pages 4–6</li> </ul>  |
| d. What are the key women and youth challenges that hinder economic growth across the agriculture and nutrition sectors?  | <ul style="list-style-type: none"> <li>– Desk Review: <i>Context</i> section, pages 7–14, and discussed in the <i>Male and Female Youth Participate in and Benefit from Agribusiness Development</i> section, pages 18–20 and, <i>Women and Youth Make Decisions to Increase Dietary Diversity of Household Foods Available for Consumption</i> section, pages 25–27</li> <li>– Final Report: Discussed throughout the <i>Findings</i>, section and in particular section <i>Youth Participate in and Benefit from Agribusiness Development</i>, pages 11–13</li> </ul> |
| e. What other critical patterns emerge for women’s and youths’ opportunities?   | <ul style="list-style-type: none"> <li>– Desk Review: Discussed throughout <i>Behaviors, Promising Practices, and Innovations</i> section, pages 14–24</li> <li>– Final Report: Discussed throughout the <i>Findings</i> section, pages 8–25</li> </ul>   |
| 2. How should USAID/Ghana’s GFSS programming target young women and men to foster behavior change, contribute to program results, and address gender and youth issues? What are possible entry points to incorporate behavioral and new approaches to reaching results?                           | <ul style="list-style-type: none"> <li>– Desk Review: Discussed throughout <i>Behaviors, Promising Practices, and Innovations</i> section, pages 14–24, particularly the <i>Analysis</i> sections.</li> <li>– Final Report: <i>Recommendations</i> section, pages 30–35</li> </ul>  |
| 3. Identify the behaviors and actors that prevent youth, men, and women from participating in activities and behaviors necessary for household food security, increased productivity, and individual empowerment in the zone of influence.  | – Desk Review: Discussed throughout <i>Behaviors, Promising Practices, and Innovations</i> section, pages 16–27   |
| a. What are the women and youth dynamics at the household, community, and broader institutional levels?   | <ul style="list-style-type: none"> <li>– Desk Review: Discussed in the <i>Northern Ghana</i> section, pages 11–13 and <i>Southern Ghana</i> section, pages 13–14</li> <li>– Final Report: <i>Conclusions</i> section, pages 26–29</li> </ul>  |
| b. What are the barriers to access to finance among women and youth in the agricultural and nutrition sectors?  | – Desk Review: <i>Policy and Regulatory Environment</i> section, pages 9–1, and <i>Women Use Financing to Start/Grow Agricultural Businesses (MSMEs)</i> section, pages 16–18   |

| KEY ASSESSMENT QUESTIONS   | LOCATION OF INFORMATION IN REPORT   |
|--|---|
| c. What are the key barriers to entry and associated behaviors limiting women's and youth's participation in agricultural market systems and other systems that can increase household resilience and improve household nutrition? | <ul style="list-style-type: none"> <li>– Final Report: <i>Behavior 1: Women use Finance to Start/Grow Agricultural Businesses (MSMEs)</i>, pages 8–11 and, <i>Behavior 6: Women and Youth Make Decisions to Increase Dietary Diversity of Household Foods Available for Consumption</i>, pages 22–25</li> <li>– Desk Review: <i>Women's and Youth's Access to Technology</i> section, pages 12–14, and <i>Behaviors, Promising Practices, and Innovations</i> section pages 14–24</li> <li>– Final Report: <i>Behavior 6: Women and Youth Make Decisions to Increase Dietary Diversity of Household Foods Available for Consumption</i>, pages 22–25</li> </ul> |
| d. What are the roles, responsibilities, and dynamics of women and youth within their households and communities?  | <ul style="list-style-type: none"> <li>– Desk Review: <i>Socioeconomic Status</i> section, pages 5–7</li> </ul>   |
| 4. Assess the availability, access, and adoption of improved technologies and necessary behavioral practices that can lead to increased productivity and profitability, and better nutritional outcomes for women and youth.       | <ul style="list-style-type: none"> <li>– Desk Review: <i>Women's and Youth's Access to Technology</i> section, pages 14–16 and, <i>Access to Technology by Target Value Chain</i> section, page 16</li> <li>– Final Report: <i>Behavior 4: Women and Youth Make Effective Use of Technologies to Increase Production Qualities and Yields</i>, pages 16–19</li> </ul>   |
| a. What are the critical behaviors that must be identified to increase women's and youth's adoption of improved technologies?  | <ul style="list-style-type: none"> <li>– Desk Review: <i>Women's and Youth's Access to Technology</i> section, pages 14–16 and, <i>Access to Technology by Target Value Chain</i> section, page 16</li> <li>– Final Report: <i>Women and Youth Make Effective Use of Technologies to Increase Production Quality and Yields</i> section, pages 16–19</li> </ul>   |
| b. What information, communications, and technology opportunities are available (short- and long-term) to women and youth to access, adopt, and provide improved agricultural services?  | <ul style="list-style-type: none"> <li>– Desk Review: <i>Women and Youth Make Effective Use of Technologies to Increase Production Quality and Yields</i> section, pages 22–23</li> <li>– Final Report: <i>Women and Youth Make Effective Use of Technologies to Increase Production Quality and Yields</i> section, pages 16–19</li> </ul>   |
| c. What are the national and community-level support systems and actors (e.g., start-up, training/skills development, etc.) available to engage women and youth on a continuous basis?   | <ul style="list-style-type: none"> <li>– Desk Review: <i>Policy and Regulatory Environment</i> section, pages 9–11 and, <i>Male and Female Youth Participate in and Benefit from Agribusiness Development</i> section, pages 18–20</li> <li>– Final Report: Throughout the Findings section, pages 8–25</li> </ul>  |

## ANNEX F: RESEARCH QUESTIONS BY BEHAVIOR

### ACCESS TO FINANCE

### WOMEN USE FINANCING TO START/GROW AGRICULTURAL BUSINESSES (MSMEs)

- A: What are men's and women's roles, aspirations, and preferences for the use of productive resources (especially land or other assets) by women for agricultural business?
- B: Is it easier for women to get financing for agricultural production, aggregation, processing, or retail? Does the value chain affect financing (groundnut, shea, maize, soybean, cowpea, fisheries, others)?
- C: Besides gender, what other factors influence men's and women's roles, aspirations, and preferences for development/growth of agricultural business by women?
- D: How realizable are the aspirations? What are the key constraints in realizing those aspirations? What are the most promising or best practices?
- E: How are decisions made in households about agricultural business (productive resource use)? Who tend to be the key decision makers? Are there points in the decision-making processes on resources where women would like to be more engaged?
- F: Who influences women's decision making in the use of productive resources? What are their key sources of information?
- G: Which social norms influence women's ability to engage in productive resource decision making? How malleable are these norms?

### BUSINESS DEVELOPMENT

### MALE AND FEMALE YOUTH PARTICIPATE IN AND BENEFIT FROM AGRIBUSINESS DEVELOPMENT

- A: What are youth's current roles, aspirations, and preferences for participation in agricultural business? How is this similar/different for male and female youth?
- B: Is a particular value chain more appealing than others in terms of production, aggregation, processing, or retail (groundnut, shea, maize, soybean, cowpea, fisheries, others)?
- C: Besides age, what other factors influence youth's role, aspirations, and preferences for participation in agribusiness (e.g., marital status)?
- D: How challenging is it for youth to obtain equipment, training (business or management skills), certifications, or other requirements that would help agribusinesses expand into new markets? Does access vary by sex, ethnicity, or other factors?
- E: What opportunities and technologies are available to help agribusinesses expand into new markets? Are they equally accessible for women, men, and youth? If not, what are the constraints for each?
- F: What are the key relationships, key influencers, and flows of information affecting youth's decision making about participation in agribusiness?

G: Which social norms influence the trust and respect of including youth in business models? How malleable are these norms?

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**ENABLING ENVIRONMENT**

**WOMEN ACCESS MORE “BEYOND PRODUCTION” WORK/ ENTERPRISE OPPORTUNITIES**

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A: What are men’s and women’s roles, aspirations, and preferences for women’s access to work/enterprise opportunities beyond production?

B: Is it easier for women to access work in aggregation, processing, or retail in particular value chains (groundnut, shea, maize, soybean, cowpea, fisheries, others)?

C: Besides gender, what other factors influence men’s and women’s roles, aspirations, and preferences for agribusiness opportunities for women?

D: How realizable are the aspirations? What are the key constraints in realizing those aspirations? What are the most promising or best practices?

E: How are decisions made in households about women’s participation in work/enterprise opportunities beyond production on family land? Who tend to be the key decision makers? Are there points in the decision-making processes about household labor opportunities where women would like to be more engaged?

F: Who influences women’s decision-making on employment opportunities? What are their key sources of information?

G: Which social norms influence women's ability to engage in beyond production employment opportunities? How malleable are these norms?

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**TECHNOLOGY USE**

**WOMEN AND YOUTH MAKE EFFECTIVE USE OF TECHNOLOGIES TO INCREASE PRODUCTION QUALITY AND YIELDS**

---

A: What kinds of technologies are available to increase the yields and quality of production for each of the following value chains: groundnut, shea, maize, soybean, cowpea, fisheries, others? For example, improved seed varieties, fertilizers, pesticides, plows, processors, etc.

B: Do both men and women have access to and use these technologies? Does their age affect their access or use?

C: What are the key relationships, key influencers, and flows of information affecting the decisions to purchase and use improved inputs, mechanization, or ICT for agriculture? Are extension services available?

D: What are the key constraints for women to use improve inputs, mechanization, or ICT for agriculture? What are the most promising or best practices?

E: How are decisions made in households about technologies (productive resource purchase and use)? Who tend to be the key decision makers? Are there points in the decision-making processes on resources where women or youth are more engaged or would like to be more engaged?

F: Which social norms influence women's ability to use technologies? How malleable are these norms?

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**SOCIAL CAPITAL      WOMEN EFFECTIVELY INFLUENCE USE OF IMPROVED FISHERIES  
MANAGEMENT AND PRACTICES**

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A: What kinds of roles and responsibilities do women have in the processing, marketing, and financing of fisheries? Who are their clients and why? What suppliers do they work with (if any) and why? If there are women in leadership roles, how are they perceived?

B: What are the key relationships, key influencers, and flows of information affecting the fishing industry's (fisher-folk, processors, and traders) decision making around their business practices and clients?

C: How do gender roles influence interactions in fisheries with regulatory bodies (i.e., ministry and Fisheries Commission) and traditional authorities?

D: How do women obtain training on or observe best management and commercial practices?

E: What technologies are available to improve fish production, processing, and storage? Are they equally accessible to women, men, and youth? If not, what are the constraints for each?

F: Which social norms influence what sources of information are reliable and trustworthy? How malleable are these norms?

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**DIETARY                      WOMEN AND YOUTH MAKE DECISIONS TO INCREASE DIVERSITY OF  
DIVERSITY AND              HOUSEHOLD FOODS AVAILABLE FOR CONSUMPTION  
NUTRITION**

---

A: What are men's and women's roles and preferences in terms of intra-household food allocation and expenditures?

B: What role, if any, do male and female youth have in intra-household food allocation and expenditures? Are they expected to contribute? Do they have a voice?

C: How do households get information on diverse and nutritious foods? Which flows of information affect decision making about food purchases and allocation to family members?

D: How much of production of key value chain products (e.g., soybean) is maintained for household consumption? How is this allocation determined?

E: Which social norms affect intra-household food allocation and expenditures? How malleable are these norms?

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## ANNEX G: DATA COLLECTION TOOLS

### FOCUS GROUP GUIDE – YOUNG MEN

#### GENERAL CONSIDERATIONS:

- The duration of the focus group should not exceed 2 hours
- A DevtPlan moderator will direct the group
- A DevtPlan notetaker will also be present
- There will be materials for drawing (paper and markers) and a small ball
- Two recorders will be used per focus group
- Young men are between 18 and 24, and discussions are held in a semi-private location without older men and women listening in

#### RESEARCH QUESTIONS

The work with the focus group will seek to validate and further investigate the following potential behaviors:

| OBJECTIVE                              | BEHAVIOR  |
|--|---|
| <b>Access to Finance</b>               | Women use financing to start/grow agricultural businesses (MSMEs)                                 |
| <b>Business Development</b>            | Male and female youth participate in and benefit from agribusiness development                    |
| <b>Enabling Environment</b>            | Women access more “beyond production” work/enterprise opportunities                               |
| <b>Technology Use</b>                  | Women and youth make effective use of technologies to increase production quality and yields      |
| <b>Social Capital</b>                  | Women effectively influence use of improved fisheries management and practices                    |
| <b>Dietary Diversity and Nutrition</b> | Women and youth make decisions to increase diversity of household foods available for consumption |

### FOCUS GROUP GUIDE – YOUNG MEN

Interview date and time: \_\_\_\_\_ City/Village: \_\_\_\_\_

Facilitators/Interviewers: \_\_\_\_\_

#### INTRODUCTION

##### INTRODUCTION TO THE PARTICIPANTS:

- Moderator should be a man; he should introduce himself and the notetaker
- Read the informed consent statement with:
  - Purpose of the conversation
  - Explanation that what the participants say will not have an effect on funding or programs
  - Explanation of anonymity and recording plans
  - Explanation that participation is voluntary

- Freedom for participant not to answer a given question or to leave at any time
- Confirm meeting will not take longer than 2 hours
- Check whether they have understood all the terms and agree to participate

Before starting, collect the profile of the respondents on the informed consent:

- Name:
- Age:
- Marital status:
- Number and age of children:
- Occupation/employment (engagement in productive activities—paid and unpaid):
- Length of time in employment/since starting the enterprise:

### **PARTICIPANTS' PRESENTATIONS:**

All participants present themselves, indicating their name and whether their household grows crops, has livestock, or not, and what their favorite food ingredient is. We start with the moderator. For instance, “My name is Abena, we do not grow crops or have animals, but we fish. My favorite food is yam.” Then, use the dynamics of “the ball”—throw the ball to each person until all participants have been included in the group.

### **DYNAMICS AND INSTRUCTIONS FOR THE GROUP:**

Today, we will present several cases (adapt the names of characters, regions and ethnic groups as appropriate) for the participants to respond to in terms of how this society (as an ethnic group living in this region) behaves. The responses about the cases we present will enable us to better understand the opportunities and challenges for women and youth in the agricultural sector.

### **DECISION-MAKING ASPIRATIONS AND ROLES (30–45 MINUTES)**

We would like to talk about the process households use to decide to work in agriculture, particularly how decisions are made within a typical household in XX region by XXX (ethnic group). Consensus is not required.

### **CASE 1: AGRIBUSINESS DEVELOPMENT**

**Present the vignette/scenario:** Efua and Jojo are recently married. Jojo is 24 years old and Efua is 18. Jojo and Efua need to ensure that they will be able to provide food for their family. Both come from families that have been involved in agricultural production.

1. What crops or livestock did Efua likely have experience with? What was her role in production?
2. What crops or livestock did Jojo likely have experience with? What was his role in production?  
(Ask why for both)
3. Which of the following roles in agriculture is Jojo most likely to dream about having?
 

|               |              |
|---------------|--------------|
| a. No role    | d. Processor |
| b. Producer   | e. Trader    |
| c. Aggregator | f. Retailer  |

g. Other

4. What role would he want Efua to play related to his agricultural work? (Ask why)
5. Which value chain would be the most appealing to Jojo (groundnut, shea, maize, soybean, cowpea, fisheries, others)? (Ask why)
6. Is Jojo likely to share/discuss this dream of his with Efua? (Ask why)
7. Is Jojo's dream going to be similar to or different from Efua's?
8. How realizable is Jojo's dream? Does he need access to specialized training, equipment, services, or agricultural inputs (e.g., seeds, tools, sheller, dryer, storage, etc.)?
9. Who is likely to help Jojo?
10. What other factors could enable him to be successful? How relevant is his and Jojo's age to his aspirations and possibilities of success?
11. How acceptable is his dream in this society?

### **DECISION-MAKING ACTIVITY (MARK UP OR DOWN IN THE DECISION-MAKING MATRIX SHEET)**

We would like to understand more about women and their roles in decision making in a typical household. For each of these activities on the left side in this document, we want to know whether (1) it is fully women's decision; (2) decisions are mostly made by women, but discussed with their husband; (3) it is a joint decision in the household; (4) the decision is mostly husband's with some input from the women; or (5) the decision is fully husband's or someone else's (not the women).

1. Please raise your hand for what you think is typical? Why? Are other household members involved?
  - a. Land use
  - b. Sources of finance/credit
  - c. Education/training
  - d. Equipment
  - e. Hiring services/workers
  - f. Purchase of materials/inputs (e.g., seeds, fertilizers, etc.)
  - g. Food purchase
  - h. Food portions
  - i. Ownership of assets
  - j. Sale of assets
  - k. Spending money

*Refer to the table for the questions below.*

2. Why do men have more of a role in decision making for some of these activities than others?
3. Would women typically like to be more involved in decision making on any of the listed activities in the future? Why?
4. What is preventing women from being key decision makers in some areas [those with the lowest score in the table]?
  - Do you think this could change and women could become more involved? If so, how?
5. Are some women more involved in decision making in their households than others? Which particular aspects? Why? What is different about those women? Does their ability to get credit/loans have an impact? If yes, what kind?

## DECISION MAKING LIMITATIONS (30–45 MINUTES)

We would like to talk through a few scenarios and hear what you think is typical here in **X region for X ethnic group**. (Select two or three cases, depending on time, and previous FGDs.)

### CASE 2: YOUTH'S DESIRE TO START/GROW AGRICULTURAL BUSINESS

**Present the vignette/scenario:** Yiko is 30 years old. He is married and has one, 4-year old child. He and his wife Efie have decided to move to the capital city Yendi to potentially sell agricultural inputs (such as fertilizer, seeds, pesticides, and tools). His parents and grandparents have a large plot of land they farm, growing maize intercropped with legumes that Yiko had worked growing up; they used to grow millet. His elders are displeased to hear about Yiko's and Efie's decision.

1. How often do you believe this happens across households? Why/why not?
2. Would they still have left if Yiko's family were growing different crops? If no, which crops would motivate them to stay?
3. Are there particular technologies or tenure rights that would have made staying involved in production more attractive (e.g., improved dryers or storage for crops)? Are young people able to access technologies (e.g., improved inputs, processors, dryers, and storage equipment)?
4. Had they stayed, would Yiko and Efie have had financial privacy and ability to decide how to spend a portion of their earnings independently from his family? Why?
5. What access to finance will Yiko and Efie likely have to start their business? Will Efie be involved in the business or financing? If so, how?
6. If they cannot start or find work with an agricultural business, how would their family react if they got involved in non-agricultural work?
7. How would they react if a non-relative took care of their child while Efie works?
8. How would one of them doing night-time work to increase their access to capital and split childcare responsibilities be viewed?
9. How likely is it that Yiko and Efie would return to Yiko's family plot to farm?

### CASE 3: DIETARY DIVERSITY AND NUTRITION

**Present the vignette/scenario:** Mfannga works as an agricultural laborer and tells his wife Dede that there is only one meal he wants to eat for breakfast, lunch, and dinner—Tuo Zaafi.<sup>22</sup> Dede produces maize and groundnuts on their plot, but does not have vegetables to make vegetable soup to accompany the dough from their own production.

1. How does Dede respond to Mfannga regarding his request for Tuo Zaafi? Do they have a conversation about the food currently in the house or that can be purchased?
2. Who is responsible for purchasing food that is not produced? Who determines what should be purchased?
3. How much of production is typically maintained for household consumption?
4. Would Dede also eat Tuo Zaafi three times a day? How would her portion compare to Mfannga's?

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<sup>22</sup> A dish of cooked maize dough with dried cassava, usually eaten with green vegetable soup from bitter leaves or with okra and groundnut soup.

5. If they had children, what would Dede feed them? Who would decide what the children eat? Would their portion be different from Mfannga's?
6. If Dede were Mfannga's second wife, what would that change?
7. How healthy would it be to eat Tuo Zaafi with groundnut soup compared to eating it with vegetable soup?
8. How diverse are the diets of all family members currently?
9. What are current challenges to the dietary diversity of the household?

#### **CASE 4: WOMEN ACCESS MORE “BEYOND PRODUCTION” WORK OPPORTUNITIES**

**Present the vignette/scenario:** Akuba is 32 years old and married, and has three young children between the ages of 3 and 10. A few years ago, she started her own activity—a small, very successful agricultural input business. She now faces the possibility to expand her small business and employ two people.

1. Should Akuba expand her business? Why/why not? [If not, probe for: childcare responsibilities, household responsibilities, risk of undermining the husband, etc.]
2. How likely is Akuba to get financing for her business expansion?

**Present the vignette/scenario:** Now, imagine that Akuba decides to expand her business and employ two people. Through her expanded business, she is projected to earn more income than her husband and will likely receive more attention because her profile within the community will raise.

1. Do you agree with Akuba expanding her business? Why? [Probe for: Is it acceptable for a woman to make more money than the husband? Would it be more acceptable if the husband kept control on the money or assumed control of the business?]
2. How frequently would women in Akuba's position expand their business? Why?
3. Would most people expect Akuba to expand her business? Why not? Who would be particularly supportive/not particularly supportive? Why?
4. If Akuba were to expand her business, what consequences you feel that she would face with her close family members? What about within the community?
5. What consequences would her husband face with the close family members? What about within the community?
6. Are there any situations where it would be particularly acceptable for a woman like Akuba to expand her business and earn more than her husband?

#### **CASE 5: WOMEN INFLUENCE FISHERIES MANAGEMENT AND PRACTICES**

**Present the vignette/scenario [only in Central and Western Regions]:** Kisi is 24 years old and married, and has one son age 6. Her husband Fifi owns a canoe and fishes regularly. Kisi works on processing fish Fifi and other fishermen catch.

1. Is Kisi's role in processing a typical role of a fishermen's wife? Are there any women who process fish and whose husband is not a fisherman? Would a man be able to get a job as a processor?
2. What kinds of technologies does Kisi most likely use for descaling, gutting, filleting, and storage of fish? Does she work at a plant or center or from home? Is she likely self-employed?

3. How challenging would it be for Kisi and Fifi to upgrade their fishing technologies for production, processing, or storage (if they are artisanal fisherfolk)? What kinds of financing might they have (VSLAs)?

**Present the vignette/scenario:** Kisi discovers that an acquaintance is using illegal fisheries methods.

1. How does Kisi know what is an illegal practice? Will Fifi know what is illegal? How?
2. Who determines which practices are permitted (Ministry and Fisheries Commission, Chief Fishermen and Fish Mothers, wholesalers and retailers in the supply chain)?
3. What is Kisi's role in terms of monitoring and reporting illegal methods? What is Fifi's role?

**Present the vignette/scenario:** Kisi finds out about a women's organization for fisheries, which is working to broker agreements with wholesale and retail customers.

1. Are women processors typically also involved in marketing (wholesale, retail)? Are they also financiers of fisherfolk?
2. What advantages or disadvantages would joining the women's group possibly have for Kisi?
3. What information would Kisi need to decide whether she wants to join the group?
4. Would Kisi get more training on management of financing or marketing because of this group? Are there other ways for Kisi to get this training on best practices?

## FOCUS GROUP GUIDE – YOUNG WOMEN

### GENERAL CONSIDERATIONS:

- The duration of the focus group should not exceed 2 hours
- DevtPlan moderator will direct the group
- A DevtPlan notetaker will also be present
- There will be materials for drawing (paper and markers) and a small ball
- Two recorders will be used per focus group
- Young women are between 18 and 24, and discussions are held in a semi-private location without men and older women listening in

### RESEARCH QUESTIONS

The work with the focus group will seek to validate and further investigate the following potential behaviors:

| OBJECTIVE                       | BEHAVIOR  |
|---------------------------------|---|
| Access to Finance               | Women use financing to start/grow agricultural businesses (MSMEs)                                 |
| Business Development            | Male and female youth participate in and benefit from agribusiness development                    |
| Enabling Environment            | Women access more “beyond production” work/enterprise opportunities                               |
| Technology Use                  | Women and youth make effective use of technologies to increase production quality and yields      |
| Social Capital                  | Women effectively influence use of improved fisheries management and practices                    |
| Dietary Diversity and Nutrition | Women and youth make decisions to increase diversity of household foods available for consumption |

## FOCUS GROUP GUIDE – YOUNG WOMEN

Interview date and time: \_\_\_\_\_ City/Village: \_\_\_\_\_

Facilitators/Interviewers: \_\_\_\_\_

### INTRODUCTION

#### INTRODUCTION TO THE PARTICIPANTS

- Moderator should be a woman; she should introduce herself and the notetaker
- Explain the following:
  - The purpose of the conversation
  - That what the participants say will not have an effect on funding or programs
  - Anonymity and recording plans
  - That participation is voluntary
  - Freedom for participant to not answer a given question or to leave at any time
- Confirm meeting will not take longer than 2 hours
- Check whether they have understood all the terms and if agree to participate

Collect the names and demographic profile of the respondents on the informed consent list:

- Name:
- Age:
- Marital status:
- Number and age of children:
- Occupation/employment:
- Length of time in employment /since starting the enterprise:

### **PARTICIPANTS' PRESENTATIONS:**

All participants present themselves, indicating their name and whether their household grows crops, has livestock or not, and what their favorite food ingredient is. We start with the moderator. For instance, "My name is Abena, we do not grow crops or have animals, but we fish. My favorite food is yam." Then, use the dynamics of "the ball"—throw the ball to each person until all participants have been included in the group.

### **DYNAMICS AND INSTRUCTIONS FOR THE GROUP:**

Today, we will present several cases for the participants to respond to in terms of how this society (as an ethnic group living in this region) behaves. The responses about the cases we present will enable us to better understand the opportunities and challenges for women and youth in the agricultural sector.

### **DECISION MAKING ASPIRATIONS AND ROLES (30–45 MINUTES)**

We would like to talk about the process households use to decide to work in agriculture, particularly how decisions are made within a typical household in XX region by XXX (ethnic group). Consensus is not required.

### **CASE 1: AGRIBUSINESS DEVELOPMENT**

**Present the vignette/scenario:** Efua and Jojo are recently married. Jojo is 24 years old and Efua is 18. Jojo and Efua need to ensure that they will be able to provide food for their family. Both come from families that have been involved in agricultural production.

1. What crops or livestock did Efua likely have experience with? What was her role in production?
2. What crops or livestock did Jojo likely have experience with? What was his role in production?  
(Ask why for both)
3. Which of the following roles in agriculture is Efua most likely to dream about having for herself?
  - a. No role
  - b. Producer
  - c. Aggregator
  - d. Processor
  - e. Trader
  - f. Retailer
  - g. Other
4. What role would she want Jojo to play related to her agricultural work? (Ask why)
5. Which value chain would be the most appealing to Efua (groundnut, shea, maize, soybean, cowpea, fisheries, others)? (Ask why)
6. Is Efua likely to share/discuss this dream of hers with Jojo? (Ask why)

7. Is Jojo's dream going to be similar or different than Efua's?
8. How realizable is Efua's dream? Does she need access to specialized training, equipment, services, or agricultural inputs (e.g., seeds, tools, sheller, dryer, storage, etc.)?
9. Who is likely to help Efua?
10. What other factors could enable her to be successful? How relevant is hers and Jojo's age to her aspirations and possibilities of success?
11. How acceptable is her dream in this society?

## DECISION MAKING ACTIVITY (MARK UP OR DOWN ON THE DECISION-MAKING MATRIX SHEET)

We would like to understand more about women's roles in decision making in a typical household. For each of these activities on the left side in this document, we want to know whether it is (1) fully the women's decision; (2) decision mostly made by women, but discussed with their husband; (3) a joint decision in the household; (4) mostly husband's decision with some input from women; or (5) fully husband's or other people's decision.

**Please raise your hand for what you think is typical? Why? Are other household members involved?**

- |                              |  |
|------------------------------|--|
| a. Land tenure               | g. Purchase of materials/inputs (seeds, fertilizers, etc.) |
| b. Land use                  | h. Food  |
| c. Sources of finance/credit | i. Ownership of assets                                     |
| d. Education/training        | j. Sale of assets  |
| e. Equipment                 | k. Spending money  |
| f. Hiring services/workers   |  |

*Refer to the table for the questions below.*

1. Why do women have more of a role in decision making for some of these activities than others?
2. Would women typically like to be more involved in any of the listed activities in the future? Why?
3. What is preventing women from being key decision makers in some areas? [Those with the lowest score in the table.]
4. Do you think this could change and women could become more involved? If so, how?
5. Are some women more involved in decision making in their households than others? Which particular aspects? Why? What is different about those women? Does their ability to get credit/loans have an impact? If yes, what kind?
6. Are you aware of any savings or microfinance products specifically focused on women in agribusiness? If yes, can you describe them? Are/would they be worth using?

## DECISION MAKING LIMITATIONS (30–45 MINUTES)

We would like to talk through a few scenarios and hear what you think is typical here in **X region for X ethnic group**. (Select two or three cases, depending on time, and previous FGDs.)

## CASE 2: WOMEN USE FINANCE TO START/GROW AGRICULTURAL BUSINESS

**Present the vignette/scenario:** Efie is 30 years old. She is married and has one, 4-year old child. She has been growing groundnuts for sale at local markets for 10 years and has been quite successful. However, she is not allowed to have financial privacy and her earnings must be deposited in her husband's account.

1. How often do you believe that this happens across households? Why/why not?
2. To what extent would close family members expect women not to have any financial privacy? Why? What if bank accounts and financial transactions were managed on a mobile phone device?
3. If women kept some of their financial privacy and decided how to spend a portion of their earnings independently, what consequences would they face with their close family? Why? What about within the community? Why?

**Present the vignette/scenario:** Now, Efie wants to grow her business by investing in better storage containers for her groundnuts (to prevent contamination that causes some loss because she reuses jute bags from one crop to another).

1. What assets might Efie have available to finance her business growth (e.g., land, savings, etc.)?
2. Are there any other options or connections that could help her get financing (ROSCAs, VSLAs)?
3. Would it be easier for Efie to get financing if it were for:
  - a. Fertilizers and herbicides (why?)
  - b. Sheller (why?)
  - c. Improved stall at the market (why?)

## CASE 3: WOMEN ACCESS MORE “BEYOND PRODUCTION” WORK OPPORTUNITIES

**Present the vignette/scenario:** Akuba is 32 years old and married, and has three young children between the ages of 3 and 10. A few years ago, she started her own activity—a small, very successful agricultural input business. She now faces the possibility to expand her small business and employ two people.

1. Should Akuba expand her business? Why/why not? [If not, probe for: childcare responsibilities, household responsibilities, risk of undermining the husband, etc.]

**Present the vignette/scenario:** Now, imagine that Akuba decides to expand her business and employ two people. Through her expanded business, she is projected to earn more income than her husband and will likely receive more attention as her profile within the community will raise.

1. Do you agree with Akuba expanding her business? Why? [Probe for: Is it acceptable for a woman to make more money than the husband? Would it be more acceptable if the husband kept control of the money or assumed control of the business?]
2. How frequently would women in Akuba's position expand their business? Why?
3. Would most people expect Akuba to expand her business? Why not? Who would be particularly supportive/ not particularly supportive? Why?
4. If Akuba were to expand her business, what consequences you feel she would face with her close family members? What about within the community?

5. What consequences would her husband face with the close family members? What about within the community?
6. Are there any situations where it would be particularly acceptable for a woman like Akuba to expand her business and earn more than her husband?

#### **CASE 4: WOMEN INFLUENCE FISHERIES MANAGEMENT AND PRACTICES**

**Present the vignette/scenario [only in the Central and Western Regions]:** Kisi is 24 years old and married, and has one son age 6. Her husband Fifi owns a canoe and fishes regularly. Kisi works on processing fish Fifi and other fishermen catch.

1. Is Kisi's role in processing a typical role of a fishermen's wife? Are there any women who process fish and whose husband is not a fisherman?
2. What kinds of technologies does Kisi most likely use for descaling, gutting, filleting, and storage of fish? Does she work at a plant or center or from home? Is she likely self-employed?
3. How challenging would it be for Kisi and Fifi to upgrade their fishing technologies for production, processing, or storage (if they were artisanal fisherfolk)? What kinds of financing might they have (VSLAs)?

**Present the vignette/scenario:** Kisi discovers that an acquaintance is using illegal fisheries methods.

1. How does Kisi know what is an illegal practice?
2. Who determines what practices are permitted (Ministry and Fisheries Commission, Chief Fishermen and Fish Mothers, wholesalers and retailers in the supply chain)?
3. What is Kisi's role in terms of monitoring and reporting the illegal methods?

**Present the vignette/scenario:** Kisi finds out about a women's organization for fisheries, which is working to broker agreements with wholesale and retail customers.

1. Are women processors typically also involved in marketing (wholesale, retail)? Are they also financiers of fisherfolk?
2. What advantages or disadvantages would joining the women's group possibly have for Kisi?
3. What information would Kisi need to decide whether she wants to join the group?
4. Would Kisi get more training on management of financing or marketing because of this group? Are there other ways for Kisi to get this training on best practices?

#### **CASE 5: DIETARY DIVERSITY AND NUTRITION**

**Present the vignette/scenario:** Mfannga works as an agricultural laborer and tells his wife Dede that there is only one meal he wants to eat for breakfast, lunch, and dinner—Tuo Zaafi.<sup>23</sup> Dede produces maize and groundnuts on their plot, but does not have vegetables to make vegetable soup to accompany the dough from their own production.

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<sup>23</sup> A dish of cooked maize dough with dried cassava, usually eaten with green vegetable soup from bitter leaves or with okra and groundnut soup.

1. How does Dede respond to Mfannga regarding his request for Tuo Zaafi? Do they have a conversation about the food currently in the house or that can be purchased?
2. Who is responsible for purchasing food that is not produced? Who determines what should be purchased?
3. How much of production is typically maintained for household consumption?
4. Would Dede also eat Tuo Zaafi three times a day? How would her portion compare to Mfannga's?
5. If they had children, what would Dede feed them? Who would decide what the children eat? Would their portion be different from Mfannga's?
6. If Dede were Mfannga's second wife, what would that change?
7. How healthy would it be to eat Tuo Zaafi with groundnut soup compared to eating it with vegetable soup?
8. How diverse are diets of all family members currently?
9. What are the current challenges to the dietary diversity of the household?

## INTERVIEW GUIDE – AGRIBUSINESSMAN

Interview date and time: \_\_\_\_\_ City/Village: \_\_\_\_\_

Interviewers: \_\_\_\_\_ Notetaker: \_\_\_\_\_

### INTRODUCTION

#### INTRODUCTION TO THE RESPONDENT:

- Interviewer should introduce herself/himself and the notetaker
- Explain the following:
  - Purpose of the conversation
  - That what the respondents says will not have an effect on funding or programs
  - Anonymity and recording plans
  - That participation is voluntary
  - Freedom for respondent to not answer a given question or to leave at any time
- Confirm the meeting will not take longer than 1.5 hours
- Check whether he has understood all the terms and agrees to participate
- Explain that when we asking about “young people,” we mean 18–24 years of age

Collect the name and demographic profile of the respondent on the informed consent list:

- Name:
- Age:
- Phone number:
- Ethnic group affiliation:
- Occupation/employment (productive activities, only paid):
- Length of time in employment/since starting the enterprise:
- Estimated monthly gross income (needs to be GHS 467 gross income per month or higher):

### SEMI-STRUCTURED QUESTIONS (1 HOUR)

The objective of the assessment is to better understand and prioritize the behaviors that enable access to and success in agricultural markets, and promote food and nutrition security. We are primarily interested in investigating how young people and women could enter and prosper in agribusiness. We were specifically looking for agricultural businessmen who have been successful in this region. It was recommended that we speak with you.

1. Describe your business model.

a. In which value chains do you sell products or services?

| GROUNDNUT | SHEA | MAIZE | SOYBEAN | COWPEA | FISHERIES | OTHERS |
|-----------|------|-------|---------|--------|-----------|--------|
|           |      |       |         |        |           |        |

b. What roles in the value chain does your business assume?

| INPUT SUPPLY | PRODUCTION | AGGREGATION | PROCESSING | RETAIL | TRANSPORT | SERVICES | OTHERS |
|--------------|------------|-------------|------------|--------|-----------|----------|--------|
|              |            |             |            |        |           |          |        |

c. Are you the owner? Did you start the business?

d. Do you have any employees? How many?

e. Are any of them young people (24 years or younger)?

f. Are any of them female? If so, do any have children?

2. Tell me about how you started in this line of work.

a. How did the idea for your business or current line of work come about?

b. Are you the sole owner of the business? If not, what is your role?

c. How long have you been working in agricultural markets?

d. How did you learn about agribusiness?

e. Did you have any formal training? Were there any women in the training?

3. Tell me about what drove you to become an entrepreneur.

a. How risky was the decision to start the business?

b. Was there something particularly interesting or motivating about the market?

c. How old were you when you started the business? Did your age matter?

d. How supportive was your family about your decision to enter this business?

e. Who in your family influenced your decision (wife, parents, brothers, children, etc.)?

f. How supportive were your friends and community of your decision?

g. Who/what would you advise a young man before starting an agribusiness? [Probe: Is there anyone or any group you would encourage them to consult?]

h. Would you give the same advice to a woman? What if the woman had children under the age of 15?

i. Has your job affected your ability to spend time with your family? If yes, how?

4. Tell me about how you raise funding for your business goals.

a. What are your long-term goals for your work/business? What is your plan to finance them?

b. Did you get a loan, credit, or other financing to start your business?

c. Have you had to get financing to expand your business?

d. Did you need to have collateral to secure funding? If so, what did you use (land, other assets)?

e. How easy or hard was it to decide to get financing or sell assets to start/grow your business?

f. Did you consult anyone else in making the decision to get financing or sell assets?

g. What advice would you give to a young man considering to get financing or sell assets to start/grow his business?

h. Would you give the same advice to a woman?

5. Tell me about how you get information about your market.
  - a. Are you part of any networks or associations? Are any women also members?
  - b. How do you get information about your customers?
  - c. How you know what your customers want?
  - d. What barriers do people face in accessing your products or services?
  - e. How do you choose your suppliers? Is it a decision you make each year? Is it a long-term relationship? Why or why not?
  
6. Tell me about any business or work you do with women.
  - a. Do you have women suppliers, providers, customers, or service users? Why/why not?
  - b. What challenges do women face in using or accessing your products or services? Why?
  - c. What could your business do to better serve women?
  - d. What could your business do to better serve young people?
  
7. Tell me about whom you decide to work with or give credit.
  - a. What are the terms of your working together or giving credit? What are the risks?
  - b. Are there people or groups you do not work with or sell to on credit (genders, ethnic groups, youth)?
  
8. Tell me about the last time you adopted a new agricultural business practice or technology.
  - a. What was it? Why did you adopt it? How did you learn about it? Whom did you consult in making the decision? How has it worked out? How have clients responded? How have other competitors reacted?
  
9. Is there anything important you think I need to know? Anything I did not think to ask?

## INTERVIEW GUIDE – KEY STAKEHOLDERS (REGIONAL)

Interview date and time: \_\_\_\_\_ City/Village: \_\_\_\_\_

Interviewers: \_\_\_\_\_ Notetaker: \_\_\_\_\_

### INTRODUCTION

#### INTRODUCTION TO THE RESPONDENT:

- Interviewer should introduce herself/himself and the notetaker
- Explain the following:
  - Purpose of the conversation
  - That what the respondents says will not have an effect on funding or programs
  - Anonymity and recording plans
  - That participation is voluntary
  - Freedom for respondent to not answer a given question or to leave at any time
- Confirm meeting will not take longer than 1.5 hours
- Check whether they have understood all the terms and agree to participate
- Explain that when we asking about “young people,” we mean 18–24 years of age

Collect the name and demographic profile of the respondent on the informed consent list:

- Name:
- Age:
- Phone number:
- Employer:
- Employer type (private sector, NGOs, CBO, public institution, other):
- Relevant work/program:
- Funder:

### SEMI-STRUCTURED QUESTIONS (1 HOUR)

The objective of the assessment is to better understand and prioritize behaviors that hinder access and success in agricultural markets, as well as food and nutrition security. We are primarily interested in investigating how young people and women could enter and prosper in agribusiness and production. We were specifically looking for key actors and stakeholders who understand this context.

1. Describe your current role in the agricultural market systems in Northern, North East, Upper East, and West Regions, and in fisheries along the coast of Central and Western regions.
  - a. What value chains do you have programming, policies, or business in?

| GROUNDNUT | SHEA | MAIZE | SOYBEAN | COWPEA | FISHERIES | OTHERS |
|-----------|------|-------|---------|--------|-----------|--------|
|           |      |       |         |        |           |        |

b. Are you targeting any specific ethnic groups or peoples?

*Our focus ethnic groups:*

| <b>NORTHERN:<br/>DAGOMBAS,<br/>KONKONBAS</b> | <b>NORTH EAST:<br/>MAMPRUSHIES</b> | <b>UPPER EAST:<br/>KUSASIS</b> | <b>UPPER WEST:<br/>SISILA KASENA,<br/>DAGABAS,<br/>FULANIS WALAS</b> | <b>OTHERS</b> |
|--|------------------------------------|--------------------------------|--|---------------|
|  |                                    |                                |  |               |

c. To what extent do you focus on young people (24 years or younger)?

d. To what extent do you focus on women in the agricultural market system?

2. Now, I have a series of questions on six behaviors we have identified as potential areas to improve programming for women and youth. If at any time you feel the question is beyond your research or experience and an answer would require you to conjecture, please let us know.

**ACCESS TO FINANCE: WHAT HINDERS WOMEN FROM USING FINANCING TO START/GROW AGRICULTURAL BUSINESSES (MSMES)?**

What are the key constraints in realizing those aspirations? What are the most promising or best practices?

What advice would you give a young man considering to get financing or sell assets to start/grow his business?

Would you give the same advice to a woman?

**BUSINESS DEVELOPMENT: WHAT HINDERS YOUTH FROM PARTICIPATING IN AND BENEFITTING FROM AGRIBUSINESS DEVELOPMENT?**

How interesting or risky is it for youth to participate in agricultural business? Does it matter if they are male or female?

What opportunities and technologies are available to help agribusinesses expand into new markets? Are they equally accessible for women, men, and youth? If not, what are the constraints for each?

What could your organization or business do to better serve young people?

How many young people from the aforementioned regions or ethnic groups work with you (for the same employer as yourself)?

**ENABLING ENVIRONMENT: WHAT HINDERS WOMEN'S ACCESS TO MORE "BEYOND PRODUCTION" WORK/ ENTERPRISE OPPORTUNITIES?**

What are the key constraints for women in accessing opportunities? What are the most promising or best practices?

What could your organization or business do to better serve women?

How many young people from the aforementioned regions or ethnic groups work with you (for the same employer as yourself)?

**TECHNOLOGY USE:      WHAT HINDERS WOMEN AND YOUTH FROM MAKING EFFECTIVE USE OF TECHNOLOGIES TO INCREASE PRODUCTION QUALITY AND YIELDS?**

What kinds of technologies are available in these regions to increase the yields and quality of production for each of the following value chains: groundnut, shea, maize, soybean, cowpea, fisheries, others? (For example, improved seed varieties, fertilizers, pesticides, plows, processors, etc.)

What are the key constraints for women to use improved inputs, mechanization, or ICT for agriculture? What are the most promising or best practices?

What new agricultural business practices or technologies have you tried to introduce in these regions? How successful was your pilot?

How prevalent is cell phone use among women and youth?

**SOCIAL CAPITAL:      WHAT HINDERS WOMEN FROM EFFECTIVELY INFLUENCING USE OF IMPROVED FISHERIES MANAGEMENT AND PRACTICES?**

How do gender roles influence interactions in fisheries with regulatory bodies (i.e., Ministry and Fisheries Commission) and traditional authorities?

How do women obtain training on or observe best management and commercial practices?

Which social norms influence what sources of information are reliable and trustworthy? How malleable are these norms?

**DIETARY DIVERSITY AND NUTRITION:      WHAT HINDERS WOMEN AND YOUTH FROM MAKING DECISIONS TO INCREASE DIVERSITY OF HOUSEHOLD FOODS AVAILABLE FOR CONSUMPTION?**

What role, if any, do male and female youth have in intra-household food allocation and expenditures? Are they expected to contribute? Do they have a voice?

How do households get information on diverse and nutritious foods? Which flows of information affect decision making about food purchases and allocation to family members?

3. Is there anything important you think I need to know? Anyone to meet? Anything else to read?
4. Is there anything I did not think to ask?

## INTERVIEW GUIDE – KEY STAKEHOLDERS (ACCRA)

Respondent's Name: \_\_\_\_\_ Respondent's Title: \_\_\_\_\_

Respondent's Organization: \_\_\_\_\_

### INTRODUCTION

Thank you for taking the time to complete this questionnaire. DevtPlan Consult is collecting data on behalf of the Feed the Future Advancing Women's Empowerment (AWE) program and at the request of the USAID/Ghana mission. This information will help inform a gender and youth analysis the mission has commissioned from the AWE program. The information you share will be not be attributed to you or your organization. It will be synthesized with information from other key informants, focus group discussions, and a literature review to inform a robust gender and youth analysis.

### DIRECTIONS

Please complete the questionnaire below as fully as possible. Skip questions that are not relevant to your organization's work. If you would prefer to hold a conversation instead of completing the questionnaire, please contact DevtPlan to arrange an interview.

### SEMI-STRUCTURED QUESTIONS

The objective of the assessment is to better understand and prioritize behaviors that hinder access to and success in agricultural markets, as well as food and nutrition security. We are primarily interested in investigating how young people and women could enter and prosper in agribusiness and production. We were specifically looking for key actors and stakeholders who understand this context.

1. Please describe your current role in the agricultural market systems in Northern, North East, Upper East, and West regions, and in fisheries along the coast of Central and Western regions.
2. Now, I have a series of questions on six behaviors we have identified as potential areas to improve programming for women and youth. If at any time, you feel the question is beyond your research or experience and an answer would require you to conjecture, please let us know

| <b>ACCESS TO FINANCE:</b> | <b>WHAT HINDERS WOMEN FROM USING FINANCING TO START/GROW AGRICULTURAL BUSINESSES (MSMES)?</b> |
|---------------------------|---|
|---------------------------|---|

What are the key constraints in realizing those aspirations? What are the most promising or best practices?

What advice would you give a young man considering to get financing or sell assets to start/grow his business?

Would you give the same advice to a woman?

| <b>BUSINESS DEVELOPMENT:</b> | <b>WHAT HINDERS YOUTH FROM PARTICIPATING IN AND BENEFITTING FROM AGRIBUSINESS DEVELOPMENT?</b> |
|------------------------------|--|
|------------------------------|--|

How interested or risky is it for youth to participate in agricultural business? Does it matter whether they are male or female?

What opportunities and technologies are available to help agribusinesses expand into new markets? Are they equally accessible to women, men, and youth? If not, what are the constraints for each?

What could your organization or business do to better serve young people?

How many young people from the aforementioned regions or ethnic groups (like Dagombas, Mamprushies, Kusasis, or Fante) work with you (for the same employer as yourself)?

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**ENABLING ENVIRONMENT: WHAT HINDERS WOMEN'S ACCESS TO MORE "BEYOND PRODUCTION" WORK/ ENTERPRISE OPPORTUNITIES?**

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What are the key constraints for women in accessing opportunities? What are the most promising or best practices?

What could your organization or business do to better serve women?

How many young people from the aforementioned regions or ethnic groups (like Dagombas, Mamprushies, Kusasis, or Fante) work with you (for the same employer as yourself)?

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**TECHNOLOGY USE: WHAT HINDERS WOMEN AND YOUTH FROM MAKING EFFECTIVE USE OF TECHNOLOGIES TO INCREASE PRODUCTION QUALITY AND YIELDS?**

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What are the key constraints for women to use improve inputs, mechanization, or ICT for agriculture? What are the most promising or best practices?

What new agricultural business practices or technologies have you tried to introduce in these regions? How successful was your pilot?

How prevalent is cell phone use among women and youth?

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**SOCIAL CAPITAL: WHAT HINDERS WOMEN FROM EFFECTIVELY INFLUENCING USE OF IMPROVED FISHERIES MANAGEMENT AND PRACTICES?**

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How do gender roles influence interactions in fisheries with regulatory bodies (i.e., Ministry and Fisheries Commission) and traditional authorities?

How do women obtain training on or observe best management and commercial practices?

Which social norms influence what sources of information are reliable and trustworthy? How malleable are these norms?

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**DIETARY DIVERSITY AND NUTRITION: WHAT HINDER WOMEN AND YOUTH FROM MAKING DECISIONS TO INCREASE DIVERSITY OF HOUSEHOLD FOODS AVAILABLE FOR CONSUMPTION?**

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What role, if any, do male and female youth have in intra-household food allocation and expenditures? Are they expected to contribute? Do they have a voice?

How do households get information on diverse and nutritious foods? Which flows of information affect decision making about food purchases and allocation to family members?

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3. Is there any other important information we should know? Anything important documents to review?

## INTERVIEW GUIDE – SOCIALLY CONNECTED/ECONOMICALLY ACTIVE (FEMALE)

Interview date and time: \_\_\_\_\_ City/Village: \_\_\_\_\_

Interviewers: \_\_\_\_\_ Notetaker: \_\_\_\_\_

### INTRODUCTION

#### INTRODUCTION TO THE RESPONDENT:

- Interviewer should introduce herself and the notetaker
- Explain the following:
  - Purpose of the conversation
  - That what the respondents says will not have an effect on funding or programs
  - Anonymity and recording plans
  - That participation is voluntary
  - Freedom for respondent to not answer a given question or to leave at any time
- Confirm meeting will not take longer than 1.5 hours
- Check whether she has understood all the terms and agrees to participate
- Explain that when we ask about “young people,” we mean 18–24 years of age.

Collect the name and demographic profile of the respondent on the informed consent list:

- Name:
- Age:
- Phone number:
- Ethnic group affiliation:
- Group membership (agricultural growers associations, savings groups, or other cooperatives):
- Length of time in group(s):
- Occupation/employment (can be any productive activity paid or unpaid, but state if unpaid):

### SEMI-STRUCTURED QUESTIONS (1 HOUR)

The objective of the assessment is to better understand and prioritize the behaviors that enable access to and success in agricultural markets, and promote food and nutrition security. We are primarily interested in investigating how young people and women could enter and prosper in agribusiness and production. We were specifically looking for women who have been successful in connecting society in this region through groups and associations. It was recommended that we speak with you.

1. Please tell me about the groups you belong to in this community or region. *[Do not ask; fill in]*

| <b>TYPES OF GROUPS</b>                           | <b>NAME OF GROUP (OR CHECK IF NO NAME)</b> | <b>ROLE IN GROUP (LEADER, TREASURER, MEMBER)</b> | <b>HOW LONG INVOLVED WITH GROUP (YEARS)</b> |
|--|--|--|---|
| Credit or micro-finance group                    |  |  |   |
| Savings groups (ROSCA, VLSA, etc.)               |  |  |   |
| Mutual help group (e.g., burial societies, etc.) |  |  |   |
| Trade or business associations                   |  |  |   |
| Religious group (i.e., Mother's Union)           |  |  |   |
| Mothers' group                                   |  |  |   |
| Women's group                                    |  |  |   |
| Youth group                                      |  |  |   |
| Communal water users' group                      |  |  |   |
| Farmers'/cattle rearing cooperative              |  |  |   |
| Communal grazing land users' group               |  |  |   |
| Communal natural resources or land group         |  |  |   |
| Disaster planning/response group                 |  |  |   |
| Other (specify)                                  |  |  |   |

a. Were you a founding member of any of the groups? If not, what is your role?

2. Please tell me about the members of the groups.

a. Are any of them young people (24 years or younger)?

b. Are any of them female? If so, do any have children?

c. Where do children go during the meetings?

3. Please tell me about the membership requirement and expected benefits of the groups.

a. How do the groups help young men and women with on- and off-farm livelihoods?

b. How do community members find out about the groups?

c. Are there any restrictions on membership (age, sex, ethnic groups, etc.)?

d. Do any of the groups offer training or skills support?

e. How challenging is it for members to actively participate? Is it easier for some types of people to participate (men, women, mothers, fathers, young people, single, married, first wives, second wives, minority ethnic groups)?

4. Please tell me about how the groups communicate between members.

a. Are there regular meetings? How do people find out about the meetings?

b. Do most of the group members have access to mobile phones? Are there any differences in access to phones for females and males? What about young people versus older?

- c. Do men and women sit together?
  - d. Have you ever spoken at the meetings? If so, what was an important topic you have raised?
  - e. What influences whether a woman will speak at the meetings? Do young women (under 24) speak regularly at meetings?
  - f. Are there frequently disagreements at meetings? How respectful are members of each other?
  - g. What are opportunities and challenges of the group?
5. Please tell me about the influence of the groups within the community or region.
- a. Do the members of the groups have any connections with elected officials?
  - b. Can they get the elected officials to help the group or community if needed?
  - c. Do the members of the groups have any connections with NGOs?
  - d. Can they get the NGOs to help the group or community if needed?
  - e. Do the members of the groups have any connections with the private sector?
  - f. Can they get the private sector to help the group or community if needed?
6. Please tell me about how the groups you belong to have (or could) help you personally.
- a. Do you get any special contacts or relationships through them?
  - b. Do you have more respect in the community because of your involvement in the group?
  - c. How does your membership affect your skills? Confidence in public speaking?
  - d. Are there any financial benefits you have or could access?
7. If your household had an urgent problem (with food, money, labor or transport), whom would you turn to for help and what kind of help would you ask them for? [Probe for family members, non-relatives in ethnic group, social organizations, business organizations, religious group]
- a. Please tell me about the livelihood activities you and your household engage in.
  - b. Are you involved in any income-generating activities? What are they?
  - c. Does your husband (or other family members) work? What do they do?
  - d. Do you grow any agricultural crops for consumption or sale?
- | GROUNDNUT | SHEA | MAIZE | SOYBEAN | COWPEA | FISHERIES | OTHERS |
|-----------|------|-------|---------|--------|-----------|--------|
|           |      |       |         |        |           |        |
- e. Do you have access to any technologies or materials (seeds, fertilizers, herbicides, hoes, plows, shellers, huskers, dryers, storage silos) that help with agricultural production?
  - f. What kinds of economic activities would you be interested in, in the future?
  - g. Have you ever received credit or taken a loan to grow your business?
  - h. Whom would you need to consult before starting or growing your business?
8. Please tell me about what market opportunities are particularly suitable for women.
- a. Do you think men in this region understand the potential for investing in women as producers?
  - b. What about as aggregators? Retailers? Financiers? Marketers? Entrepreneurs?
  - c. How do men in the village generally help with childcare around the household?

- d. Are men involved in collecting firewood or water for the household?
- e. How are men who help with children, firewood, and water viewed in the community?
- f. Are there any other labor- or time-saving products or services you use or know of?
- g. How supportive are men of women who earn income?
- h. How would a woman who earns more income than other wives be viewed?
- i. How would a woman who earns more income than her husband be viewed?

9. How do you consider yourself compared to young women (18–24 years)? And why?

| <b>MUCH BETTER OFF</b> | <b>A LITTLE BETTER OFF</b> | <b>ABOUT THE SAME</b> | <b>A LITTLE WORSE OFF</b> | <b>A LOT WORSE OFF</b> |
|------------------------|----------------------------|-----------------------|---------------------------|------------------------|
|                        |                            |                       |                           |                        |

10. Compared to other people in your community, in general, how do you consider yourself? Why?

| <b>MUCH BETTER OFF</b> | <b>A LITTLE BETTER OFF</b> | <b>ABOUT THE SAME</b> | <b>A LITTLE WORSE OFF</b> | <b>A LOT WORSE OFF</b> |
|------------------------|----------------------------|-----------------------|---------------------------|------------------------|
|                        |                            |                       |                           |                        |

11. Is there anything important you think I need to know? Anything I did not think to ask?