

# AFFORDABLE AGRICULTURAL FINANCING FOR RESILIENT RURAL DEVELOPMENT (AAFORD)



## GENDER STRATEGY

BY PCU

(SEPTEMBER 2024)

## **PART ONE: INTRODUCTION**

### **1.1 Background.**

Agriculture is one of the vital contributors to Ghana's economy providing employment, food and nutrition<sup>1</sup>. Compared to other development sectors of the economy, agricultural growth significantly influences poverty because it benefits the bulk of impoverished people who forms about 70% of the total population of Ghana. Ironically, Ghanaian farmers and agribusinesses have not completely realized their potentials due to lots of difficulties they encounter some of which are gender based, man-made or natural occurrence.

### **1.2 Women in Agriculture.**

Women forms 50.1% of Ghana's total population, contributes 52% of agricultural labour force and produce 70% of food crops. They constitute 90% of the labour force in the marketing of farm produce and play the lead role in post-harvest activities such as shelling of grains, storage, processing and marketing. Despite their essential role in agriculture, women farmers face numerous challenges that limits their productivity and ability to participate and fully benefit from agricultural development.

### **1.3 Youth in Agriculture**

Young people (ages 15 – 35) forms 38% of the total Ghanaian population. They comprise 30% of Ghana's active population hence their energy and numbers are essential for agricultural productivity and sustainability. According to the 2022 Ghana Statistical Service population and housing census (GSS/PHC), 60% of Ghanaian youth live in urban areas where agricultural activities are minimal compared to the rural areas. Additionally, only 5% of youth, (2021 Heifer International Report) are into agriculture. With the mean age of farmers at 45 years, and life expectancy at 57 years, conscious efforts need to be made to attract young farmers to replace the ageing ones else, for food production and security not to be adversely affected in the next ten years.

### **AAFORD's Intervention.**

To resolve some of the problems identified in the agriculture sector of the economy, an 'Affordable Agricultural Financing for Resilient Rural Development (AAFORD) Project has been developed as part of Governments efforts to address some of the challenges faced by farmers especially those that has to do with accessing affordable financing. With funding from the International Fund for Agricultural Development (IFAD) and the Government of Ghana, this initiative, is expected to provide direct services and products to about 50,000 rural farmers (20,000 male, 20,000 female and 10,000 young mothers).

AAFORD interventions is primarily designed to improve agricultural productivity, incomes, and resilience of smallholder farmers, vulnerable women, and the youth. The project will build the capacity of value chain actors like smallholder farmers, farmer-based organizations, micro, small, and medium enterprises (MSMEs) engaged in agriculture-related businesses. AAFORD interventions would also support food security, improve the living standards of smallholder farmers, poor and vulnerable women, and the youth in the operational areas.

## **PART TWO: GENDER RELATED ISSUES IN AGRICULTURE.**

Some of the numerous challenges faced by the Ghanaian farmer are also gender related issues. Gender disparities has contributed significantly to the under development of agriculture. For instance, as stated on the Ghana World Bank Gender Data Portal (2024), the labour force (ages 15 years and above) participation rate among females is 65.3 but among males is 72.4 for the year 2023. The vulnerable employment rate for females is 77.3% but 62.4 for males as at year 2022; an indication of inequality when assessing labour.

According to the Ministry of Food and Agriculture (MoFA 2023), 30% men own land for agricultural purposes while women's share is 8%. This land ownership discrepancies, gives men more access to and control of land for agricultural purposes. Usually after land acquisition, most men do the initial clearing and ploughing but leave the rest of farm activities like planting, weeding, maintenance, harvesting and marketing of farm produce for women.

The use of heavy equipment is also gender biased. Women who dare to operate heavy equipment like tractor would be tagged with names and seen differently in their community. The male dominated tractor service providers, prefer to serve men more than women leading to discrimination.

Crop production is also gender biased. For instance, in relation to groundnut, share of women in production is 53.7% (FAO 2018). Cereals like maize and rice are mostly produced by women. Women accounts for largest number of crop farmers (mostly food crops). Tree and cash crop production, which is mostly for commercial purposes, are dominated by men. Women's outputs in production are mostly for household consumption instead of for income generation.

Men also have the upper hand in decision making especially in men headed households. What to plant on the land, recruitment of labour, how much of the farm produce goes for sale, farm proceeds for household purposes, what to save, accessing loans and sometimes, meals to be prepared are all based on men's preference.

Men always hunt or set trap for animal pest like rodents and birds to protect their crops. Women neither hunt nor set traps for animal pest by themselves hence the probability of animal pest devouring their crops, leading to reduction in productivity and reduction of earnings from crop production.

Most women also work as unpaid labour on land owned by men. For instance, a man in the northern belt married to four wives would have all the wives working for him at no cost. Women provide free labour for household chores without demanding wages for their labour.

### **PART THREE: AFFORD GENDER STRATEGY**

Inspired by the afore mentioned gender related challenges and the quest to address inequalities to improve livelihood, the AAFORD PCU has developed a Gender Strategy (GS) to ensure all inclusion in addressing some of the challenges hindering food and nutrition security. The gender strategy (GS) is to serve as a yardstick for all stakeholders involved in project implementation to ensure gender equity in the delivery of interventions while empowering beneficiaries in the process.

It is expected that this GS would serve as a strategy enabling all AAFORD project stakeholders to be mindful of avoiding gender discrimination and achieving gender equality. In effect, all men, vulnerable women, youth and people living with disability (PLWD), who shows interest as becoming direct beneficiaries, would be welcomed wholeheartedly so that their livelihoods can be improved.

The development of the GS has been guided by gender elements to be considered throughout the implementation of the project for achieving gender equity, inclusion and empowerment. The GS is carefully aligned to the outputs in the AAFORD log frame and its related planned activities. Though the project has three main components, more emphasis is placed on component one and two's outputs in the project log frame for delivery and measuring of project results.

It is expected that this GS would be implemented by the partners involved in the project implementation including CARE International, Participatory Financial Institutions, (PFIs) beneficiary Municipal/District Assemblies (M/DAs), Village Savings and Loans Agencies (VSLAs), Aggregators, Farmer Based Organizations, Input Dealers, Processors, Community Based Organizations (CBOs), Civil Society Organisations (CSOs), Ministry of Food and Agriculture (MoFA), Ministry of Trade and Industry (MoTI), Ministry of Finance, (MoF), District Department of Agriculture (DDA), and BAC/BRC among others to achieve gender equality and empowerment.

Though the GS has been prepared to be used from February 2024 to December 2027, it should be noted that this plan is subject to change based on experiences gained and lessons learnt as implementation progresses.

Again, wherever percentages or numbers have been quoted for men, women and the youth, it should be noted that the youth are part of the whole numbers already quoted.

The areas of focus for the gender strategy for all project outputs is presented in the table below:

Project Level Gender Strategy (GES) for Output number 1.1

The main objective for Output 1.1 is to train 40,000 Small Holder Farmers in good agricultural practices and climate resilient agriculture.

S/N	Outputs/ Indicators	Strategy/ Approach	Target	Means of verification	Responsibility	Comment/Remarks
1.1.1	30 Master Trainers trained.	An inclusive targeting and selection process to be followed.	70% men and 30% women trained as Master Trainers.	Activity, M&E and field visit reports.	M&E/CDGSIO. CARE, DDA	Master Training in GAP and Resilient to be done in 2 batches (1 batch per zone/3/4days)
1.1.2.	240 Community Trainers Trained.	The training would be conducted at a time and place convenient for participants	70% men and 30% women trained as Community Trainers.	Activity, M&E and field visit reports.	M&E/CDGSIO. CARE DDA	Training would be done in 16 batches (15 ppl/5days/batch)
1.1.3.	40,000 Smallholder farmers trained on GAPS and Climate resilient.	Visuals like videos would be used to address the issue of high illiteracy among smallholder farmers.  Resident youth volunteers, MSP members and FBOs to co - facilitate process.	50% men, 50% women and 10% youth trained.	Activity, M&E and field visit reports.	M&E/CDGSIO. CARE DDA	Training would be conducted in 1,600 batches (25 or 30pl/6days/batch).

1.1.4.	540 plots demonstration established.	For land acquisition, varieties of approaches to be considered include using independent land, community dedicated land, land from donors or leverage on existing DAD demonstration lands.  Type of demo will be based on the needs of the groups.	All 540 plots are easily accessible and highly patronized.	Activity, M&E and field visit reports.	M&E/CDGSIO. CARE DDA	Demonstration plots to continuously serve as learning centers for beneficiaries.
1.1.5.	40,000 Small holder farmers trained on farming as a business.	In addition to S/N 1.1.1 – 1.1.3, C,I, group leaders to orient members to participate in training activities.	50% men, 50% women and 10% youth trained.	Activity, M&E and field visit reports.	RFS, CDGSIO. CARE DDA	Ensure those who receive training on GAP are predominantly those trained on farming as a business.
1.1.6.	Support 40,000 smallholder farmers to adopt post GAPS training activities.	Tracer study to ascertain GAP adaptation.  Field verification approaches.	50% men, 50% women and 10% youth trained.	Activity, M&E and field visit reports.	CDGSIO. CARE DDA	GAP adaptation to improve production.

Project Level Gender Strategy (GES) for Output number 1.2

The main objective for Output 1.2 is to equip existing 1,600 FBOs/VSLAs with essential value-enhancing equipment and support FBOs/VSLAs to develop 400 business plans for financial linkages and implementation of business plan.

<b>S/N</b>	<b>Outputs/ Indicators</b>	<b>Strategy/ Approach</b>	<b>Target</b>	<b>Means of verification</b>	<b>Responsibility</b>	<b>Comment/Remarks</b>
1.2.1	1,600 groups equipped with essential value enhancing equipment. (scales, dryers and moisture meters)	Testimonies from users.  Facilitate the procurement of 1 of each essential equipment for practical demonstrations on last days of AAFORD training programs.	Level of interest matches with access by FBOs/VLSAs.	Activity, M&E and field visit reports.	RFS, CDGSIO CARE, DDA, PS	Intensity education with visual aids at vantage points in communities.
1.2.2	Train FBOs /VSLAs on business plans preparation and support them to prepare at least 400 plans for financial linkages and implementation of the plan.	Trained Staff on AAFORD financial products at BAC/BRC, WIAD and the PFI to lead in reviewing plans for funding.	At least 400 business plans receive support for implementation	Financial reports from BAC/BRC and PFIs.	RFS, CDGSIO BAC/BRC,	Plans prepared to be well securitized to reduce errors before submission to PFI.



Project Level Gender Strategy (GES) for Output number 2

The main objective for Output number 2 is to support 10,000 (2,500 households) Young Women and Mothers (Ages 18 – 35 Years) to improve their nutrition.

<b>S/N</b>	<b>Outputs/ Indicators</b>	<b>Strategy/ Approach</b>	<b>Target</b>	<b>Means of verification</b>	<b>Responsibility</b>	<b>Comment/Remarks</b>
2.1.	Establish 500 informal nutritional groups in project communities.	CARE, WIAD and gender champions to select young women from 18-35 years  Orient young women through community information centers.	500 informal groups established.	Activity, M&E and field visit reports.	CARE DDA CDGSIO	More women to improve knowledge on nutrition.
2.2.	Provide 10,000 young women with initial training on nutrition.	Orientation for young women  Schedule training at a venue, time and date convenient for beneficiaries  Use nutrition handbooks with visual aids.	10,000 Young Women & Mothers trained on initial nutrition.	Activity, M&E and field visit reports.	CARE DDA CDGSIO	More women to meet nutritional requirements.

2.3.	Train 2,500 households on how to establish and manage kitchen garden and provide them with start-up kits to establish kitchen garden	In addition to S/N 2.2, young women to have the liberty to select start up kits and an area to establish kitchen garden but in conformity with project deliverables.	2,500 households establish kitchen gardens.	Activity, M&E and field visit reports.	CARE DDA CDGSIO	Kitchen garden would help immensely during the dry season when price of vegetables become expensive and unfordable by most rural people.
2.4	Undertake 8 follow up visits per group to young women and dialogue on nutrition.	Develop user friendly tracking system for young women  Conduct field verification visits.	All 8 follow-up nutritional dialogues per group fit for purpose.	Activity, M&E and field visit reports.	CARE DDA CDGSIO	All planned 8 follow-up nutritional dialogue package per group monitored.
2.5	10,000 demonstrations organized on improved cooking for young women.	Use local nutritious and affordable ingredients for cooking demonstrations.  Organize training to suit convenience of beneficiaries.	100% young women participate fully in all 4 per group demonstrations	Activity reports and field visit.	CARE DDA CDGSIO	4 demonstrations per group to assist young women to adopt good cooking practices.

Project Level Gender Strategy (GES) for Output number 3.

The main objective for Output number 3 is to support 450 Value Chain Actors (Aggregators, Off Takers, Input Suppliers, Processors etc) to establish downstream and upstream businesses and financial linkages.

No.	Activities/ Outputs	Strategy/ Approach	Target	Means of verification.	Responsibility	Comment
3.1	450 VC actors selected, sensitized and supported to develop business plan	An inclusive selection process to be followed.	70% men and 30% women VC actors supported to prepare business plan.	Reports and field visits	DDA, BRC/BAC, RFS CDGSIO	Fair distribution to be encouraged to prevent dominance of one act. This would be done in 27 batches for 2days/15 people
3.2	315 VC actors' business plan linked to financial institutions.	All business plans prepared to be linked to PFIs based on proximity and preference of VC actors.	70% men and 30% women VC actors' business plans linked to PFI.	Reports and field visits	DDA, CDGSIO BRC/BAC, RFS	Delays between preparation of plan and linking to financial institution to be minimized.
3.3	VC Actors trained based on their business requirement by type of activity.	Specific needs of all VC actors to be assessed and addressed fairly.	70% men and 30% women VC actors trained based on type of activity.	Reports and field visits	CDGSIO, DDA, RFS, BAC/BRC	More female trainees from BAC/BRC etc to serve as facilitators for the training.
3.4	Form 2 zonal multistakeholder platforms to meet once every six months for 4 years.	Develop selection criteria and form Zonal Multi stakeholder's platform committee in each zone.	2 no. Zonal MSPs formed, and members meet once every six months to deliberate on AAFORD implementation.	Reports and minutes	CDGSIO, RFS and M&E	Expected to improve linkages and access to affordable financing at the zonal level and beyond.

3.5	Form 12 no. M/DAs platforms to meet twice in a year for 4 years.	Develop selection criteria and circulate it to MDAs to form Multi stakeholder's platform in each 12 M/DA.	12 no. M/DAs MSPs established, and members meets once every six months.	Reports and minutes	CDGSIO, RFS and M&E	Expected to improve linkages and access to affordable financing at the M/DA level and beyond.
3.6	84 follow up meetings between VC actors and communities.	Join meetings in person, phone calls, conference calls or via zoom. Develop templates for VCs and communities to account for events.	VCs conduct 84 follow up meetings as required.	Reports and field visits and phone calls.	CARE DDA CDGSIO	Strengthen relationship and judicious use of affordable financing and accountability.
3.7	1,000 farmers availing warehouse receipt financing	IEC with community agents like information centers and MSPs to publicize access to warehouse receipt financing.	At least 1,000 farmers patronize warehouse receipt financing.	Warehouse receipts and reports	CARE DDA CDGSIO	Spread of information would be community based or shared on WhatsApp platform.

Project Level Gender Strategy (GES) for Output number 4.1.

The main objective for Output number 4.1 is to develop 2 New rural finance products and train MFI staff on new products.

<b>No.</b>	<b>Activities/ Outputs</b>	<b>Strategy/ Approach</b>	<b>Target</b>	<b>Means of verification.</b>	<b>Responsibility</b>	<b>Comment</b>
4.1.1	Develop 2 blended finance products to suit the needs of smallholder farmers.	Conduct market surveys with and develop products to meet the financial needs of smallholder farmers.	Developed 2 blended finance products that are very affordable and accessible to smallholder farmers.	Activity reports.	RFS and FC	The 2 blended finance products, to meet the need of all AAFORD beneficiaries
4.1.2	150 Staff of participating financial institution (PFIs) agricultural desk officers trained on new products for smallholders	MFIs served notice to give more preference to and nominate female staff for the training.	30 PFI female and 120 male staff trained.	Training reports.	RFS	The use of more front desk staff would likely lead to exceeding female target.

Project Level Gender Strategy (GES) for Output number 4.2.

The main objective for Output number 4.2 is to establish a Blended Finance Facility (BFF) accessible by Smallholder Farmers, Farmer Based Organizations (FBO), VSLAs and other Value Chain Actors from Window One and Two.

No.	Activities/ Outputs	Strategy/ Approach	Target	Means of verification.	Responsibility	Comment
4.2.1	Lend funds through Window 1	Use MSPs, BAC/BRC, M/DDA to relay information of availability of funds to VC actors & assist them to prepare and submit request and facilitate the release of funds from Window 1.	10,000 (70% M 30% W, 15% Y),  150 FBO/VSLAs  200 other VC actors access loan from window 1.	Financial reports from BAC/BRC and PFIs.	RFS, PFIs and M&E	Largely accessible to FBOs, VCs, Stallholder farmers, VSLAs in production
4.2.2	Lend funds through Window 2.	Use MSPs, BAC/BRC, M/DDA to pass information on availability of funds and assist capital intensive VCs actors to access funds under window 2	100 VC actors access Window 2 for their own businesses.	Reports	RFS, PFIs, and M&E	Largely accessible to commercial farmers and business entities along the VCs.