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



GENDER REPORT

IMPACT ASSESSMENT ON WOMEN'S EMPOWERMENT THROUGH
USAID'S ADVANCE PROJECT II ACTIVITIES:

June 2019



USAID
FROM THE AMERICAN PEOPLE



GHANA ADVANCE II PROJECT

COOPERATIVE AGREEMENT No. AID-641-A-14-00001

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Abbreviations

ADVANCE	Agricultural Development and Value Chain Enhancement
AEA	Agriculture Extension Agent
RAD	Rural Agro-input Dealer
VAA	Village level Agro-input Agent
FaafB	Farming as a Family Business
FAW	Fall Army Worm
FBO	Farmer Based Organization
FGD	Focus Group Discussion
GCAP	Ghana Commercial Agricultural Project
KII	Key Informant Interview
MOFA	Ministry of Food and Agriculture
NGO	Non-Governmental Organization
NORTHCODE	Coalition for the Development of Western Corridor of Northern Region
OB	Outgrower Business
OG	Outgrower
PRO-WEAI	Project Level Women's Empowerment in Agriculture Index
SBCC	Social and Behavior Change Communication
SSP	Safe Spraying Service Provider
SDG	Sustainable Development Goal
USAID	United States Agency for International Development
VSLA	Village Savings and Loan Associations
WEAI	Women's Empowerment in Agriculture Index

Executive Summary

The USAID-funded Agricultural Development and Value Chain Enhancement (USAID's ADVANCE) project commissioned a gender assessment as part of their closeout activities to capture gender- and youth-related project outcomes and to develop recommendations that can be used in designing future projects or activities. In 2014, at the inception of the second phase of USAID's ADVANCE project, a gender analysis was carried out, which generally established that women were not considered valued participants or investors in agriculture by both public and private sector actors. The analysis found that women were heavily dependent on men to provide capital for most agricultural services (such as ploughing and transport), they had limited access to extension services, and they did not hold leadership positions in the community – particularly in agriculture. In response to these findings, USAID's ADVANCE project developed a gender strategyⁱ to ensure that it tracks women's participation in project activities, while strengthening women's position in agriculture through the outgrower business model, by providing grants, advocacy for land access, leadership training and numeracy training. The outgrower business (an individual enterprise) builds relationships with public and private sector actors to provide services to smallholder farmers.

This report outlines the findings and recommendations of the gender study, an assessment which utilized a gender and youth lens to assess the data and results of five USAID ADVANCE project studies and incorporated primary and secondary data and qualitative research methods to address learning questions or data gaps identified during that review.

The gender study found that there is increased resilience and empowerment among women from food security and economic empowerment activities, particularly for those women that belong to village savings and loan associations (VLSAs), as a result of the USAID's ADVANCE activity. Women's decision-making power has increased at the household level, and the outgrower business (OB) model has been instrumental in ensuring that female farmers have access to agricultural services. The study also found that grants provided by USAID's ADVANCE project resulted in saving women's time and energy and increased their opportunity to socialize and attend community events. However, while the OB model has increased women's access to services, there are multiple constraints women face in leadership positions in agriculture groups, as evidenced by the fact that a majority of those positions are held by men. The study also found that youth are playing an important role in advisory and extension services as Village level Agro-input Agent (VAAs) – providing information and inputs to male and female producers, although this role can be significantly scaled up.

Future programs that address women's participation in agriculture and implement OB models should intentionally and aggressively engage men to share household duties, as women are still heavily burdened by household tasks such as cooking, cleaning, and raising children. Implementers should also proactively target youth as service providers and build their capacity to play this role, while reforming negative perceptions of farming to encourage them to return to their villages to pursue sustainable livelihoods in agriculture. The project should also incorporate activities that focus on strengthening the capacity of women as leaders and provide for affirmative action in OB networks to ensure women and youth are able to access and hold high-level leadership positions.

I. Introduction/Background

USAID's ADVANCE project supports the scaling up of agricultural investments to improve the competitiveness of the maize, rice, and soya bean value chains in Ghana. The project adopts a facilitative value chain approach, where smallholder farmers are linked to markets, finance, inputs, equipment, and information through larger commercial farmers and traders who have the capacity and incentive to invest in smallholder production. These linkages build the capacity of smallholder farmers to increase the efficiency of their farm businesses by adopting improved production and post-harvest handling practices.

The project has three main objectives:

- To increase agricultural productivity in the rice, maize, and soya bean value chains through increased adoption of agricultural technology
- To increase market linkages
- To strengthen local capacity for advocacy and development

Outgrower Business Model

The OB (an individual enterprise) builds relationships with public and private sector actors to provide services to smallholder farmers. Smallholder farmers are therefore able to access agricultural information, financial services, inputs, and extension services. The OB operates at the village level and serves as a link between the farmers and the service providers, while also providing services based on whatever equipment and knowledge the owners have. This model promotes youth participation as input and extension service providers. The OB model is effective in reaching female farmers through their membership in VSLAs, which enables them to access finances to purchase appropriate inputs in a timely manner.

The project's approach is to create sustainable opportunities for women and men along targeted value chains, as well as identify and address gender inequality through public and private sector awareness raising.

The ADVANCE project promotes empowerment (the ability of individuals to make strategic choices) through its OB model and has facilitated over 130,000 smallholder farmers or outgrowers to interact with the OBs.

USAID's ADVANCE project defines women's empowerment as increasing the capability of women in agriculture to realize their rights, determine their life outcomes, and influence decision making in households, communities, and societies to their benefit and those of their family members. Women's agency (the ability to make effective choices) within USAID's ADVANCE project is demonstrated by the options they have in productive decisions through access to inputs and extension services, and access to and decisions on financial services through VSLAs. Women's agency is also seen through their increased control over and use of income from their farming and through increased decision making at the household-level as well as group membership in influential groups such as VSLAs and farmer-based organizations (FBOs).

In 2014, at the inception of USAID's ADVANCE project, the team conducted a gender analysis to ensure they understood and designed activities to address gender-related barriers or issues. The gender analysis found that women's agricultural productivity was negatively affected by their heavy workload at the household and farm level, as well as limited access to and control over resources and services, such as agricultural extension, credit, transport, and land. Though women were active members of agricultural groups, the leadership positions were predominantly held by men.

As a result of these findings, USAID’s ADVANCE project team developed a gender strategy, which included indicators and targets to track women’s participation in the project and to ensure their participation was regularly assessed so that interventions remained responsive to project participants. The team committed to using an evidence-based approach through adapting the Women’s Empowerment in Agriculture Index (WEAI) within their monitoring and evaluation (M&E) processes. The team planned to engage men as allies in reducing barriers to women’s participation in the target value chains and leverage other programs to increase opportunities for women. The strategy included engaging women in capacity building, helping women set up and run savings groups, using appropriate technology to reduce women’s workloads, raising awareness on women’s land rights, and supporting efforts by women to access information. The strategy also included helping women explore off-season livelihoods, building their leadership capacity, and expanding their numeracy training.

Ongoing Measurement and Learning for Gender

Annual gross margin surveys measured:

- Decisions about agricultural production
- Decisions about resources
- Decisions about use of income
- Leadership
- Women’s empowerment and yields

All data was disaggregated by age and sex.

Ghana has an aging farming population, and therefore, there is an urgent need to engage youth—who make up the majority of the population—in farming. Youth are attracted to cities for job opportunities, but after they move to the cities, they face a harsh environment as the cost of living is much higher than in villages, and the unemployment rate is fairly significant. USAID’s ADVANCE project has some youth who can act as change agents to attract their peers back to the rural areas, where there are economic opportunities for them, with some having chosen to remain in the village after completing their university and are now agricultural service providers.

Though agriculture is a major source of income, contributing 18.3 percent of Ghana’s GDP, there is still a significant disconnect between available jobs in the agricultural sector and skills needed by youth to perform jobs in this sector. Considering the low literacy levels in the rural areas, and the changing agricultural technologies that require increased knowledge and capacity to safely adopt these technologies, there is a place for educated youth to succeed in the agricultural sector as service providers along the value chain.

2. Methodology

This study used supplemented data collected by project studies conducted as part of USAID’s ADVANCE closeout activities, and also included a review of the endline evaluation findings and the women empowerment survey data. Therefore, the methodology was both qualitative and quantitative.

2.1 Research Questions

The research team had two broad learning goals:

1. To assess gender issues with regard to: (i) access and control over assets and resources, (ii) gender roles, (iii) responsibilities and time spent, and (iv) patterns of power and decision making within the maize, rice, and soya value chains
2. To assess the extent to which program activities had unintentionally strengthened youth participation within the maize, rice, and soya value chains

The questions used during the assessment were developed in collaboration with the chief of party, deputy chief of party, technical director, and the gender and youth specialist.

2.2 Desk Review

The team conducted a desk review of project and other relevant documents, to triangulate the findings from the interviews. In addition to the Gender Analysis and Gender Strategy, the team reviewed five learning studies conducted by USAID's ADVANCE project as part of closeout:

- *OB Learning Study*: To assess the sustainability of the outgrower business model service provision and outgrower business networks effectiveness and efficiency in engaging other actors in the value chain
- *OG Learning Study*: To assess the business case for buyer sponsored outgrower schemes
- *Input Learning Study*: To assess the level of expansion of input dealer businesses for the sustainability and impact of the pest management for the fall army worm (FAW)
- *VSLA Learning Study*: To assess the impact of VSLAs on smallholder investments and the application of improved practices that improve yields and incomes
- *Grants Learning Study*: To assess the grants program as an incentive for value chain competitiveness

The full list of documents reviewed is included in references section of the report.

2.3 Tools

The research team used focus group discussions (FGDs) and key informant interviews (KIIs), which were administered to project staff and participants (tools in Annex 7.2-7.6). The team interviewed 42 people, 20 male and 22 females, through four FGDs and 15 KIIs conducted over four days (participant list in Annex 7.1).

2.4 Research Team

The research team included Lydia Mbevi, ACIDI/VOCA's Africa gender and youth director who was the lead researcher, and Abdul Rashid Hassan, USAID's ADVANCE project's gender and youth specialist, who was the assistant researcher. ACIDI/VOCA's Senior Director for Gender and Social Inclusion, Jenn Williamson provided technical support throughout this study.

2.5 Sample Size

The research team used purposive sampling to select the respondents where the interviews were conducted. They targeted male and female respondents including outgrower businesses, outgrowers, VSLAs, FBOs, and lead farmers. The team also interviewed input providers including agro-input dealers, Rural Agro-input dealers (RAD), Village level Agro-input Agents (VAAs), and safe spraying service providers (SSPs), all of whom were participating in the maize, rice, and soya bean value chains. The team also interviewed technical members of USAID's ADVANCE project team, including all the regional coordinators, the gender and youth specialist, the monitoring and evaluation (M&E) team, and the senior management team. The full list of participants is included in the annex section of this report (Annex 7.1).

2.6 Data Collection and Analysis

The research team traveled to the North and Upper East Regions to conduct the research and held a phone interview with the regional coordinator for the Upper West Region. Each day, the team held discussions to ensure that the data collected was well documented and to clarify and resolve any issues that could jeopardize the quality of the data. The Africa gender and youth director, USAID's ADVANCE project's gender and youth specialist, and the technical director consultatively agreed on the findings and preliminary recommendations. The lead researcher also shared the preliminary findings with the chief of party, deputy

chief of party, monitoring and evaluation director, monitoring and evaluation coordinator, communications director, and the regional monitoring and information systems specialist.

3. Findings

3.1 Increased agricultural productivity in rice, maize, and soya value chains by women^{3.1}

According to USAID's ADVANCE project FY18 reportⁱⁱ, female farmers performed better than their male counterparts. For example, women achieved 33 percent higher selling price for soya, while for rice, women achieved 31 percent higher yields. Female farmers consistently increased their areas planted to maize, rice, and soya as follows. In 2015, female farmers planted 10,880 hectares to maize and had increased that to 20,147 hectares by 2018. Similarly, for rice, female farmers planted 1,613 hectares in 2015, and by 2017 (USAID's ADVANCE project did not invest in rice in 2018), they had increased to 7,028 hectares under rice. Female farmers also planted 4,265 hectares of soya in 2015 and had increased that to 5,208 by 2018. Female farmers also increased their production in metric tons (MT) of maize, rice and soya as follows. In 2015, female farmers under USAID's ADVANCE project produced 39,100 MT of maize and had increased this to 70,569 MT by 2018. For the rice crop, female farmers produced 6,152 MT in 2015, and 27,300 MT by 2017. Similarly, for soya female farmers produced 7,678 MT in 2015 and had increased that to 10,652 by 2018. In the same vein women maize farmers increased average yield/ha by 156% and gross margins by 106% from 2014 to 2018. Similarly, during the same period women soy farmers increased their yield by 188% and gross margins by 86%.

These efforts by female farmers are not only contributing to the food security and nutritional well-being of these rural households but are contributing to the national food market as the produce is sold to various processing firms and on the open market.

INCREASED RESILIENCE FOR RURAL HOUSEHOLDS THROUGH VSLA

VSLAs have been a major factor in transforming USAID's ADVANCE project participants from resource poor to become economically and socially empowered. Membership in VSLAs is predominantly female (68 percent in 2018) according to the project's VSLA reportⁱⁱⁱ. In 2018, the groups saved 41 percent more than 2017 and shared out \$669,492 to their members. This shows that members, who are predominantly female, have more reliable access to finance that allows them to invest in agriculture, household expenses, and any emergencies that may arise. The groups used 46 percent of the 2017 share-out for agriculture-related expenses, such as land preparation, inputs and labor, while 54 percent was used to support small businesses which members run during the lean season and whose profit was used to support household expenses such as food, medical and school-related costs. The same report showed a comparatively improved quality of life in children's education and apprenticeship, alternative livelihoods, health, and nutrition as a result of the increased income from farming and other income generating activities.

During interviews conducted for this study, the female farmers shared that before the VSLAs, they had limited ability to buy inputs, often had to use recycled seeds, and could only plant a small section of their land to crops for household consumption. The women told interviewers that they utilized their VSLA savings during the lean season—a period, which can last up to four months, between harvesting and planting when household food stocks traditionally run low—to carry out additional income generating activities. During the interviews, women also shared that they relied heavily on their husbands to cover small household expenses and were considered a burden because they did not contribute economically. Faced with any emergency that

their spouses could not cover, some women were forced to borrow at interest rates as high as 60% per annum or 5% per month from micro finance entities or village money lenders, causing them to remain perpetually in a cycle of poverty. The introduction of VSLAs introduced a savings culture, but also created a financial resource that women could use to invest in appropriate agricultural inputs or household needs. The VSLAs also gave women a platform to advocate to traditional leaders for additional farming land. The VSLAs facilitated a transition out of extreme poverty, to a position where families had enough food to eat and surplus to sell for their economic needs.

Because women can access advisory and extension services and savings from the VSLAs, they are able to share/apply advanced farming techniques, purchase needed inputs, and cover emergency and household expenses, improving their economic value to their husbands, their families, and to the community. They are better able to cope with drought, famine and any other natural disasters that may affect their crops, such as FAW outbreak. According to the Inputs and FAW report, more female farmers (72 percent) received relevant information about FAW than male farmers. These female farmers had the right information on how to cope with the FAW, and they had access to the appropriate insecticides and the means to buy these inputs through their savings at the VSLAs.

INCREASED ACCESS TO FINANCIAL SERVICES FOR WOMEN

All the female respondents for this study belonged to VLSAs, and therefore, have access to financial services—they can save and borrow. The project supported 1,124 VSLA groups with 24,457 members of whom 68 percent are female. Since the groups were formed in 2015, members have saved GHS5,766,878 (\$1,281,530) and disbursed GHS1,885,632 (\$419,029). From the disbursements, 66 percent was loaned out to women the remaining was loaned out to men. According to the VSLA learning study, 72.7 percent of women reported making their own decisions about how to allocate their savings. This indicates that once women had access to money and information on different investment options, they felt equipped to choose how to invest their financial resources. The women save with the knowledge that there will be appropriate agricultural inputs in which to invest.

PREFERENCE FOR FEMALE EXTENSION AGENTS

While USAID's ADVANCE project has significantly increased the access to advisory and extension services through the OB model, RADs, and VAAs, all the male and female farmers interviewed during the Gender Learning Study stated that they would prefer female farmers interact with female extension agents. Interviewees indicated that female extension agents would be more understanding of the barriers and challenges women face in farming and would be better able to guide the women. There are multiple challenges that are unique to women, which prevent them from accessing and applying agricultural information, including the language used to share information, literacy levels and ability to read and comprehend training materials and labels on agricultural products, household workload and limited time to attend meetings, and their child care responsibilities which limit their mobility. The assumption that a female extension worker would understand these barriers because she faces them herself, causes women to want extension workers who are female. Additionally, respondents noted that male extension agents do not usually visit female farmers, as it is not culturally acceptable to have non-male relatives spend time with females inside their homes. Good agronomic practices are largely taught through practical application using demonstration plots and field days on farmer's farms and are used by extension agents to introduce technologies to farmers. However, when the extension agents are male, it creates a barrier that women have to overcome so that they can benefit from the information and training. Not only does the extension agent have to interact with the female farmers directly, but the female farmers must feel comfortable enough to ask questions to ensure that the information is clearly understood. These barriers can be overcome with time and effort, where the male extension agents are trained on how to safely interact with female farmers in a culturally acceptable manner, where more female extension agents are incorporated into the OB model, and

where both male and female farmers understand that the benefits of extension services are critical to their food security and economic growth.

Through USAID's ADVANCE project, male and female farmers have improved their yields of maize, rice, and soya; female farmers can benefit further and reduce barriers by interacting with female extension service providers to ensure messages are understood and applied. Men and women interviewed during this study stated that they prefer female extension agents to train women as they believe that women understand the challenges that rural women face in farming and can address these challenges as they provide advisory services. In 2018, USAID's ADVANCE project trained 100 agricultural extension professionals including project staff, the Ministry of Food and Agriculture's (MOFA) agriculture extension agents (AEAs) and lead farmers on good agronomic practices. There were 35 AEAs (3 female and 32 male), 21 lead farmers/OBs (all male), and 37 ADVANCE staff (6 female and 31 male). Though most of these extension agents were male, USAID's ADVANCE project equipped them with skills on how to assist male and female farmers, ensuring that services and information were available to all, as witnessed by women's economic empowerment outlined in this report. However, based on the data collected during this study, there is a need to do more to ensure that women feel comfortable accessing these services, without reinforcing cultural norms that female farmers could only work with female extension agents.

INCREASED DECISION MAKING FOR WOMEN AT HOUSEHOLD LEVEL

A majority of the female respondents either made agricultural decisions jointly with their partners or had some input into household decisions. They also reported that they felt that they had the knowledge and skills necessary to make household level and or agricultural decisions. By 2015 after ADVANCE I, women's participation in agricultural decisions at the household level was significantly high, with 75 percent of women interviewed participating in decisions in agricultural production, 78 percent of women participating in decisions about what type of crops to grow, 72 percent of women participating in decisions on what inputs to buy, and 77 percent of women participating in decisions about taking crops to the market^{iv}.

Female farmers interviewed during this study indicated that they preferred to make decisions jointly with their spouses in case something goes wrong. Male farmers interviewed also stated that they discussed agricultural issues and resolutions with their partners. Further, interviewees said that joint, intra-household decision making helped them acquire skills and knowledge on farming and how best to invest their resources contributing to better farming outcomes thus creating a safety net for the household. Joint decision making encourages family members to cooperate and to participate in farming activities, making it easy to adopt farming as a business. Though this is a patriarchal society, USAID's ADVANCE project male and female beneficiaries are breaking with tradition and consulting with each other on agricultural decisions. As they reap the benefits of joint decision making in agriculture, they will begin to extend this practice to other topics, such as use of income.

3.2 Increased adoption of agricultural technology

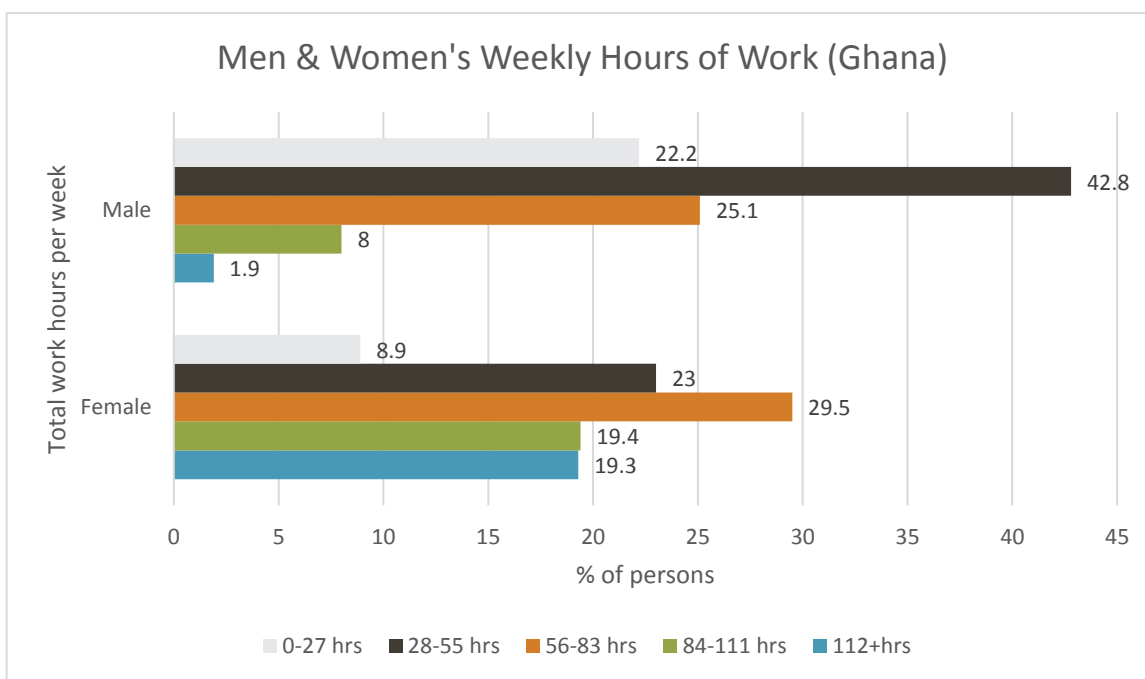
TIME-SAVING TECHNOLOGY LIGHTENS WOMEN'S WORKLOAD

Women's hours of total work burden are higher than men's, particularly when both paid and unpaid household work are considered (UNDESA 2010)^v. Because of this heavy workload (or time poverty), women have less time available for child care, household tasks, economic activities, and leisure. To understand time poverty, one needs to understand work intensity, including time spent and the drudgery and physical or mental effort associated with various tasks^{vi}.

The graph below^{vii} shows the weekly hours worked for rural men and women in Ghana (Costa, 2009). The work load is not shared proportionately, with 35 percent of men compared to 68 percent of women, working

between 56 to 112 plus hours per week. Most men (65 percent) work less than 55 hours per week, while 19 percent of women work more than 112 hours per week.

Graph 3: Men & Women’s Weekly hours of work (Ghana)



Source: Water supply and women’s time use report (2009)

USAID’s ADVANCE project has provided in-kind machinery grants such as tractors and rippers, tarpaulins, radios, sprayers, and motor tricycles to communities. These grants have reduced the time required to complete agricultural and household activities, particularly for women. FGD and KII respondents reported that they now spend less time on activities because of the grant equipment (for example ploughing by tractor takes less time than using a hand plough). Traditionally, men are responsible for clearing the land, while women are responsible for preparing the land for planting using the hoe. Hoeing is backbreaking, time-consuming work that takes a heavy toll on women’s health and nutrition. Using tractors for hauling produce from the home to the farm, and from the farm to the home or the market—roles predominantly done by women, can free up significant hours. FGD respondents reported that women now hire tractors to transport goods, which would previously take them days to complete, but with the tractor can be completed in a few hours. According to survey results, the workload of female participants has been reduced because of the introduction of time-saving devices supported by USAID’s ADVANCE project. One respondent shared that she used to spend four days carrying 10 bags of harvested maize on her back or head, but now she utilizes the group motor tricycle and completes the trip in less than an hour. Other female interviewees said they used to walk between 10 and 15 kilometers to take their grains for grinding, but now they use the group motor tricycle to transport the grains and only need to pay for a portion of the fuel.

The motor tricycles have contributed to other time savings, particularly for women and children. The respondents shared that the motor tricycles are also used to transport women to funerals, weddings, and other social gatherings - men already attend these functions as they have more disposable income to pay for

their transport costs. When there is a social event, the women contribute towards the fuel for the tricycle to transport them, saving energy and hours they previously would have spent walking, particularly if the event was in a neighboring village or town. By reducing travel time, more women can attend events and benefit from learning and sharing from others, as well as strengthening their social capital through those relationships and networks.

According to the PRO-WEAI discussion paper 2019^{viii}, work balance is defined as when a person works less than 10.5 hours per day. Being able to attend community events and meetings is an indicator of women’s empowerment as it shows that they are exercising their rights as members of the community and in turn able to influence other members of neighboring communities who may not be benefiting from USAID’s ADVANCE project. According to USAID, empowerment is when women and girls acquire the power to act freely, exercise their rights, and fulfill their potential as full and equal members of society. USAID’s ADVANCE project work through the grants has contributed significantly towards female empowerment as well as women’s increased income through farming, which enabled them to pay for transport and other services. As a result of the grants and increased income from VSLA activities, the women reported that they have more time available for additional income generating activities, to attend social events, and to fetch water and firewood.

3.3 Strengthen local capacity for advocacy and development

CONSTRAINTS FOR WOMEN TO PARTICIPATE AS OBS

Table I: No. of OBs by sex and region

ADVANCE REGIONS	MALE	FEMALE	TOTAL
SOUTH	97	8	105
NORTHERN	129	8	137
UPPER EAST	81	13	94
UPPER WEST	83	5	88
TOTAL	390	34	424

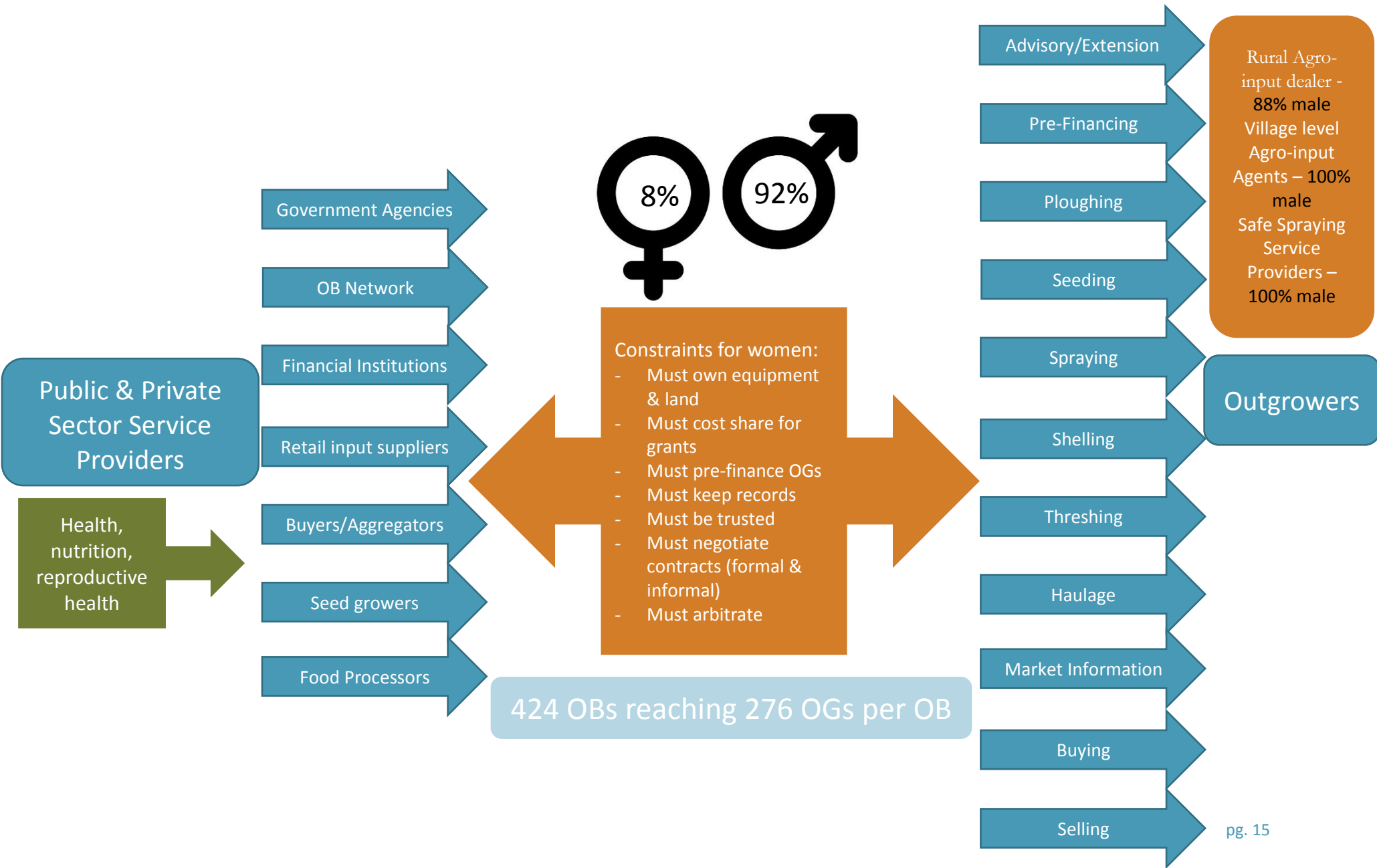
The average age of OBs is 50 and 92 percent are male. The infographic below outlines the relationship between the OBs and the OGs, the services they provide, and the constraints women face trying to participate within this structure. This model has contributed greatly to increasing agricultural productivity

and the income and food security of rural households. However, the small number of female OBs indicates the persistent presence of significant barriers to women’s participation in this business model. Survey respondents from the Upper East Region, where 38 percent of the female OBs are based, cited support from their male relatives and local leaders, as reasons for their higher leadership numbers. In some of the project communities, empowerment is still viewed as power over—the perception that when women gain power, it comes at men’s expense. One respondent stated that a woman can be divorced in northern Ghana for showing too much confidence. These beliefs and attitudes have serious implications for women who decide to challenge these cultural norms, because the OB position requires the community to have confidence that the OB can provide services, information, and credit. Female OBs are succeeding because they have figured out a safe way to challenge social norms and traditions by using their familial and social connections, and to ensure they have the appropriate information and knowledge needed to confidently provide services.

Though most of the barriers below also apply to men, as evidenced by the low number of OBs (424) compared to the number of farmers reached by USAID’s ADVANCE project (131,411), these barriers are particularly challenging for women who are disempowered in a patriarchal society such as rural Ghana. In a patriarchal society, men hold the power and women are largely excluded from power and decision making. Men have more freedom to move around and access information and opportunities, compared to women

whose mobility is restricted due to cultural and financial reasons. Men have more access to land and other productive resources and forms of collateral, compared to women. Those few women who were able to overcome the obstacles below were recognized in public forums such as International Women's Day Celebrations and received awards as role models and change agents.

Outgrower Business Model and Constraints for Women's Participation



Persistent barriers to women's participation as OBs include:

OBs Are Required to Own Equipment and Land

Criteria used to select OBs includes their role as model farmers and their ability to provide advisory and extension services. OBs also provide tractor services, including ploughing, seeding, and hauling. They also need to own other equipment for shelling and threshing. Part of the OBs role includes buying and selling large quantities of products from the OGs, which requires storage or warehouse facilities. Most rural women do not own or control these types of assets as they require significant capital investments. Large equipment, such as tractors, are also traditionally owned by men because they can easily acquire mechanical and technical skills to maintain the tractors. In rural areas, women and girls rarely learn mechanical skills, unless they show a specific interest in it.

OBs Must Cost-share Grants

Through the support provided by USAID's ADVANCE project, OBs can access grants for tractors, tarpaulins, rippers, and threshers, etc., if they are able to cost share, which often requires access to bank loans to obtain the needed capital. Most rural women do not own or control the collateral required to access bank loans. Though USAID's ADVANCE project reduced the cost share for women and facilitated loans for women and women owned enterprises, to support them to access these grants, the number of female grantees was still lower than that of male grantees, consistent with the proportion of female OBs. However, some of the equipment such as radio sets, tarpaulins, weighing scale, moisture meters, were provided to groups some of which are women only. Other equipment such as tractors and shellers were also provided to improve service provision to outgrowers and therefore the benefits go beyond the individual receiver.

The female OBs interviewed stated that they have access to capital through support from their husbands. This means without the full support and permission from their husbands, female OBs could not access the required collateral needed to cost share. Cultural and social norms in rural Ghana do not promote women as independent decision-makers, but instead women are expected to consult with their husbands on financial matters. This expectation contrasts with women's ability to run independent businesses as OBs and can be contrary to USAID ADVANCE's expectations.

OBs Must Pre-finance OGs

OBs sometimes provide inputs on credit to the OGs, which requires them taking a fairly large amount of risk on behalf of the OGs. With the increase in knowledge on use of appropriate technology to maximize yield, OBs create the demand for inputs and other services they provide. According to the Inputs and FAW report, participants have increased the use of certified seed and fertilizer by 50 percent in 2017. Increased demand for services puts OBs further at risk as they spread their resources to meet this need. Most rural women do not have the resources or the risk appetite to provide services on credit – studies from Latin America, South Asia and sub-Saharan Africa indicate that rural women are more likely to be credit constrained than men of equivalent socio-economic conditions^{ix}. In a patriarchal society, women are not encouraged to be competitive—to actively seek more clients by offering them credit or to confidently deal with defaulters, which in turn fosters an unwillingness to take risks particularly in areas where they have little control such as repayment of loans to OGs.

OBs Must Keep Detailed Written Records

As part of good business practice, OBs keep written records of all their transactions. OBs track the number of acres ploughed, financials and quantity of inputs purchased, and a list of farmers who have adopted new technologies, etc. As they reach an average of 276 farmers per OB, this requires a good system to track all these records. Most rural women do not have basic numeracy and literacy skills required to track this information. Ghana's rural male population's literacy rates stand at 53 percent compared to their female counterpart at 31 percent^x.

OBs Must be reliable and dependable

OBs play a crucial role in providing information and services to the OGs, which dictates that the OGs need to trust/accept the OBs as reliable and dependable sources of services and information. Most rural women do not have the self-confidence or agency to cultivate this trust in the community as this role requires regular public interactions. Due to the heavy time burden on women, they have limited public interactions with the community and may participate in funerals and weddings, events that are unlikely to provide the appropriate opportunity to showcase their business acumen. In the context of the Northern Region, women are expected to be subservient to men. It would take an exceptional woman to pick up the OB mantle and challenge cultural norms that frown on women advising and guiding men; and an exceptional husband and family to support her. Before becoming an OB, a woman would likely face significant challenges to obtaining the knowledge and skills required to perform services and would also likely lack the confidence and social support needed to cultivate relationships with public and private sector players and customers.

OBs Must Negotiate Formal and Informal Contracts

OBs must successfully negotiate/establish formal and informal contracts with public and private sector service providers and OGs. Most rural women would lack the confidence and knowledge required to successfully negotiate and manage contracts with public and private sector actors. Female OBs would need strategic thinking skills to determine community needs, the ability to articulate these needs to relevant partners, and skills and resources to acquire the appropriate services to respond to those needs. Due to men's unrestricted movement, they have more experience interacting with strangers and are therefore more confident than their female counterparts.

OBs Must Arbitrate

Various actors involved in the supply chain may breach the formal and informal contracts established by the OB. The OBs work with RADs, VAAs, and SSPs who ensure that the input demands of the OGs are met. Sometimes the OGs may default in their repayments for inputs, or they may be unhappy with services provided by agents. This requires the OB to arbitrate such cases to ensure that this dissatisfaction does not result in a loss of business. This requires skills and confidence to settle a dispute, as well as knowledge of the subject matter such as restructuring the loans or other debt collection techniques; which most rural women may believe they lack. Male elders traditionally arbitrate issues within the communities on behalf of males and females. In addition to overcoming any perceived lack of their abilities, female OBs would need to assume roles traditionally handled by male elders, who automatically command respect because of their gender and their advanced age.

WOMEN'S LEADERSHIP STRENGTHENED BUT STILL LOW

One of the measures of women in leadership is to assess their membership in influential groups. For example, a female leader would be an active member of at least one group that can influence the community to at least a medium extent (USAID Women's Empowerment in Agriculture Index). Participation in groups gives women the chance to access information and resources and an opportunity to connect with others—which is collective agency. As shown in this report, it is evident that the women and the community have benefited immensely from women's participation as OGs and VSLA membership, and that this participation has resulted in increased productivity, increased food security, and ultimately increased incomes.

The table below (from the project's data base) demonstrates the progressive increase in women's participation in VSLA groups between 2015 and 2018. Most VSLA members are women, and the benefits they have reaped from these groups is outlined in section 5.1 above. Though these groups are predominantly made up of women, 76 percent of the leadership positions are held by men. Although the percentage of women holding leadership positions within VSLAs has increased from 19 percent in 2015 to 31 percent in 2018, this figure is still relatively low considering most members are female.

Table 2: Percent of Female Members in various groups vis-à-vis Leadership roles

Zone	2015		2016		2017		2018	
	% <i>members</i>	% <i>leaders</i>	% <i>members</i>	% <i>leaders</i>	% <i>members</i>	% <i>leaders</i>	% <i>members</i>	% <i>leaders</i>
SOUTH	39%	9%	74%	20%	62%	20%	86%	31%
UPPER EAST	79%	19%	74%	21%	69%	46%	92%	32%
NORTHERN	77%	25%	77%	17%	85%	31%	97%	31%
UPPER WEST	75%	25%	80%	20%	87%	32%	83%	32%
Grand Total	68%	19%	77%	20%	77%	34%	90%	31%

This increase in female leadership is attributed to the project’s efforts to empower communities through leadership training and to improve the communities’, and specifically women’s, access to land. USAID’s ADVANCE project provided leadership training to project participants, which covered topics such as breaking down gender stereotypes to women’s leadership, building women’s self-esteem for leadership, essential qualities of effective leaders, communication and leadership, including public speaking, and leadership, as well as time management^{xi}. Additionally, the project advocated for women’s access and control of farming land through the use of the OB networks to encourage land custodians to make land available for female farmers. The project sought to influence land custodians by collaborating with other Feed the Future projects, such as the Ghana Commercial Agricultural Project (GCAP) that awards grants to OBs for land development; and through working with advocacy groups, such as the Coalition for the Development of Western Corridor of Northern Region (NORTHCODE) to help convince the traditional leaders to allocate land to women. More than 3,000 female farmers accessed more than 5,000 hectares of land^{xii}, which enabled them to become active members of groups, and sometimes leaders in those groups.

During the study interviews, female participants of these groups cited various reasons why they felt they could not take up leadership positions, including the ability to read and write, comfort in speaking in public and leading groups with male members, and the need for their husbands to support their efforts to assume leadership positions. The female leaders interviewed stated that they had support from their husbands as well as the chiefs, with one of the female leaders also benefiting because her brother was an OB, which helped increase the community’s confidence in her and her abilities.

Interestingly, the female leaders interviewed by the research team were all educated with either a high school diploma or university degree. The male leaders interviewed were not educated, with one OB having no formal education at all. This shows that the bar set for women in leadership positions is much higher than that for men. In addition, some male leaders without adequate numeracy or literacy skills hired young men or women to help them keep the records.

Most female leaders interviewed also stated that they were not willing to take leadership positions outside the VSLAs. They feel comfortable leading within the structure and systems set up within the VSLAs where youth can keep records and training on various issues relevant to farming is provided. USAID’s ADVANCE project

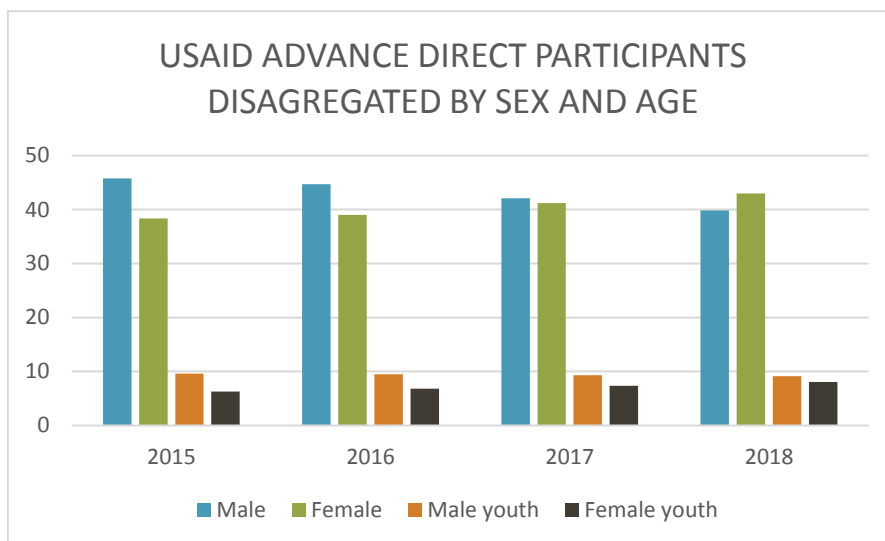
has created an enabling environment where these women feel empowered to lead, and this needs to be expanded so that women feel empowered to take leadership positions in the community. There are cases, particularly in the Upper East Region, where USAID’s ADVANCE project has the most female OBs, where the women have assumed other leadership roles in the community. Women attribute their success in obtaining leadership roles to the support they get from their husbands, chiefs, and religious leaders, as well as the project-supported radio programs that promote gender equality. One female OB from this area has become a nutrition ambassador with Ghana Red Cross and mobilizes the communities on maternal care and nutrition messages.

3.4 Increased access to extension services through the youth

Despite the number of direct youth participants not significantly changing over the life of the project, as shown in the graph on the right, there have been positive outcomes related to youth and economic empowerment. The total number of USAID’s ADVANCE project direct participants by 2018 was 131,493 of which only 21,057 (16 percent) were male youth and 9,551 (7 percent) were female youth.

USAID’s ADVANCE project uses RADs, VAAs, and SSPs through the OB model to provide advisory/extension services and inputs to the outgrowers. A few of these service providers are male youth, who have a university degree or are waiting to begin their studies at university. These male youth stated that they

Graph 3: USAID’S ADVANCE Project’s Participants



provide these services (i.e., RAD, VAA, and SSP services) at a nominal fee as they want to help their community members, and not remain idle as they look for other jobs. This initiative to provide advisory/extension services and inputs to the outgrowers was designed and supported by USAID’s ADVANCE project and has been embraced by some youth. These youth are mentoring their peers, who shadow them to learn how to provide these services. By 2015, there were 700,000 unemployed university graduates nationally^{xiii}, a resource that can be tapped into by development partners to promote food security and economic growth. According to the FY18 annual report of USAID’s ADVANCE project, 15 agro-input firms supported 500 demonstration sites, providing extension services to small scale farmers. These demonstration sites are further supported by RADs, VAAs and SSPs who are youth from the local communities, therefore they understand the context and speak the local language. Demonstration sites are a valuable adult learning tool, particularly for populations with low literacy rates.

Youth who are providing extension services and were interviewed during the assessment indicated that they are serving as role models to their peers and changing how their peers view the agriculture sector—most youth believe agricultural pursuits are for the poor and/or cannot result in a good income. Instead of seeing poor weather-beaten farmers working the land, these youth observe farmers using the latest technologies to farm as a business.

Some of the male youth indicated that they are considered local celebrities because they appear on radio shows to speak about good agronomic practices and other farming topics. The use of radio messaging ensures rural populations receive agricultural information in their local language through their local community station. One youth stated that he had no interest in farming until ADVANCE helped him understand the importance of farming. The youth of USAID's ADVANCE project have played a role in educating their peers and providing communities useful information on farming in an entertaining way. Female youth have predominantly participated in USAID's ADVANCE project activities as OGs, and not as service providers due to low literacy levels. In the Upper East Region where male migration is high as they pursue economic opportunities, female youth are more active as OGs as they are left to run the family farms. USAID's ADVANCE project equips these young women with skills and knowledge that empowers them to manager their farms profitably.

4.0 Recommendations

4.1 Increase agricultural productivity in rice, maize, and soya value chains

ADDRESS FEMALE TIME BURDENS

- Using annual surveys or gender data collection surveys to measure time use amongst rural men and women, and include questions the project can measure how much time a respondent spent on a particular activity focused on seasonal crops and have participants use time diaries covering the last 24 hours.
- Include questions on how labor burdens are shared within the household.
- Understand the literacy levels in rural areas and use appropriate tools to share information. This data would enable projects to track the changes in female time burdens over the implementation period and to find gaps and opportunities for the project to increase shared workloads between male and female household members. This data should be used:
 - To adjust project activities (meeting times, length and location of meetings) based on time burdens of participants.
 - To share with community members so that they can understand the disproportionate workload between men and women and how it changes over time
 - As evidence to show changes to women's work load over time
- Conduct a barrier analysis to understand the key determinants of women's disproportionate time burdens amongst rural households. Information collected through the barrier analysis will guide project design to reduce time burdens and increase workload sharing.
- Use social behavior change communication (SBCC) approaches to consultatively design and disseminate messages to promote the importance of sharing caretaking and household workload that women and girls still bear in rural areas. These messages can be disseminated through existing radio platforms used for extension messages. The messages can also be disseminated through posters, brochures, and recorded messages played at field days, at demonstration plots, and other public forums.
- Intentionally promote grants that reduce women's workload. These grants should be designed consultatively to reduce the activities that consume the most time for women and girls, while increasing the quality and quantity of the crops they produce.

INCREASE ACCESS TO EXTENSION SERVICES FOR WOMEN

- Intentionally target females for inclusion in all extension service provision trainings. Recruit female graduates from agriculture and business schools to serve as extension agents by raising awareness of the project at universities and colleges to attract female candidates. Also, recruit service providers from female farmers who demonstrate a willingness to teach others from their communities and are model farmers. Ensure that extension agent trainings strengthen their capacity to train adults, especially populations with low literacy levels. This will ensure that there are more female extension agents serving the community.
- Include gender equality as part of curriculum when training extension agents to equip both male and female extension agents to seek out and service female clients. This training should include topics such as understanding women's time poverty, how to package training and advisory services for a low literate audience, how to conduct home visits in a culturally safe way, and how to ensure that all attendants can participate and benefit from the extension services.
- During the annual surveys, collect data on farmers' satisfaction with extension services. This will ensure that the project has evidence on whether information is being shared, understood, and applied by male and female clients. This information should also help the project address any gaps in information access raised by the OGs.

4.2 Strengthen local capacity for advocacy and development

WOMEN'S LEADERSHIP SKILLS STRENGTHENED

- Revise the current Leadership Training Manual for Women to empower women to feel comfortable providing leadership beyond groups under USAID's ADVANCE project. Topics to be incorporated into the training include (i) engaging men in building acceptance of women in leadership by including male advocates in trainings, (ii) how to stay abreast of community, regional, and national issues to better represent the community, (iii) how to develop your preferred leadership style—no need to imitate men's style of leadership, (iv) understanding group dynamics and cohesion – particularly strengthening arbitration skills. This training should be targeted at current and future female leaders (those who show an interest in leadership). Expanding female leadership roles beyond ADVANCE groups ensures that the project's investment in information and knowledge will be shared with and benefit other members of the society.
- At the OB network level, promote affirmative action for the participation of women and youth. This will benefit everyone through exposure to diverse view points and backgrounds, while ensuring youth and women are represented. The network/federation should set a minimum quota for the participation of women and youth with continuous monitoring of those OBs to ensure that they have the support to succeed. These efforts should reduce stereotypes that restrict the participation of women and youth in leadership roles, while promoting diversity and ensuring that women and youth issues are represented at this level. The purpose and benefits of having women and youth represented in the OB network should be explained and understood by the community and other stakeholders.
- Ensure that members of the OB network, particularly women and youth, are provided with additional skills to participate, benefit, and represent others in such forums. Some topics to be included in this training are (i) succeeding in male dominated forums, (ii) intentionally mentoring and coaching men and women in leadership and succession, (iii) overcoming cultural biases to leadership (iv,) benefiting from business to business meetings—negotiation, closing the deal, and addressing challenges as they arise.

- OBs should be encouraged to hire young men and women to help with record keeping so that more women can take up leadership roles, overcoming the challenges of low literacy levels, particularly for female leaders. These youth should be community members who are willing to provide these services at a small fee as they transition to a full-time paying position either within the agriculture sector, or elsewhere. These youth will be identified based on their education level, willingness to work with the community, trustworthiness, and dependability as they will be handling confidential business information for the OB.
- Develop male OBs, community leaders and elders willing to serve as champions by identifying males who have supported female lead farmers and female OGs and equipping them with skills as allies to gender equality. These male champions will be trained on gender equality and women's empowerment, how to engage other men as allies, how to safely challenge harmful practices, and how to build confidence in female leaders. These male leaders will be instrumental in transforming cultural norms in favor of women in leadership and will also empower other men to support women in leadership.
- Design and deliver a gender training for the OB network to ensure that they understand and value the participation of women and youth. This training will cover topics such as the business case for increasing women's participation in farming, understanding and addressing women's time poverty, and recruiting and engaging youth in agribusiness.

ADDRESS WOMEN'S BARRIERS TO PARTICIPATION AS OBS

- *Maintenance of equipment* - Ensure that the private sector provides support services, particularly for their female OBs who purchase equipment. This should include regular maintenance and visits from private sector actors to build the skills of the equipment handlers, ensuring that female equipment owners are guaranteed regular mechanical support. The project team should regularly check customer satisfaction, especially amongst female clients, to ensure that their needs are addressed in a timely manner.
- *Cost share* - Though the cost share amount for women may be set lower than that for men, there is need for additional skills to ensure that female OBs can meet their financial commitments. To address this, provide training on:
 - Business skills, focusing on profit and loss, as well as record keeping ensuring that female grantees are well equipped to track their business performance
 - Skills to negotiate bank loans and how to cultivate good relationships with financial institutions. The project team should periodically check with financial institutions on the performance of their beneficiaries, without breaching client confidentiality. This should ensure clients facing challenges with repayments can get advisory services before significant issues arise and in time to strengthen their businesses, rather than wait until clients lose their collateral.
- *Arbitration* – Strengthen female OB's arbitration skills through training on how to handle defaulters (particularly male defaulters) and how to negotiate a repayment plan to ensure repayments are made.
- *Record Keeping* – Female OBs should be linked to trusted female youth from their community, who can help them with record keeping. These youth should be supported with a nominal fee to encourage them to devote as much time as needed to keep good business records for the female OBs. The project staff should check these records regularly and provide business advice as needed.
- *Building Business Trust* – Female OBs should be accountable to both the public and private sector, as well as to the OGs, as this fosters trust. The female OBs should invite public and private sector partners to visit them in the community regularly, as this builds their positive image and ensures that female OBs get services where they need them without traveling to the larger cities. During meetings

with OGs, female OBs should be acknowledged and appreciated by the local administration for the important role they play. This endorsement by local government leaders will significantly help to foster community trust for female OBs.

INCREASE WOMEN'S DECISION-MAKING AT HOUSEHOLD LEVEL

- Through Farming as a Family Business (FaafB), promote family discussions on household budgeting, consultation on choices for investment, and acknowledgement of family efforts and contributions to farming. Include those topics in the training. Monitor training participants to check progress on family discussions and to determine if there is an increase in joint decision making.
- Through annual surveys, continue to collect data on who makes decisions about agricultural productivity and use of income from farming. Expand the questions to include consultation between partners in the household to enable the project to track the increase in consultation activities over time.
- Provide gender awareness training for community members designed to stimulate behavior change for households and increase women's decision making. This training can be disseminated through radio programs or public forums and should consist of short clear messages that continue until the projects starts to see household changes. The training and messaging should be informed by data from the community on who makes decisions pre and post intervention to help track any changes over time and what impact these changes might have on household economic well-being.

INCREASE GAINS BY VSLAS TO MAKE RURAL WOMEN BANKABLE

- The VSLAs have been instrumental in cultivating a savings culture and providing a solution to improving access to financial services for rural women. This needs to be expanded into a more sustainable private sector driven model. The project should work with the banks and microfinance institutions to provide mobile banking services where they send a team to the community to conduct a financial clinic every quarter. Services at this clinic should include how to open group and individual bank accounts, how to deposit and withdraw funds using mobile banking platform provided by the bank, and basic financial education on the benefits of banking as opposed to keeping money in a box at home. These clinics will serve to demystify banking for rural women, many of whom have been misinformed about banking services and have little faith in the institutions because of their lack of knowledge and a few recently reported bank closures in Ghana.
- Encourage female OBs to open and maintain bank accounts with regular deposits and withdrawals, ensuring that they can reap the benefits of bank services for their enterprises. Promote the use of mobile money to deposit and withdraw funds from bank accounts, which reduces the time needed to travel to and from the banks.

4.3 Staff capacity continuously strengthened

- Projects should continuously analyze sex- and age-disaggregated results, as well as indicators and learning questions designed to identify whether the project is meeting its goals in promoting empowerment and closing inequality gaps.
- Gender and age data should then be incorporated into an annual gender and social inclusion training, using the findings from all the intermediate results. This training should be part of the work planning and should empower staff to design activities that address any gender and social inclusion gaps. The training should also include how to deal with negative unintended outcomes or impacts.

4.4 Intentionally target youth

- Staff should be trained on how to positively recruit and engage youth through USAID’s Positive Development Program¹ and the GirlSparks² training methodologies, tailored to this context. This should enable the team to support youth, promote mentorship programs to draw more youth into agriculture, and ensure that the youth skills and project trainings are in line with the market needs.
- Target educated male and female youth residing/willing to reside in rural areas for training as extension agents and input dealers. Youth should be recruited from regions and cities where the project is being implemented to ensure that they can speak the local language and have a good knowledge of the geographical and social context. The project should also seek to recruit youth who have university degrees or diplomas and/or training on agriculture or business practices.
- Ensure that female university graduates are recruited and have additional support to succeed in the role of extension agent and input dealer by assessing and understanding their challenges and the barriers they need to overcome to succeed as extension agents; and investing in closing any gaps or special needs identified (equipment, skills, safety, etc.).
- USAID’s ADVANCE project should use its influence and reputation with other development partners to promote the employment of youth in development programs in rural areas. This practice should slow and ultimately reduce migration to the large cities and should also develop a pool of youth with skills to work in rural areas. Incorporating youth into rural development should be promoted in donor round table forums for development partners to understand, embrace, implement, and to share successes and lessons learned with this approach.
- Work through youth who are providing services to OGs to change the image of farming among their peers. To help design the messaging, multiple SBCC approaches should be utilized to consultatively design and disseminate messages, such as using radio programs to reach other youth with information and messages, investing in branded clothing for these youth with positive messages about farming and its economic and health benefits, utilizing public forums, such as International Youth Day to increase awareness on the benefits of youth participation and to celebrate those youth who are active. These activities should encourage youth to understand the importance of farming and how they can contribute their skills towards food security.

¹ http://actforyouth.net/youth_development/professionals/manual.cfm

² <https://girlsparks.org/about-us/>

Annexes

I.1 Participant and Location List

Description	Interview type	Number of respondents	Location	District	Region
Outgrower Scheme	FGDs	10 women 4 men	Kpanashe	Gusheigu	North
Outgrower Scheme	KIIs	3 women	Duah	Bongo	Upper East
Outgrower Scheme	FGDs	5 women 4 men	Tinguri	Mamprusi	North
Outgrower Business	KII	1 woman	Duah	Bongo	Upper East
Outgrower Business	KII	1 man	Gaa	Gusheigu	North
Farmer Based Organization Leader	KII	1 woman	Tinguri	Mamprusi	North
Lead Farmer	KII	1 woman	Gaa	Gusheigu	North
SSPs	KII	4 men	Duah	Bongo	Upper East
Mobile money service provider	KII	1 man	Gaa	Gusheigu	North
Community Input Agent	KII	1 man	Sanbu	Mion	North
Community Input Agent	KII	1 man	Karaga	Karaga	North
VSLA Agent	KII	1 man	Sanbu	Mion	North

I.2 Focus Group Discussion – Female Farmers Only

Name of Producer Organization: _____

Date		Location	
Start Time		End Time	
Lead Researcher		Translator	
Assistant Researcher		Note-taker	
Verbal Consent Obtained	YES/NO	# of Participants	

Introduction and Informed Consent

Thank you for taking the time to meet with us today. My name is _____, and these are my colleagues _____ and _____. We are working for a project named USAID's ADVANCE project on research to learn more about the support you have received as a member of a producer organization and how it has affected you as individuals.

We would like to ask you some questions about your experience as members of the producer organization and the services you receive. What we learn will help us improve our support to producers.

*Your names will not be tied to this discussion and your contributions will remain anonymous. If you are uncomfortable with any of the questions, you may choose not to answer. However, your experience and opinions are very important to us, and we hope you will participate fully in this discussion. There are no wrong answers, so please feel free to be honest in your comments. **We expect the focus group to last approximately one hour.***

We would like to record this discussion and take notes so that we do not miss any important information. Do you agree to participate in this discussion?

[Circle “YES” above if the group agrees to participate. If the group does not agree, thank them for their time before ending the session and releasing the participants.]

[At the end of the interview, read the photo consent statement and ask if photographs are acceptable. Explain that we may use photographs in reports or promotional materials. Obtain signed consent forms from all participants.

Do you have any questions for us before we begin?

Biographical Data

How many respondents in what age range?	15-29	29-45 Over 45
How many of what marital status?	Married Widowed	Single (never married) Divorced
Household type?	Female-Headed (FHH) Male-Headed (MHH)	Female no-Male (FNM) Other
How many respondents have children and what number?	None 2 4	1 3 Over 4
How many respondents have completed schooling?	No Schooling Adult Literacy Primary	High School University/College

Interview Questions

Decision Making (Productive resources, income)

1. To what extent are you consulted on what will be planted on the family farm?
2. To what extent are you consulted on what inputs will be used?
3. To what extent are you consulted on adoption of new technologies?
4. To what extent are you consulted on access to credit for farming?
5. To what extent are you consulted on use of income from farming?
 - a. Do you have control of the income from farming? Income from soya? Maize? Rice?
 - b. How has this increase control of income from farming contributed to the wellbeing of your family? (Probe for health, nutrition, education)

Extension Services

6. How do you access information about inputs or new technologies?
7. Does it matter to you whether the person sharing the information with you is male or female? Please explain

Leadership

8. To what extent has participation in the VSLAs and other group activities helped you gain confidence to speak in public?
9. Have any of you taken up other leadership positions in the community? Please give examples.

10. Have you taken up leadership positions in mixed groups (with men and women)? What positions do you hold?

VSLAs

- 11. Where would you have borrowed money when you had a family emergency and were not a member of the VSLA? Please explain
- 12. How did you raise money to buy inputs before you were a member of the VSLA? Please explain

Time saving (grants)

- 13. How long did it take you to carry out this activity before you got the equipment? (Ploughing, threshing, transporting crops to the house or market)
- 14. What do you do with that time you have saved?

Nutrition

- 15. How has the consumption of soya changed your family’s diet? Please explain
- 16. Would you be willing to increase your soya production? Probe for access to land, access to markets

1.3 Focus Group Discussion – Male Farmers Only

Name of Producer Organization: _____

Date		Location	
Start Time		End Time	
Lead Researcher		Translator	
Assistant Researcher		Note-taker	
Verbal Consent Obtained	YES/NO	# of Participants	

Introduction and Informed Consent

Thank you for taking the time to meet with us today. My name is _____, and these are my colleagues _____ and _____. We are working for a project named USAID’s ADVANCE project on research to learn more about the support you have received as a member of a producer organization and how it has affected you as individuals.

We would like to ask you some questions about your experience as members of the producer organization and the services you receive. What we learn will help us improve our support to producers.

*Your names will not be tied to this discussion and your contributions will remain anonymous. If you are uncomfortable with any of the questions, you may choose not to answer. However, your experience and opinions are very important to us, and we hope you will participate fully in this discussion. There are no wrong answers, so please feel free to be honest in your comments. **We expect the focus group to last approximately one hour.***

We would like to record this discussion and take notes so that we do not miss any important information. Do you agree to participate in this discussion?

[Circle “YES” above if the group agrees to participate. If the group does not agree, thank them for their time before ending the session and releasing the participants.]

[At the end of the interview, read the photo consent statement and ask if photographs are acceptable. Explain that we may use photographs in reports or promotional materials. Obtain signed consent forms from all participants.

Do you have any questions for us before we begin?

Biographical Data

How many respondents in what age range?	15-29	29-45 Over 45
How many of what marital status?	Married Widowed	Single (never married) Divorced
Household type?	Female-Headed (FHH) Male-Headed (MHH)	Female no-Male (FNM) Other
How many respondents have children and what number?	None 2 4	1 3 Over 4
How many respondents have completed schooling?	No Schooling Adult Literacy Primary	High School University/College

Interview Questions

Decision Making (Productive resources, income)

1. To what extent do you consult your wife on what will be planted on the family farm?
2. To what extent do you consult your wife on what inputs will be used?
3. To what extent do you consult your wife on adoption of new technologies?
4. To what extent do you consult your wife on access to credit for farming?
5. To what extent do you consult your wife on use of income from farming?
 - a. Do you have control of the income from farming in your wife's farm? Income from soya? Maize? Rice?
 - b. How has this increase control of income from farming contributed to the wellbeing of your family? (Probe for health, nutrition, education)

Extension Services

6. How do you access information about inputs or new technologies?
7. Does it matter to you whether the person sharing the information with you is male or female? Please explain

Leadership

8. To what extent has participation in the VSLAs and other group activities helped women take up leadership positions?
9. Have any women taken up other leadership positions in the community? Please give examples.
10. Have any women taken up leadership positions in mixed groups (with men and women)? What positions do they hold?

VSLAs

11. Where would you have borrowed money when you had a family emergency and were not a member of the VSLA? Please explain
12. How did you raise money to buy inputs before you were a member of the VSLA? Please explain

1.4 Focus Group Discussion – Youth

Name of Producer Organization: _____

Date		Location	
Start Time		End Time	
Lead Researcher		Translator	
Assistant Researcher		Note-taker	
Verbal Consent Obtained	YES/NO	# of Participants	

Introduction and Informed Consent

Thank you for taking the time to meet with us today. My name is _____, and these are my colleagues _____ and _____. We are working for a project named ADVANCE on research to learn more about the support you have received as a member of a producer organization and how it has affected you as individuals.

We would like to ask you some questions about your experience as members of the producer organization and the services you receive. What we learn will help us improve our support to producers.

*Your names will not be tied to this discussion and your contributions will remain anonymous. If you are uncomfortable with any of the questions, you may choose not to answer. However, your experience and opinions are very important to us, and we hope you will participate fully in this discussion. There are no wrong answers, so please feel free to be honest in your comments. **We expect the focus group to last approximately one hour.***

We would like to record this discussion and take notes so that we do not miss any important information. Do you agree to participate in this discussion?

[Circle “YES” above if the group agrees to participate. If the group does not agree, thank them for their time before ending the session and releasing the participants.]

[At the end of the interview, read the photo consent statement and ask if photographs are acceptable. Explain that we may use photographs in reports or promotional materials. Obtain signed consent forms from all participants.

Do you have any questions for us before we begin?

Biographical Data

How many respondents in what age range?	15-29	29-45 Over 45
How many of what marital status?	Married Widowed	Single (never married) Divorced
Household type?	Female-Headed (FHH) Male-Headed (MHH)	Female no-Male (FNM) Other
How many respondents have children and what number?	None 2 4	1 3 Over 4

How many respondents have completed schooling?	No Schooling Adult Literacy Primary	High School University/College
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Interview Questions

Skills and interests

1. What services do you provide?
2. Please explain how you got this position?
3. Have you received any training since you started this role? Please give examples
4. Are there other skills you would like to get to help you perform this role?
5. Do you think you are a role model? Please explain.

Job creation

6. Do you think other youth would be interested to take up these roles? Why? Why not?
7. Are other youth willing to stay in rural areas if they can find work? Why? Why not?
8. What are some of the challenges you have faced in your work?

1.5 Key Informant Interview – Female Outgrower Business

Name: _____

Date		Location	
Start Time		End Time	
Lead Researcher		Translator	
Assistant Researcher		Note-taker	
Verbal Consent Obtained	YES/NO	# of Participants	

Introduction and Informed Consent

Thank you for taking the time to meet with us today. My name is _____, and these are my colleagues _____ and _____. We are working for a project named USAID's ADVANCE project on research to learn more about the support you have received as a member of a producer organization and how it has affected you as individuals.

We would like to ask you some questions about your experience as members of the producer organization and the services you receive. What we learn will help us improve our support to producers.

*Your names will not be tied to this discussion and your contributions will remain anonymous. If you are uncomfortable with any of the questions, you may choose not to answer. However, your experience and opinions are very important to us, and we hope you will participate fully in this discussion. There are no wrong answers, so please feel free to be honest in your comments. **We expect the interview to last approximately one hour.***

We would like to record this discussion and take notes so that we do not miss any important information. Do you agree to participate in this discussion?

[Circle "YES" above if the group agrees to participate. If the group does not agree, thank them for their time before ending the session and releasing the participants.]

[At the end of the interview, read the photo consent statement and ask if photographs are acceptable. Explain that we may use photographs in reports or promotional materials. Obtain signed consent forms from all participants.

Do you have any questions for us before we begin?

Biographical Data

How many respondents in what age range?	15-29	29-45 Over 45
How many of what marital status?	Married Widowed	Single (never married) Divorced
Household type?	Female-Headed (FHH) Male-Headed (MHH)	Female no-Male (FNM) Other
How many respondents have children and what number?	None 2 4	1 3 Over 4
How many respondents have completed schooling?	No Schooling Adult Literacy Primary	High School University/College

Interview Questions

1. What services do you provide for this community?
2. Do you think you are a role model to other women? Please explain
3. What challenges have you faced as a woman in this role?
4. What are some challenges for women to take up OB roles?
5. What has made you successful in this role?

I.6 Key Informant Interview – Male Outgrower Business

Name: _____

Date		Location	
Start Time		End Time	
Lead Researcher		Translator	
Assistant Researcher		Note-taker	
Verbal Consent Obtained	YES/NO	# of Participants	

Introduction and Informed Consent

Thank you for taking the time to meet with us today. My name is _____, and these are my colleagues _____ and _____. We are working for a project named USAID’s ADVANCE project on research to learn more about the support you have received as a member of a producer organization and how it has affected you as individuals.

We would like to ask you some questions about your experience as members of the producer organization and the services you receive. What we learn will help us improve our support to producers.

Your names will not be tied to this discussion and your contributions will remain anonymous. If you are uncomfortable with any of the questions, you may choose not to answer. However, your experience and opinions are very important to us, and we hope you will participate fully in this discussion. There are no wrong answers, so please feel free to be honest in your comments. **We expect the interview to last approximately one hour.**

We would like to record this discussion and take notes so that we do not miss any important information. Do you agree to participate in this discussion?

[Circle “YES” above if the group agrees to participate. If the group does not agree, thank them for their time before ending the session and releasing the participants.]

[At the end of the interview, read the photo consent statement and ask if photographs are acceptable. Explain that we may use photographs in reports or promotional materials. Obtain signed consent forms from all participants.

Do you have any questions for us before we begin?

Biographical Data

How many respondents in what age range?	15-29	29-45 Over 45
How many of what marital status?	Married Widowed	Single (never married) Divorced
Household type?	Female-Headed (FHH) Male-Headed (MHH)	Female no-Male (FNM) Other
How many respondents have children and what number?	None 2 4	1 3 Over 4
How many respondents have completed schooling?	No Schooling Adult Literacy Primary	High School University/College

Interview Questions

1. What services do you provide for this community?
2. What has made you successful in this role?
3. What are some challenges for women to take up OB roles?
4. What support do women need to take up the OB role?

1.7 Photograph and Publicity Release Form

I, _____, give ACDI/VOCA permission to use my name, likeness, image, and/or appearance as such may be embodied in any pictures, photos, digital images, and the like, taken or made on behalf of *ADVANCE* activities. I agree that ACDI/VOCA and the USAID's *ADVANCE project* have complete ownership of such pictures, etc., including the entire copyright, and may use them for any purpose consistent with ACDI/VOCA's and the USAID's *ADVANCE project*'s missions. These uses include, but are not limited to illustrations, bulletins, exhibitions, reprints, reproductions, publications, advertisements, and any promotional or educational materials in any medium now known or later developed, including the Internet. I acknowledge that I will not receive any compensation, etc. for the use of such pictures, etc., and hereby release ACDI/VOCA and the USAID's *ADVANCE project* and its agents and assigns from all claims which arise out of or are in any way connected with such use.

I have read and understood this consent and release.

I give my consent to ACDI/VOCA and the USAID's *ADVANCE project* to use my name and likeness to promote the *ADVANCE* program, its fiscal agent, and/or their activities.

Signature

Date

parent / legal guardian (if age 17)

Date

I do not give my consent to ACDI/VOCA and the USAID's *ADVANCE project* to use my name and likeness to promote the USAID's *ADVANCE project*, its fiscal agent, and/or their activities.

Signature

Date

Parent / Legal guardian (if age 17)

Date

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