

Gender-Sensitive Business Case

The Case for Private Sector Actors in Northern Ghana





The Market Development Programme (MADE) for Northern Ghana is a six-year DFID-funded programme promoting growth and poverty reduction in the 60 districts covered by the Northern Savannah Ecological Zone (NSEZ).

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In May 2019, MADE carried out a gender assessment to understand the extent to which women are both important clients and valuable employees for agribusinesses in the Northern Savannah Agro-Ecological Zone. The objective of the assessment was to develop a set of recommendations to encourage agribusiness partners to increasingly invest in/hire women in the final year of the project and beyond. Over the course of the three-week assessment, the team met with agribusiness owners, Farm Enterprise Advisors (FEAs) and Business Development Advisors (BDAs), and male and female smallholder farmers (SHFs) in the Upper East, Upper West and Northern Regions. The team is grateful to the partners who shared their time and knowledge. Key takeaways from the assessment include the following:

- As gender roles in the north evolve, more women are farming as a business, creating an entire new subset of clients for agribusinesses.
- Many MADE partners, both lead and support firms, have recognised the business rationale

of targeting women, and are implementing a variety of strategies to increase their share of female SHF clients.

- MADE partners would like to increase the number of female FEAs, both because they are competent and trustworthy, and because they can help enterprises reach more female SHFs. While some agribusinesses have devised innovative strategies to recruit, train and retain women, others are struggling to identify and keep viable candidates.

This publication presents findings and recommendations, as well as challenges and opportunities, that emerged from the gender assessment. The suggestions do not come from the assessment team; they reflect the strategies the agribusinesses themselves have put into place or are considering adopting. The intention is to help MADE partner agribusinesses learn from each other's experiences, in order to benefit the agribusinesses themselves, female SHFs and FEAs, and the communities the agribusinesses work in.

POTENTIAL IMPACT OF GENDER EQUALITY IN GHANA

Both advanced and developing countries stand to benefit if women participate in the labour force to the same extent as men.



Closing the gender gap in the workforce could add a staggering **\$28 trillion** to global GDP.



If women's participation in Ghana **matches the best in region**, GDP gains will equal **10%** by 2025, equal to an overall gain of **US\$7 billion**, or **US\$259** per person.



If women's participation in Ghana **is fully equal to men's**, GDP gains will equal **21%** by 2025, equal to an overall gain of **US\$16 billion**, or **US\$565** per person.



Women and girls reinvest in their families. On average, **90%** of women's income goes back into children's food, education and health care, **compared to 30-40% for men.**

The Case for Engaging with Female SHFs

Top 5 findings

1 MADE partner agribusinesses are already aware that recovery rates among female SHFs are higher compared to male SHFs.

The assessment team met with 24 agribusinesses, and every one of them highlighted the fact that women's recovery rates are close to perfect. Among those that were tracking data, repayment rates for women ranged from 95-99%, while men's recovery rates were generally between 80-89%. Agribusiness owners and their FEAs told stories of chasing male farmers around for months to get what they were owed, and of checking up on stories about crops being destroyed that turned out to be falsehoods to escape repayment. Women, on the other hand, repay in a timely manner. Agribusinesses used words such as 'honest', 'trustworthy' and 'reliable' to describe them. This has led a number of agribusinesses to intentionally target women.

- One agribusiness told the team that he started a maize seed multiplication business in 2015, in order to offer farmers better access to quality seeds. He worked with outgrowers of which around 70% were male farmers,

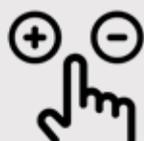
but he soon realised that securing repayment was a challenge. Women had better recovery rates and also produced higher yields. He reorganised his business to focus mainly on women, moved into groundnut production, and by 2017 his customer base was close to 90% women.

- Some of MADE's partner agribusinesses work in the Northern Region, which is more conservative than other regions, and where it is harder to increase the number of female SHF clients. One agribusiness pointed out that although in maize they have fewer than 30% female farmers, 10 years ago there were none. As in other regions, recovery rates are higher, and they intend to keep working with more women.

2 Women SHFs adopt Good Agricultural Practices (GAPs) and are able to achieve high yields and good quality.

The team was told that not only do women repay in a timely manner, when they repay in kind, the quality is high. While men will often sell the better part of their harvest and repay with lower-quality produce, women will return the first harvest to the agribusiness. Women

INDICATORS TO MEASURE IMPACT ON BUSINESS OF TARGETING FEMALE SHFS



QUANTITATIVE

Disaggregate by sex and age

- Recovery rate
- Yield/acre
- Quality of commodity/commodities



QUALITATIVE

- Change in female SHF satisfaction with agribusiness (to determine loyalty)
- # of female SHFs who consider themselves to be commercial farmers (to determine potential growth prospects to agribusiness)

It would also be useful to understand what crops women are currently active in, and what crops they are interested in expanding into, in order to determine how to allocate resources.

If agribusinesses are interested in understanding their impact on households and the community, they could track what women are spending their money on, to see how many more children are going to/staying in school, and how many family members are addressing medical needs in a timely manner, etc.



FEA Alhassan Sulemana of Zug-Faan Enterprise with his women's group in Ying-Savelugu District of the Northern Region.

are able to produce high-quality produce because they practice what they learn at the demonstration plots. They follow all GAPs, while men may not.

- One FEA said that this was because men don't follow instructions. They gave the example of a man who received fertiliser for his 10 acres through the government voucher programme, but then sold part of it off for other purposes. He spread the remainder out on his land, and as a result achieved a lower yield than his wife, who had followed GAPs.
- Another FEA gave the example of a woman who was able to grow 20 bags of rice from two acres, while a man in the same community planted four acres and produced just eight bags.

3 When women earn money, they channel it back into their households for the benefit of the family and the community.

While agribusinesses have become aware of the economic advantages of working with female SHFs, they are also motivated by the social impact. Agribusiness owners are aware that when men earn income, they tend to spend money on external expenses, which may be livelihood- or household-related, but are often for entertainment. Women are more likely to reinvest in the household. As women benefit from partnering with agribusinesses, they are able to pay school fees and medical bills, so their children are healthy and educated, and see their mothers as providers. Where economic stress is lower, there is decreased conflict between husbands and wives. Since many agribusiness owners are active in or near places where they grew up, they are incentivised to see their communities benefitting from their support.



This young man from a farmers' group supported by Savannah Agrichain is happy to watch his son while his wife carries out productive activities.

4 As men see women engaging successfully in economic activities, they become more willing to give them more and better land, which allows the women to farm more. They also start to help out with household chores, allowing the women to focus on their livelihoods.

A number of development projects have been promoting women's access to land, and collaboration at household level. Agribusiness staff and SHFs confirm that changes are taking place. Women said their husbands help with fetching water and wood and even with preparing food. This positions the women to spend more time on their farms and become valuable clients for the agribusinesses.

- In an interview with farmers in the Upper East Region, in a community that had benefitted from a series of development projects, the male farmers said they are willing to give their wives as much land as they can manage, and if a wife is doing profitable work, her husband will help her with her other tasks. One farmer has 15 acres and has given eight of them to his wife. The women confirmed what the men said. In farming season, their husbands will help around the home by bathing the children or fetching water. This support allows them to work to become economically independent.

5 The MADE bundle, especially the buy-back option, has allowed women to engage in agriculture in ways they weren't able to before. The women are grateful to the partner agribusinesses, and are likely to stay as long-term, loyal clients.

The assessment team visited one community where SHFs had access to learning through a community demo plot but were not able to access services and inputs through the buy-back scheme. The female farmers in particular lacked resources to invest, and were only able to practice what they had learned in a limited manner. These women were clearly struggling to keep their households afloat. In communities where the full package was available, women for the first time were able to get their fields ploughed in a timely manner and to purchase improved seeds, fertiliser and other inputs needed to achieve higher yields. Access to the full bundle has transformed their lives. One female SHF told the group that the support they are receiving has brought benefits too immense to describe.

Female SHFs are ambitious. Many of them have plans to access more land and enter into different crops. As they grow their farms, their loyalty to the enterprises that first helped them access these opportunities is likely to bring ongoing profits to the agribusinesses.

Top 5 challenges (and responses)

1 **The operational costs of working with women with smaller plots compared to men is higher.**

On average, women have smaller plots than men. Most of the agribusinesses acknowledge that on paper, it makes sense to target customers with more acreage, which by default means men. The reality is not so straightforward, given women's higher recovery rates, and the fact that they repay with higher-quality produce. One agribusiness owner who mainly targets women explained that if a man with 10 acres doesn't repay, then the agribusiness owner can't spend the money on anything else; but if 10 women with one acre each repay, then he can do more with his money. Last year he invested GHS 150K. He recovered it all in a timely manner and was able to use the money for further aggregation at the end of the season.

Agribusinesses have discovered that working with women in groups can help control the higher operational costs. Some of them form the groups themselves, others identify groups that already exist in their communities. The team heard differing opinions on working with all-female or mixed groups. Some found that women were more likely to participate enthusiastically when surrounded by other women. Others said that men's existing knowledge and networks helped women learn how to be better farmers more

quickly. Some agribusinesses work with mixed groups, keep the members together at the demonstration plots, and then separate the men and women later so that both groups can feel comfortable asking questions relevant to their knowledge base.

2 **Women are not as experienced in farming commercial crops and can require additional instruction compared to men.**

Many of the FEAs noted that women take more time to learn and have more questions about GAPs than men. Whether this is because they have less experience and more to learn compared to men, or whether it is because they are more detail-oriented and want to make sure they do everything correctly, the result is that the FEAs spend more time on the women than they would with the men, which again has an impact on operational costs.

One FEA said that he knows other extension agents who do not have the patience to work with women, but all the FEAs the team met said they were happy to spend additional time with women. They know that their time is well spent because they will practice what they have learned.

One business owner has accounted for this in his model for reviewing his FEAs. He knows that the FEAs who work with women will have smaller outreach because of the extra time they will be

INDICATORS TO MEASURE IMPACT ON BUSINESS OF HIRING FEMALE FEAS



QUANTITATIVE

Disaggregate by sex and age

- Sales volume
- Recovery rate per FEA
- Yield/acre per FEA



QUALITATIVE

- Male and female SHF satisfaction with their FEAs
- Staff satisfaction with their positions in the agribusiness (both male and female)

Agribusinesses may want to pilot different strategies to retain female FEAs and measure the impact on their businesses before investing fully. This could include providing day care or flexible schedules to women with small children.

spending with their clients. For him, this is worth it because of both the economic and the social benefits of working with women, and he makes sure that they are recompensed accordingly.

3 Women have fewer resources than men, making it more challenging for them to invest in services and high-quality inputs.

Some of the female SHFs say their husbands are willing to give them as much land as they can manage, but they are constrained by the ability to purchase inputs. The buy-back scheme has addressed this issue to some extent, though women are careful not to borrow too much and

put themselves at risk. Certain services such as ploughing require cash up front.

In order to address this, some of the agribusinesses have supported the women's groups in starting up Village Savings and Loan Associations (VSLAs). The women are able to use their savings to pay for ploughing services, which has made a substantial difference in their ability to farm productively. In the past, without such resources, they were not able to prepare their land in time for the rains, so even if they were aware of GAPs, they weren't able to practice them. Some of the agribusinesses also ensure that the tractor service providers clear the women's plots first, which has been a

MADE partners such as Antika hire female SHFs for seasonal labour. The women use the income earned to support their households and to invest in their farms.



key contributor to women being able to achieve high yields. Others have been helping women expand into dry season crops, so they can earn income throughout the year. One input dealer is providing water pumps on credit to women who are interested in farming vegetables. .

4 Husbands can feel threatened when their wives move into commercial agriculture.

While gender norms are changing quickly, and female SHFs have greater access to and control over productive resources, women are still expected to prioritise their household responsibilities. The team met with a group of male SHFs who praised the women's capacity to farm, but at the end of the focus group still said men are stronger, better farmers and women are auxiliary farmers. Women are expected to leave the farm early to return home and prepare the meal, while the men are able to continue working on their fields until the end of the day.

Many of the agribusiness are careful not to challenge the existing gender norms too aggressively. Before entering into a new community, they will meet with the chiefs and other community leaders, to explain what they are doing and to gain support. Male FEAs will not go into a woman's home unless her husband is present. Many of the FEAs embed messages around equity and equality into their discussion with farmers; and one agribusiness owner has partnered with the Ministry of Food and Agriculture (MoFA) gender desk officer to go out in the field with his FEAs. FEAs acknowledge that they have to be careful when advocating for

women, to ensure they do not sabotage them by angering the men or putting them in a position where they might fail. But they also say that they have seen big changes in the past 10 years. Men are willing to help their wives on the farms, doing tasks like weeding, and are also taking on household tasks like fetching wood and water and bathing the children, so that women have time for their productive activities.

5 When women start earning income, husbands can neglect their own financial responsibilities, which can put a heavy burden on women.

When women were not earning any money, they said they had to chase their husbands for help. There was a lot of conflict in households, and sometimes children had to be removed from school due to unpaid school fees. Now children are staying in school, and households are more peaceful. However, one BDA manager observed that some men have taken advantage of women's increased earnings by letting go of some of their own household responsibilities. While women are happy that they have more financial independence, and are also happy that their children see them as providers, they would also like to be able to use their income to expand their livelihoods.

Agribusinesses are working to sensitise men on how to manage their responsibilities. Some FEAs said they would like to teach women to invest their income instead of taking on all household payments. If women have to cover the majority of household expenses, their ability to expand their farms will be limited.

Rhinosas FEA intern Sarah Amoabeng will learn on the job with the support of her male colleagues.



The Case for Hiring Female FEAs

Top 5 findings

1 Female FEAs are competent and effective.

The agribusinesses that have employed female FEAs have been very pleased with their performance. The women are courteous and take their time to provide excellent services to SHFs. They can help the businesses reach more female clients, and they bring in as much revenue as the men. One business owner said that of his five FEAs, his second and third best sellers are both women.

Male FEAs would also like to have female colleagues. One group of FEAs told the team that in the past they had had two female colleagues and found that female SHFs liked having someone they could relate to. The men and women conducted training together in the same communities and split the groups by sex. However the female FEAs left the enterprise and the business has not been able to recruit more women.

2 Female SHFs value working with female FEAs.

The majority of SHFs, both men and women, prioritise knowledge, and say they are neutral on the gender of their FEAs. SHFs agree that female extensionists can meet their needs. In fact, most of the farmers who have experience working with female FEAs believe they perform as well if not better than men, and those who haven't, have no objections. They have seen that women can farm, so they don't doubt they can provide technical support.

A number of women said they would prefer female FEAs not because of their knowledge but because they would be able to empathise with them. One group of female farmers who work with a female FEA say they find it easy to work with her because they feel understood. She

meets with them three times a week, more than their previous male extension agent did, and is always patient, courteous and punctual.

3 Male farmers also think female FEAs can do a good job.

The men also like working with this female FEA, saying she is good at providing information on GAPs, and they have observed that their wives like her. While four of the nine men in the group prefer having a female FEA and two are neutral, three of the men said that male FEAs have more experience and would have more to teach them. However, they all agreed that seeing a female FEA has helped them see that women can be farmers; and she has helped them understand that they can share some of the household responsibilities, so their wives have time to work.

4 Female FEAs are trustworthy and reliable.

Business owners say female employees are more honest. One told the team that his female FEAs return with fuel in their motorbikes, while men use the motorbikes to carry out personal tasks and come in with empty tanks. The female FEAs don't have a problem chasing clients for money, as long as it is not in their own communities, and SHFs say they appreciate their softer approach.

5 Female FEAs can be good role models for community members.

One agribusiness owner talked about a former female FEA, saying that she was hard-working and patient, and was able to understand and relate well to female customers. She had an impact on how farmers saw women in agriculture. Female farmers looked at her and said, "Well, if she can do it, maybe so can I!" while male farmers said, "Maybe my wife could do farming too."

Top 5 challenges (and responses)

1 **There is an assumption that women don't want to be FEAs.**

The team heard from several agribusiness owners and FEAs that women don't want to be FEAs. They don't want to work the long hours, spend time in the bush or ride motorbikes long distances. While being an FEA is hard work and may not be the right job for every woman (or man!), it is more likely that this is a relatively new opportunity for women, and both employers and employees need to understand how to meet each other's needs. The number of women who are working as FEAs is still small, but both their bosses and their clients are satisfied with their performance. The team held a focus group with female agriculture students at Damongo College, and they all said they were gaining all the skills needed to be effective FEAs, including getting certified to drive a tractor. They believe there is nothing they can't do.

2 **Female FEAs are difficult to recruit.**

Almost all of the agribusinesses interviewed said they would like to hire female FEAs. They can motivate more women to be interested in farming, and when you work with female farmers, you help the whole family. However, many of them had not been able to find or keep female FEAs.

Some had recently posted advertisements and were hoping women would apply, but they were not receiving viable candidates. Others said

that if women applied, they would hire them. This can be risky. Some agribusinesses hire inexperienced FEAs, both male and female, and train them on technical skills either themselves or through an organisation such as MoFA or Damongo College. All they look for is willingness to work in the bush and an ability to work with groups and keep records. In this case, hiring a woman who doesn't have a background in agriculture is probably a safe bet. But hiring such a woman without providing technical capacity-building is setting up both the woman and the business for failure.

3 **Female FEAs don't have the same technical knowledge as male FEAs.**

Some of the male FEAs have been farming their entire lives, while the women may have taken a course but have less experience in the field or may come from a different background entirely. As above, some agribusinesses are providing training for their FEAs. Others are partnering the male and female FEAs so they can learn from each other and take advantage of each other's different skills.

Having said that, there appears to be a break in the chain between the agribusinesses and the female agriculture graduates who have taken the same courses as the male students. The young women at Damongo College said many of their friends who had graduated in recent years were having trouble finding jobs. Agribusiness can reach out to the agricultural colleges and bring some of these women in for attachments (internships) or for full time positions.

FEMALE ROLE MODELS CAN CHALLENGE PEOPLE'S THINKING



One of the female instructors at Damongo College is a certified tractor operator, one of 112 in the country. Women like this are ground breakers who can help change people's minds. Men might say a woman can't drive a tractor, but when they see her clearing

land, they understand that women can do work they previously thought was only for men. And when women see her, they start to dream about doing more than they had thought possible.



Female FEA Helina Sambo of Faranaya ABC holding a meeting with male farmers in Garu–Yizigu community.

4 There are perceived physical and safety constraints for women.

Some of the business owners, FEAs, and even male and female farmers said there were some tasks that women were not able to do. While this may be true, it may also be an outdated perception, like the idea that women can't drive tractors. Physical safety was another constraint that emerged. Some agribusinesses with female staff addressed this by teaming women up with male FEAs, or by offering them territories closer to home so they don't have to travel long distances. One agribusiness would have a male FEA drop the female FEA off in her community, ride off to meet with his farmers, then pick her up on the way back to town.

5 Female FEAs are constrained by social burdens.

As with female farmers, female FEAs need to prioritise household responsibilities. While some business owners were wary of hiring women because they might not be able to do their job if they got married or had a child, others have come up with creative solutions. As above, giving the women territories closer to home makes it easier for them to carry out their other tasks. One agribusiness allows flexible hours; they still need to complete the same hours as the men, but they can do it in their own time. One allowed his FEA to bring her baby to work while she was nursing, and another hires young women straight out of high school and trains them, knowing that they will probably leave for more schooling in one



Female agricultural students at Damongo College are tomorrow's FEAs and agribusiness owners.

to three years. He gets a competent FEA for a few years, and the FEA goes back to school with practical knowledge, so it is a win-win.

One group of FEAs said their enterprise used to have two female FEAs. One left when her husband got a job in the south, and the other left because she couldn't juggle the FEA work with her household responsibilities. The men

described them as not being serious, but it is likely that the choice was not easy for them. Currently, women are expected to follow their husbands, but as gender norms continue to transform in Ghana, if women have the opportunity to access well-paying jobs, they may be able to persuade husbands to remain in their communities.

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