



POLICY INITIATIVE TO IMPROVE ACCESS TO ACCESS TO CSC FINANCE FOR PUBLIC AND PUBLIC AND PRIVATE SECTOR INVESTMENT

WRITTEN AND COMPILED BY;

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ABOUT CCAFS

The Climate Change, Agriculture and Food Security (CCAFS) program of the Consortium of International Agricultural Research Centers (CGIAR) seeks to marshal the science and expertise of CGIAR and partners to catalyse positive change towards climate-smart agriculture (CSA), food systems and landscapes, and position CGIAR to play a major role in bringing to scale practices, technologies and institutions that enable agriculture to meet triple goals of food security, adaptation and mitigation. The three main objectives of the program is to Sustainably increase agricultural productivity, to support equitable increases in farm incomes, food security and development, adapting and building resilience of agricultural and food security systems to climate change at multiple levels, and reducing greenhouse gas emissions from agriculture. In Ghana, the CCAFS program is being implemented in the cocoa sector by the International Institute of Tropical Agriculture (IITA) in partnership with the Rainforest Alliance.

ABOUT IITA

The International Institute of Tropical Agriculture (IITA) is a non-profit institution that generates agricultural innovations to meet Africa's most pressing challenges of hunger, malnutrition, poverty, and natural resource degradation. Working with various partners across sub-Saharan Africa, we improve livelihoods, enhance food and nutrition security, increase employment, and preserve natural resource integrity. The Climate Change Agriculture and Food Security (CCAFS) program in IITA-Ghana is determined to develop tailor-made stepwise climate smart management and finance packages to enhance the resilience and productivity of Ghanaian Cocoa farmers in the face of the adverse impacts of climate change on Cocoa production.

CITATION

Dalaa M.A, Saeed A, Deffor E, Kofituo R, Asare R. 2021. Policy initiative to improve access to CSC Finance for Public and Private Sector Investment. CGIAR Research Program on Climate Change, Agriculture and Food Security (CCAFS).

Background

This policy document highlights the results of the Cost-Benefit Analysis (CBA) from the pilots which forms the basis for the development of Climate Smart Cocoa (CSC) Finance packages. It gives a clear pathway towards giving more access for women and youth to CSC finance which will ultimately lead to CSC adoption.

CSA versus Women Resources

CSA may reduce availability of some resources or increase others for specific groups of people. This assessment must be done. The Gender and Climate-Smart Agriculture module 8 listed CSA example such as planting cover crops, agroforestry, water harvesting and management, cover cropping, improved cooking stove, among many others (World Bank, FAO, and IFAD 2015). These recognize the different impacts of climate change on women and men, and how this can reproduce different forms of gender inequality and inequity. While these are the causal assessment the remedial practices themselves can produce various outcomes for women and men. For example, CSA practices can increase women's labour in both domestic production and at the community level. At the same time, technology use and methods that reduce labour needs can also affect resource poor women whose survival depends on wage labour. Similarly, the introduction of technology must be carefully considered. Must the priority be on technology that will be deployed in domestic and reproductive work or in productive work particularly in tasks that women carry out? It is essential to distinguish between technologies that reduce women's unpaid labour and those that reduce paid labour. Technology adoption is also gendered. Studies have shown that women are low adopters because they are resource poor, the structure of programmes,



constraints in accessing extension services, information, and other input. The size of women's production capacity also matters since its wealthier farmers who are the focus on many interventions. Resource poor women largely have smaller farm sizes, low access to credit, low input use a many other constraints.

CSA practices show essential gaps which includes its de-contextualisation and apolitical approach. A context setting dynamic will socialise production within the context. The de-politicisation of CSA means that it ignores the structural inequalities at the community and household level which are important in understanding agricultural practices in specific contexts. This is also a matter of inclusion and risk and burden sharing since every change in production has historically produced unequal gains and losses. This is particularly important for analysing CSA within cocoa production which is a crop that has historically changed gender, social, land and labour relations. The nature of gender relations in peripheral commodity production economies need to be incorporated in the conceptualisation of CSA. This is because, communities have existing production systems, structured by inequalities in access to resources by various social groups. The production relations and structure at the community and household level will shape how people produce, their adoptive capacities and CSA outcomes.

Financing CSC should therefore consider these existential challenges of woman, there must be an intentional focus special dispensation given to woman cocoa farmers to help in closing these gaps.



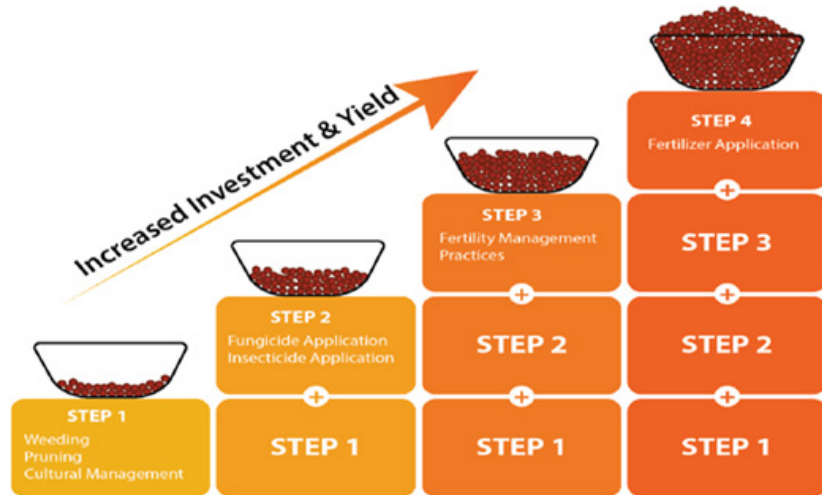


Figure 1: Stepwise CSC Module

The proposed stepwise CSC model as shown above, involves practices that are labour intensive with additional inputs cost, this increases as you move from step one (1) to step four (4). Women and youth would find this even challenging to adopt CSC.

How to ensure women and youth participation in CSC upscaling?

The critical remedy in addressing these challenges is anchored around financing CSC practices and capacitation. Given the aggregated results of the CBA of CSC practices in both cope and the Adjust zones (Dalaa *et al*, 2021) in the recent CSC Pilots with both Public and private sector companies, the following when considered would incentivize women and the youth to adopt the Climate smart cocoa production.

1. Capacity building: Special attention should be given to the women and youth in terms of CSC, Financial and farm management.

2. Lower interest rates: A three (3%)- five (5%) lower interest rate will help women cocoa farmers provide the right balance with the male counterparts to keep them in cocoa production.
3. Consider additional /upward adjustment (5%-15%) of the CSC financing need for women and youth. This will allow women not to be short chained in using the located CSC finance package (loan facility) in paying for labour.

References

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RESEARCH PROGRAM ON
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