



Agricultural Policy Research in Africa



# **BUILDING LIVELIHOODS: YOUNG PEOPLE AND AGRICULTURAL COMMERCIALISATION IN AFRICA: GHANA COUNTRY STUDY**

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A stylized, light-colored plant graphic with several leaves and a central stem, positioned in the top right corner of the page.

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# ACRONYMS

<b>AGRA</b>	Alliance for a Green Revolution in Africa
<b>APRA</b>	Agricultural Policy Research for Africa
<b>DFID</b>	UK Department for International Development
<b>ICTs</b>	information and communication technologies
<b>JHS</b>	junior high school
<b>MFI</b>	microfinance institution
<b>NVTI</b>	National Vocational Training Institute
<b>SHS</b>	senior high school

# CONTENTS

<b>Acronyms</b> .....	<b>3</b>
<b>Executive summary</b> .....	<b>5</b>
<b>1. Introduction</b> .....	<b>6</b>
<b>2. Method</b> .....	<b>8</b>
<b>3. The context</b> .....	<b>9</b>
<b>4. Interviewees</b> .....	<b>12</b>
<b>5. Economic activity</b> .....	<b>14</b>
5.1 Modes of engagement and activities.....	14
5.2 Accessing resources .....	16
5.3 Constraints.....	18
<b>6 Livelihood building in a context of agricultural commercialisation</b> .....	<b>19</b>
6.1 Learning to work .....	19
6.2 Early steps.....	19
<b>7 Imagined futures</b> .....	<b>21</b>
<b>8 Discussions, conclusion, and policy implications</b> .....	<b>22</b>
<b>9. References</b> .....	<b>24</b>
Endnotes .....	27
Appendix 1 Ghana – work histories .....	28

## List of Tables

Table 1 Distribution of age and sex of participants .....	12
Table 2 Summary of key information on each interviewee .....	13
Table 3 Modes of engagement and economic activities of interviewees .....	15

# SUMMARY

This paper is concerned with how rural young people in Ghana engage with or are affected by two processes closely associated with rural and economic transformation – agricultural intensification and agricultural commercialisation. The objective was to develop a better understanding of steps and pathways by which particular groups of young people seek to construct livelihoods in or around agricultural commercialisation hotspots, and the outcomes associated with these efforts. The research reported in this paper draws on in-depth interviews conducted with 35 rural youth in the Tuobodom and Adukwie communities in the Techiman North District of Brong Ahafo Region, Ghana, an area that we define as a ‘commercialisation hotspot’.

Findings reveal that Techiman’s commercialised rural economy offers space for young people to engage in a range of activities as producers, on-farm and off-farm wage workers, and/or as business operators. Disappointment around education and financial need are key motivations for entering the rural economy. The young people studied reported that they began their activities either because their school experience leaves them with no other choice, or because they want to accumulate savings in order to return to school. While many of the activities engaged in by young people have low barriers to entry, most still required some form of assistance or support to get started. Family and broader social relations are key in enabling them access to the needed resources in the form of land, capital, and inputs.

Findings also indicate that engagement in these activities allowed the youth to accumulate a range of assets including residential plots, housing and other buildings, farm land, motorcycles, and motor tricycles, in addition to investment in children’s education as well as their own development (e.g. undergoing training to become a hairdresser or mechanic). Accumulation of these assets reflects the combination of a relatively dynamic rural economy, enabling social relations, and hard work. Nonetheless, these assets and the economic activities that generated them could be quickly lost because

they remain susceptible to hazards such as business failure, low demand for produce or services, biophysical conditions (prolonged drought and unreliable rainfall), sickness, and loss of savings.

Whether working on-farm, doing off-farm wage work, working as a producer, or as business operator, hazards form a part of daily life, and could necessitate the liquidation of hard-won assets. However, the youth studied demonstrated considerable resilience by not giving up or drawing on their family and other networks to either start a new venture or restart the same venture in the face of changing dynamics of the rural economy and/or the onset of hazards.

The study found little evidence to support the claim that young people were being prevented from engaging in agricultural production because they could not get access to land.

The overall conclusion of the study is that whether a young person wants to be there or not, being in an area of intensive agricultural commercialisation, compared to one with limited commercialisation, is probably as good as it gets.

These findings have two key implications for strategies that seek to promote employment for Africa’s youth who reside in rural areas. Firstly, policy and existing programmes ought to protect young people’s accumulated gains from hazards in the rural environment. One way to do this is to inform and motivate young people so that they take full advantage of existing social protection programmes. There may also be opportunities to use programmes to make it less likely that key assets would need to be liquidated in order to meet unexpected or emergency expenses.

The findings also have relevance for the need to address issues around quality, completion, and outcomes associated with rural young people’s education. Fundamental change in the lives and livelihoods of rural young people will not be possible until and unless this situation is addressed.

# 1. INTRODUCTION

Policymakers, development organisations, and young people themselves are all wrestling with the challenges of Africa's youth bulge, which is a result of a relatively late demographic transition (Canning, Jobanputra and Yazbeck 2015). For those focused on economic policy, the aim is often described as [in terms of capturing] 'the demographic dividend', a one-time boost to economic growth which should arise if most young people in the youth bulge find productive work (Ahmed et al. 2016; Bloom, Kuhn and Prettnner 2017; Eastwood and Lipton 2011).

Many African economies have small manufacturing and formal service sectors and are dominated by the informal sector; in addition, it is likely that a significant proportion of young people will continue to live in rural areas for decades to come. These realities support the proposition that only the rural economy – built around agriculture, but encompassing much more – will be able to provide income-earning opportunities for many millions of young people into the foreseeable future. The case is carefully argued by Filmer and Fox (2014), and the idea that agriculture and rural areas have the potential to provide decent livelihoods for the youth bulge generations has become the new policy orthodoxy (AGRA 2015; Berlin Charter 2017; Brooks et al. 2013; G20 2017; Losch 2012, 2014, 2016; Proctor 2014; Vargas-Lundius and Suttie 2014; Yeboah 2018).

An essential element of the case is that in order to provide young people with work that is remunerative, decent, and meaningful, agriculture in Africa, and rural economies more broadly, must go through a process of transformation (or must go through that process at a faster rate). Most accounts of the transformation that is envisaged highlight one or more of the following: increasing use of productivity-enhancing technology (like seed varieties and fertilisers, and information and communications technologies, ICTs), along with engagement with national, regional, and global value chains, development of /engagement with markets (including land rental markets), mechanisation, entrepreneurship, greater business orientation, the increasing importance of processing and value addition, diversification, and investment in research and infrastructure. The theory is that rural areas where such

transformational processes take root will provide more diverse and better remunerated on-farm and off-farm employment opportunities for young people.

But to date, there has been little research that looks specifically at how rural young people in Africa engage with or are affected by two processes closely associated with transformation – agricultural intensification and agricultural commercialisation.<sup>2</sup> There are a handful of studies that look at land access as a determinant of young people's engagement with the rural economy (e.g. Berckmoes and White 2014; Bezu and Holden 2014), although these are as much about population pressure as commercialisation.

The proposition that underpins the APRA Youth Policy Study,<sup>3</sup> of which the research reported in this working paper is a part, is that important insights about rural youth and commercialisation can be gained from the study of existing commercialisation hotspots. Specifically, the study aimed to develop a better understanding of steps and pathways by which particular groups of young people seek to construct livelihoods in or around these hotspots, and the outcomes associated with these efforts. We argue that an analysis of the pathways that these young people employ to get started in commercial agriculture should provide valuable and policy-relevant insights about opportunities and challenges for Africa's youth who reside in rural areas.

The study was organised around two research questions:

- In areas where agriculture is already highly commercialised, what pathways do young people use to get themselves started in farming and/or in associated (farm and/or non-farm) economic activities, and how are these pathways affected by different crops and commodities, commercialisation models, and dimensions of social difference?
- Within commercialisation hot spots, what are the barriers to entry for young people who want to farm or get involved in ancillary economic activities, and how do they navigate these barriers? How important are family and inter-generational dynamics in this navigation? How are these barriers and outcomes affected by dimensions of social difference?

The rest of the paper is organised as follows. The next section summarises our understanding of commercialisation hotspots and details the research framework and data collection methods employed. This is followed by a discussion of the evolution and dynamics of agricultural commercialisation in Techiman North District in the Brong Ahafo Region of Ghana. We then present the empirical findings on

how young people build livelihoods in two selected commercialisation hotspots, Tuobodom and Adutwie, located in this district. This is followed by a discussion of the key emerging issues from the research. The paper concludes with a discussion of the policy implications of the findings.

## 2. METHOD

This research focused on commercialisation hotspots, rural areas where agricultural commercialisation is already well developed. In these hotspots, farm production continues to be very important, while the revenue generated from agricultural commercialisation, and the services that support it, create a diverse and dynamic rural economy offering opportunities both on-farm and off-farm for wage labour and business operation. In exploiting and/or developing the opportunities associated with these forward and backward linkages, the assumption is that young people (and others) will be able to build livelihoods that do not necessarily involve them in on-farm production or necessitate access to land.

In analysing young people's efforts to build their livelihoods, and particularly their income-generating activities, this research distinguished between 'modes of engagement' with the rural economy on the one hand, and actual 'activities' on the other. The framework identified four possible modes of engagement: (1) on-farm production, (2) on-farm wage labour, (3) off-farm wage labour, and (4) business operation. Within each of these modes of engagement there are many possible activities: on-farm production might entail production of cereal crops, horticultural crops, or purely commercial crops such as cocoa, cashew, or tobacco; while off-farm wage labour might entail working in a hairdressing salon, or as an assistant in a shop or canteen, or in the construction of houses. The assumption is that there are differential resource, knowledge, and social barriers to entry, both between and within these different modes of engagement, and that these differences will have important implications for who is able to take advantage of particular opportunities.

The analysis of how young people build their livelihoods draws on Richards (1986) who put the notion of 'hazard' at the centre of his analysis of small-scale rice farming in Sierra Leone. Richards conceived of hazard as including accidents, weather events, and mistakes by rice farmers that have (or could have) negative impacts, and in some cases these impacts can be cumulative. For Richards, a family illness that then affects farming operations represents hazard, as would early rains that disrupt land preparation, or a decision

to plant late maturing varieties in what turns out to be a drought year. As will become evident, young people's efforts to initiate, sustain, and in some cases grow, their income-generating activities can be badly affected by hazard, including for example rental of flood-prone land, theft, produce being spoiled on the way to market, and wages being left unpaid by unscrupulous employers.

This study employed a qualitative research approach to understand the different ways young people engage in the rural economy in our two communities, Tuobodom and Adutwie, located in Techiman North District of Brong Ahafo Region in February 2018. These sites were selected because they appeared to have relatively dynamic economies based on high levels of agricultural commercialisation.

A total of 35 young people within the age bracket of 18–35 years were identified, using a combination of household visits and snowballing (referral) sampling from across both sites. Household visits undertaken in the first instance allowed the identification of six young people (both natives of the community and immigrants) who were engaged in different economic activities across the four modes of engagement. Through a process of referrals, they helped us to identify others. This process was repeated several times.

The main instrument used to elicit the information was in-depth individual interviews. The interview schedule covered (1) the backgrounds of the interviewee (e.g. age, gender, education, etc.), (2) a history of his/her economic activities, and (3) plans for the immediate and distant future as well as constraints to the realisation of those plans. On average, each interview lasted between 50 and 60 minutes. Before each interview, a statement of consent covering the objectives and expectations of the interview was read in English and interpreted in the local dialect (Twi). Permission was sought to record the interviews with a digital audio recorder. The audio files were transcribed, and were compared several times with the audio recordings to ensure accuracy. QDA Miner Lite software<sup>4</sup> was used to organise and code the interview transcripts. The interviews were coded following the themes found in the interview schedule.



### 3. THE CONTEXT

This study was conducted in Tuobodom and Adutwie communities in Techiman North District of the Brong Ahafo Region of Ghana. Tuobodom is the administrative capital of the district which is situated in the central part of the region, and lies between latitudes 8°00' N and 7°35' S and longitudes 1°49' E and 2°30'W. According to the Ghana Statistical Service (2010), Tuobodom has a population of 13,761 inhabitants. It is an active centre for the marketing of agricultural produce. The influx of traders from within and outside Ghana to its weekly market is a significant driver of agricultural commercialisation and other economic activities. Adutwie is a small settlement situated along a stretch of road five miles away from Tuobodom. It is predominantly a farming community with a population of not more than 700 inhabitants.

The two settlements (Toubdom and Adutwie) are relatively well connected to the main town – Techiman – by year-round feeder roads. Techiman is the leading market town in southern Ghana. The area in and around Techiman and Tuobodom was already an area of agricultural commercialisation in the 1960s. Early commercialisation was based on the development of state farms and state-sponsored projects that promoted the use of synthetic inputs, and some large private farms. The infrastructure that supported agricultural commercialisation included input distribution depots, mechanised ploughing services, canning factories, the road network, and irrigation schemes (Amanor and Pabi 2007). At the time, land was available that enabled the establishment of state-owned commercial farms, without displacing smallholder farmers (*ibid.*). The area, with its open vegetation and small trees, was a more suitable environment for commercial agriculture than the high forest further south.

Before the 1960s, the area did not experience much or benefit from agricultural commercialisation. For example, agricultural mechanisation did not figure prominently in colonial agricultural policy until the late 1950s. Also preceding this, policy had largely concentrated on cocoa production, the major export crop, to the neglect of food crops. The lack of comprehensive infrastructure provision (e.g. a road network) outside the cocoa zones hindered the establishment of agricultural markets for

food crops (Amanor and Pabi 2007). At the time, the major crops grown in Brong Ahafo were sorghum, cowpea, yam, bambara groundnuts, and maize, and this meant that the area did not benefit much from colonial agricultural policy.

Nevertheless, the 1950s saw the development of the first experiments with mechanised agriculture through the Gonja Resettlement Programme to the north of the Brong Ahafo transition zone (Konings 1986). Although this was largely a failure, the modernisation and commercialisation of food crops became a priority in the early postcolonial period, 'as international structure of institutions and funding was created in developing countries for promoting agricultural modernization based around mechanization, new high yielding varieties, and synthetic inputs' (Amanor and Pabi 2007: 55). State farms were established on former experimental farms of the Ministry of Agriculture at Wenchi and Branam, in the area surrounding Techiman. After the overthrow of the Nkrumah-led Conventional Peoples Party government in 1966, the state farms were critiqued for being poorly managed and inefficient (Miracle and Seidman 2018). Efforts were made to privatise the state farms without altering the style of farming.

By the 1970s, infrastructure provision for agricultural commercialisation was fully established in the region. For example, in Wenchi, input delivery services were concentrated around the state farms: 'Large private farms began to develop around the state farms, encouraged by the cheapness of land and availability of subsidized inputs distributed by government agencies' (Amanor and Pabi 2007: 56). As such, the 1970s saw a revamp of collapsed state farms and government-led commercial agricultural projects alongside large-scale investment in private farms by agribusiness entrepreneurs, state bureaucrats, and capitalist farmers (Konings 1986).

During the period August 1982–May 1983, the region experienced drought and a lengthy and strong spell of harmattan<sup>5</sup> dryness. These resulted in widespread bushfires that destroyed farmland and property. According to Doyle (1983), several hundreds of thousands of hectares of cultivated land were affected.

Evidence also suggests that over 40 per cent of Ghana's cash and food crop were destroyed, and for cocoa in particular, an estimated 300,000 acres of farmland were devastated. In marginal cocoa areas such as around Techiman North, by destroying the cocoa trees, the fires unlocked land for food crop production.

During this same period, over 1.2 million Ghanaians were expelled from Nigeria and returned to Ghana, and many took up farming. The impact of this massive return on an economy that was experiencing crisis was stark. Food and other necessities of life needed to rehabilitate the returnees were not readily available (Brydon 1985).

The adoption of neoliberal policies in the 1980s led to the removal of agricultural input subsidies. This severely affected farmers in the region; for example, through the sharp increase in the price of fertiliser. In 1981, the price of one bag of maize could buy 5.5 bags of fertiliser but this dropped to 3.3 bags in 1986 (Hailu 1990). This represented a significant disincentive and state farms and large agricultural estates rapidly collapsed. Small-scale production of maize using fertilisers also declined (Amanor and Pabi 2007).

With favourable agro-ecological conditions, the area continues to receive state support including extension services, input subsidies, and infrastructure development. Tuobodom and the entire Techiman North District are renowned for food production and foodstuff commerce (Asuming-Brempong et al. 2013). Agriculture and related economic activities provide livelihoods for most people in Tuobodom and Adukwie. Current estimates suggest that more than half (55 per cent) of the economically active labour force are engaged in agriculture (Techiman Municipal Assembly 2016).

Agricultural activities include crop and livestock production, fisheries, and agro-forestry. For many years, yam, sweet potatoes, cassava, cocoyam, maize, and plantain were the major food crops. However, in recent times tomato and green pepper have become increasingly important crops. Cash crops including cashew, cocoa, mango, and oranges are also cultivated. Cashew production is becoming important in the area. Even though it started in the 1960s under a state programme, poor management led to declines in yields and subsequent abandonment of plantations. However, the period between 1991 and 2008 witnessed a significant increase in national exports from 15 metric tonnes to 61,590 tonnes (African Cashew Initiative 2010). Annual local production for the same period was estimated to be 26,454 tonnes (ibid.). Cashew production in Tuobodom and the surrounding area is

driven by increased demand in the world market. The variability in temperature and rainfall patterns facing smallholder farmers, as well as inability to access credit and purchase pesticides and fertilisers for food crops have encouraged cashew production (Bugri 2008; Evans, Mariwah and Barima Antwi 2014). This is because, in contrast to food crops, cashew generally requires little or no fertiliser or pesticide application.

Foreign firms and individuals play important roles in the cashew economy. Evans et al. (2014) analysed the implications of the shift from food crops to cashew on food security and poverty alleviation in Brong Ahafo and found that increased cashew production contributes to improvements in living standards for farmers and their children.<sup>6</sup> However, the unequal power relations with buyers and market intermediaries subject farmers to price variations in the value of raw cashew nuts. Commercialisation of cashew is also associated with pressure on remaining family lands available for food crop production, with implications for the inter-generational inheritance of land and rural food security (Evans et al. 2014).

Agricultural land in Tuobodom is held largely by families and the user rights are held by individual members of the family. The practice of the matrilineal system of inheritance does not guarantee that young people will inherit land from their own fathers unless it is a gift of his personal land made during his lifetime. Under this matrilineal system, the preferred heir of a man is his eldest sister's son (Hill 1970: 123). Young people's access to land for cash crop farming is seen by some as a critical development challenge. Kidido, Bugri and Kasanga (2017b) note that purchasing land is not an option for many young people in Techiman because of the expense, and in any case, land sales are infrequent.

Thus, the dominant way that young people access land is through the customary licence or rental. Customary licence is described as permitting 'the licensee to occupy and cultivate food crops and it could be for a defined duration such as a cropping season or indeterminate duration especially if the licence is over a family or household land' (Kidido et al. 2017b). The practice, however, does not allow young people to undertake long-term investments or engage in the cultivation of tree crops. Landowners in Tuobodom and its environs in most cases favour the land market where they rent or occasionally sell land to wealthy adults and large-scale farmers who are more able to pay higher prices than young people (Amanor 2008; Kidido, Bugri and Kasanga 2017a). The available research literature indicates that in the study communities, more male youth engage in agricultural production than their

female counterparts (Ghana Statistical Service 2014; Kidido et al. 2017a).

Fathers sometimes allow young people to use land for annual crops, mainly vegetables. Investment in cashew or cocoa production poses a significant risk for young people as members of the father's matrilineage may lay claim to the land and investments, following the death of the father.

Share-cropping arrangements have long provided a way for youth to gain access to land. In contrast to the conventional share-cropping arrangements,<sup>7</sup> Kidido et al. (2017b) report that a new arrangement is emerging in the Techiman and Tuobodom areas. Under the new arrangement, the tenant's share is restricted to any accompanying food crops, whereas the landlord takes virtually all the cash crops. The young sharecropper clears the land, and plants and nurtures the cash crop without having a stake in it. In this way, the growing scarcity of land in the Tuobodom and Techiman areas appears to be a significant opportunity for land owners to use the youth as labourers to establish cashew plantations at low cost, as they do not share the benefits with them (Aidoo 1995; Kidido et al. 2017b).

Despite the overall favourable agro-ecological conditions of the area, there are reports that soil fertility is declining and becoming a constraint to agricultural productivity (Asuming-Brempong et al. 2013). Farmers in Tuobodom and its surrounding settlements, including Aduwie, are confronted with diseases and pests, and lack of access to credit and tractors that could boost production (ibid.). Although the area is drained by several rivers, agricultural production is still largely rain-fed. Asuming-Brempong et al. (2013), in their study of

the determinants of commercialisation among a sample of 300 smallholder tomato and pineapple farmers in Techiman North and Kintampo South districts, found that no land in the study communities was under formal irrigation. For those with land close to rivers and streams, manual and small pump irrigation systems are used.

While a small proportion (0.6 per cent) of the active labour force engages in unpaid family work,<sup>8</sup> young people in Tuobodom are engaged not only in agricultural production, but also work in small factories as labourers, in the transport of farm goods for marketing, and the sale of agricultural inputs. Engagement in these activities is facilitated by the presence and centrality of the Techiman market. Other income-earning activities in which they engage include carpentry, metal fabrication, and brick-making that thrive in growth areas even though this work, and especially brick-making, is likely to remain casual and provide low returns.

Over the last few years, the services sector has expanded rapidly, and in 2014 accounted for almost a third of employment (28.2 per cent) in the Techiman North District (Ghana Statistical Service 2014). These services include food kiosks, water vending, lodging, restaurants, bars, and retail and wholesale trade in food and beverages. Most of these activities are small-scale in nature and fall largely in the informal sector. Adjei and Denanyoh (2016) report that young women's engagement in these economic activities has expanded in recent years, although they face constraints such as lack of information on business development and childcare responsibilities, while high rents, erratic power supply, and taxes affect all these businesses regardless of who is involved (ibid.).

## 4. INTERVIEWEES

Our 35 interviewees included 21 from Tuobodom and 14 from Aduwie (Table 1). All but two interviewees were aged 20 or less, and in general, the females were older than the males. Almost half our sample had migrated into these two sites from Kumbu Lawra in the Upper West Region of Ghana.

furthered his education through the National Vocational Training Institute where he studied agriculture after migrating to the area. Overall, twenty of the participants who had completed JHS or SHS expressed a desire to further their education, but the lack of financial resources especially, in addition to poor grades in final

**Table 1 Distribution of age and sex of participants**

Age	Gender		Total
	Female	Male	
20 years or less	1	1	2
21–25	4	9	13
26–30	4	5	9
31–35	7	4	11
<b>Total</b>	<b>16</b>	<b>19</b>	<b>35</b>

Source: Author's own.

They migrated because of a lack of employment opportunities in their home villages and the desire to engage in paid work and earn income to further their education or meet family needs. Almost all moved to the Techiman area because of what they had heard from their friends concerning the availability and diversity of agricultural work.<sup>9</sup>

All but five of our respondents had participated in some formal education, and these five were from Kumbu Lawra, along with four of our six primary school dropouts. In large part, however, our sample consists of a cohort of young people with at least a base of formal education, almost half having received some junior high school (JHS) education, and seven having graduated from senior high school (SHS). One of the SHS graduates, a male migrant from Kumbu Lawra,

examinations, made this difficult in the immediate future. Lack of school fees was often cited as the reason for stopping school.

Given that 35 per cent of all our interviewees (69 per cent of our 16 female informants) were young adults aged between 26 and 35, it is perhaps not surprising that 57 per cent of the total were married. All our 16 female respondents, and 10 of our 19 male respondents had at least one child at the time of our interviews, and 10 of our respondents (8 of whom were females) had three or more children. Overall, the pressure on a large proportion of our selected young adults to earn an income, build a house, and maintain a young family was considerable.

**Table 2 Summary of key information on each interviewee**

ID/name	Gender, age, village, relationship, children, local/migrant, education
	<b>Non-migrants</b>
GH_025	F, 18, Adutwie, No relationship, 1 child, non-migrant, JHS dropout
GH_021	F, 21, Tuobodom, No relationship, 1 child, non-migrant, JHS 2
GH_033	M, 21, Adutwie, Has girlfriend, 1 child, non-migrant, Primary dropout
GH_034	M, 24, Adutwie, Has girlfriend, 0 children, non-migrant, JHS
GH_002	M, 24, Tuobodom, Has girlfriend, 0 children, non-migrant, JHS
GH_023	M, 24, Tuobodom, No relationship, 0 children, non-migrant, JHS
GH_010	M, 25, No relationship, 0 children, non-migrant, SHS
GH_022	F, 25, Tuobodom, No relationship, 1 child, non-migrant, JHS 2 dropout
GH_005	M, 28, Tuobodom, Married, 2 children, non-migrant, JHS
GH_017	F, 28, Tuobodom, Married, 1 child, non-migrant, JHS
GH_011	M, 30, Tuobodom, Has girlfriend, 2 children, non-migrant, JHS
GH_026	F, 30, Adutwie, Married, 2 children, non-migrant, SHS
GH_012	M, 31, Adutwie, Married, 0 children, non-migrant, JHS dropout
GH_031	F, 31, Adutwie, Married, 4 children, non-migrant, JHS
GH_027	M, 32, Tuobodom, No relationship, 1 child, non-migrant, SHS
GH_020	F, 32, Tuobodom, Married, 3 children, non-migrant, JHS dropout
GH_024	F, 33, Tuobodom, Married, 3 children, non-migrant, Primary dropout
GH_030	F, 34, Adutwie, Married, 4 children, non-migrant, JHS 2 dropout
	<b>Migrants</b>
GH_028	M, 20, Tuobodom, No relationship, 0 children, migrant, Primary dropout
GH_014	M, 21, Tuobodom, No relationship, 0 children, migrant, P6 dropout
GH_029	F, 22, Tuobodom, Married, 3 children, migrant, JHS dropout
GH_013	M, 23, Tuobodom, No relationship, 0 children, migrant, SHS
GH_016	F, 23, Tuobodom, No relationship, 1 child, migrant, Primary dropout
GH_001	M, 25, Tuobodom, No relationship, 0 children, migrant, SHS
GH_004	M, 25, Adutwie, Married, 1 child, migrant, SHS
GH_007	M, 25, Adutwie, Married, 2 children, migrant, No formal education
GH_018	F, 26, Tuobodom, Married, 2 children, migrant, JHS
GH_008	M, 29, Tuobodom, Married, 2 children, migrant, No formal education
GH_003	F, 30, Tuobodom, Married, 1 child, migrant, No formal education
GH_019	F, 32, Tuobodom, Married, 5 children, migrant, No formal education
GH_015	F, 32, Tuobodom, Married, 3 children, migrant, JHS
GH_032	F, 32, Adutwie, Married, 4 children, migrant, JHS
GH_006	M, 35, Tuobodom, Married, 5 children, migrant, Primary dropout
GH_009	M, 35, Tuobodom, Married, 2 children, migrant, SHS & NVTI
GH_035	M, 35, Tuobodom, Married, 4 children, migrant, No formal education

Source: Author's own.

# 5. ECONOMIC ACTIVITY

## 5.1 Modes of engagement and activities

Interviewees reported involvement in a wide range of economic activities across the four modes of engagement (Table 3). Fifteen were involved in more than one activity across one or more modes of engagement.

Those involved in agricultural production primarily grew tomato and other short-cycle vegetables (green pepper, garden egg, and others), cashew, and a mix of food crops. Farm sizes varied from two to eight acres. The involvement of young people in commercial vegetable production in Brong Ahafo has been well documented (Asuming-Brempong et al. 2013; Okali and Sumberg 2012; Sumberg and Okali 2006). GH\_035 provided a brief description of how he cultivates tomato:

You first clear the land, burn the weeds, and undertake first spraying to kill pest. You then leave the land for a while after which a second spraying is done. After that, you nurse the tomato seeds. You then have to constantly water it and weed around it till it starts to germinate and grow.

Female producers grew mainly food (e.g. yam, maize) and tree crops (cashew and cocoa). Three of the females who grew cashew and cocoa indicated that they did this together with their husbands or partners. The males on the other hand grew a variety of crops including cashew, tomato, garden eggs, groundnuts, green pepper, and millet. The Techiman market is of critical importance for the marketing of their produce. While they may sell to the general public at the market, their main customers are market women from Accra, Kumasi, and other areas in the south, who purchase in bulk for onward sale. As a tomato producer put it:

As for selling, it is not a problem because customers come all the way from Accra and Kumasi to purchase tomatoes during harvest so the market is not a problem at all. (GH\_011)

The marketing of tree crops such as cocoa and cashew is through dealers or agents.

In terms of on-farm wage work, the male interviewees' activities involved the clearing of land, removing tree stumps, making yam mounds, spraying pesticides, and harvesting food and cash crops. All seven males were immigrants. Three of the female interviewees who did on-farm wage work were engaged in the harvesting and bagging of cashew nuts, with one involved in assisting with work at a relative's pig farm. The cashew nut pickers worked for local commercial farmers who hire labour on a daily basis. The majority of the wage workers, both male and female alike, spoke of how they never knew on a daily basis whether they would have work. The male wage workers wake up as early as 6am every day and head straight to the lorry station where they converge at a particular spot to wait for the farmers.

While waiting, they talk among themselves, and an important part of these discussions is finance: how to get more work and increase earnings, and how to save, and invest in their future. Such discussions not only strengthen the bonds between them, but they also provide a space for those who are older to share their experiences and offer encouragement and practical advice to those who may be struggling, and to newly arrived colleagues from the North. In addition, this space provides an opportunity for those who have established good working relationships with farmers to introduce them to newly arrived migrants and thus assist the newcomers to get work.

GH\_021, a 21-year-old female who has a child, indicated that she was only offered work after those without children had already been hired and the employers have no other option, thereby limiting her engagement in this type of work. According to her, most farmers think that the presence of the child means she will not concentrate on the work. A few of the male interviewees had succeeded in developing good relationships with one or more commercial farms, which meant they got work more regularly.

Just over half (4/7) of the interviewees who reported doing off-farm wage work were females working in local restaurants or chop bars (i.e. small informal restaurants). Their work included cooking, fetching water, washing dishes, running errands, and serving customers. They



**Table 3 Modes of engagement and economic activities of interviewees**

Mode of engagement	Activity
<b>Producer</b>	<ul style="list-style-type: none"> <li>• Tomato and maize (GH_005) (<b>GH_017</b>)</li> <li>• Yam (<b>GH_020</b>) (<b>GH_022</b>)</li> <li>• Cashew and food crops (<b>GH_024</b>) (<b>GH_032</b>, with partner)</li> <li>• Cashew, food crops, and cocoa (<b>GH_030</b>, with husband)</li> <li>• Cocoa (<b>GH_031</b>, with partner)</li> <li>• Tomato (GH_011) (GH_012) (GH_027) GH_035)</li> <li>• Tomato and pepper (GH_002) GH_033)</li> <li>• Tomato and cashew (GH_004)</li> <li>• Green pepper, tomato, and garden egg (GH_006)</li> <li>• G/nut, maize, and millet, in north (GH_006) (GH_008)</li> <li>• Yam, groundnut, millet, and maize (GH_008)</li> <li>• Cashew (GH_033)</li> </ul>
<b>On-farm wage worker</b>	<ul style="list-style-type: none"> <li>• Cashew nut harvesting (<b>GH_021</b>) (<b>GH_025</b>) (<b>GH_026</b>)</li> <li>• Pig farm worker (<b>GH_032</b>)</li> <li>• By-day<sup>10</sup> labourer (GH_001) (GH_006) (GH_007) GH_009) (GH_013) (GH_014) (GH_028)</li> </ul>
<b>Off-farm wage worker</b>	<ul style="list-style-type: none"> <li>• <i>Gari</i>-processing plant (<b>GH_015</b>)</li> <li>• Chop bar attendant (<b>GH_018</b>) (<b>GH_019</b>) (<b>GH_029</b>)</li> <li>• Community security (GH_011)</li> <li>• Motor tricycle transport of agric. products (GH_010) (GH_033)</li> </ul>
<b>Business operator</b>	<ul style="list-style-type: none"> <li>• Porridge seller (<b>GH_004</b>)</li> <li>• Hairdressing – no shop (<b>GH_003</b>)</li> <li>• <i>Pito</i> brewing (<b>GH_016</b>)</li> <li>• <i>Gari</i>-processing (<b>GH_017</b>)</li> <li>• Farm produce trader (<b>GH_020</b>)</li> <li>• Food stuffs selling (<b>GH_022</b>)</li> <li>• <i>Kenkey</i> and fish seller (<b>GH_025</b>)</li> <li>• Cashew buying agent/middleman (GH_002) (GH_023) (GH_027) (<b>GH_024</b>)</li> <li>• Motor tricycle transport of agric. products (GH_004) (GH_034)</li> <li>• Sound system hire (GH_005)</li> <li>• Vegetable trading (GH_012)</li> </ul>

Note: **Bold** = female. Source: Author's own.

can start work as early as 4am and close when the food is finished, between 4–9pm. The one interviewee, a female who worked at a *gari*-processing factory in Tuobodom provided an interesting account of the division of labour at the factory. She was basically involved in roasting the *gari*,<sup>11</sup> for example, while others would peel the cassava, and mill, grind, dry, and bag the final product for sale. One male reported that, in addition to farm work, he had been employed recently by the local district authorities to work as a community security officer, working closely with the police force to ensure the safety and security of inhabitants, especially at night.

Business operations varied considerably by gender.

Male interviewees were mainly engaged in the trading of cashew and foodstuffs, as well as in transporting produce from farms to the market for both farmers and traders using motor tricycles. The amount charged was dependent on the distance covered and the weight of the items transported. Female interviewees engaged primarily in the preparation and sale of food such as *gari* and *kenkey*,<sup>12</sup> and brewing drink such as *pito*,<sup>13</sup> in addition to the marketing of agricultural produce. One female was working as a hairdresser although she had no shop.

Those engaged in cashew trading essentially operated as middlemen or intermediaries, buying the nuts from farmers and selling them to larger traders for onward

sale to Indian and Chinese companies. Their activities basically involve buying raw nuts in small quantities from local growers and bagging them for onward sale. All the interviewees involved in cashew trading spoke of an increasing number of traders who compete to obtain high-quality nuts from growers. To ensure their supplies from local growers, they have adopted the strategy of giving free bags or sacks, and pre-financing or providing loans to cashew growers who repay after harvest. The amount of credit given varies depending on the extent to which farmers are able to supply cashew nuts within a given time frame. It is worth noting that these loans are interest-free and it takes four to six months for local growers to supply the quantity of cashew required to repay. While this strategy helps the cashew traders to obtain a continuous supply of nuts, it also carries risk, and examples were given of growers who were unable to supply the required quantity of cashew during the season to clear their debt.

Among the interviewees, there is one male business operator whose activity involved linking local vegetable growers to potential buyers from Accra and Kumasi. He started the business by first attaching himself to a local middleman who bought vegetables from farmers and then reselling them to traders or other customers who come to Techiman from various parts of the country. His current activity involves bargaining with farmers to get a good price for vegetables which he then transports south for onward sale to market women. GH\_017, a 28-year-old female who operates a *gari*-processing factory, which in part involves buying cassava and other raw materials either at the farm or in the market, hires the services of labourers to bring the cassava to her house. She pays her workers according to work done so that those who peel more cassava earn more. The cassava is washed, peeled, grated, and sieved. It is then squeezed and finally roasted and bagged for sale.

## 5.2 Accessing resources

### 5.2.1 Capital

A key resource needed to establish oneself as a producer or business operator is capital. Producers need to purchase inputs, and sometimes rent land. The interviewees who are producers, male and females alike, all regarded the initial capital to start their activities as a key constraint. The majority obtained this capital through family or wider social networks. For example, GH\_005, who currently grows tomato, said that he consistently received financial assistance from his mother up to the point when he became financially secure. A female producer (GH\_032) also said that her

husband helped her with the initial capital to purchase farm inputs and seedlings. One male producer (GH\_011) reported that he accessed the initial capital for production outside of his social networks. He recalled that he worked as a 'by-day' labourer for local farmers and the money he earned this way provided the capital to start his own farming activities. Now he borrows from a local microfinance institution (MFI) when times are difficult. Although he complained that the MFI charges high interest, there is little he can do as it is the only viable option for him. The wage workers do not require much capital. Those engaged in on-farm activities for instance indicated that the by-day work requires little financial outlay; rather it is all about being in good physical condition. However, those with no cutlasses or mattock<sup>14</sup> to work indicated that they rent these from local suppliers at a fee of 1 cedi per day.

Similar to the producers, many of the interviewees who operate businesses secured the initial capital from family or through their social networks. Mothers and brothers in particular were helpful in providing the needed financial assistance. GH\_025, an 18-year-old school dropout, reported that her mother provided her with money to start her *kenkey* and fish-selling business. Similarly, GH\_023, who runs a cashew trading business with his brother, said that all the financial investment in the business is from his brother, but he manages the day-to-day activities at the shop. From his perspective, it was easy for them to start the cashew trading business as his brother had made all the necessary arrangements and had all the resources in place. GH\_033 said that a close friend of his mother bought him a motor tricycle with which he could work. He gives all the daily income he makes to the woman, and she then pays him a daily wage.

In other cases, two of the business operators (one male and a female) started their current activities from the savings they had accumulated from other activities. GH\_003, who sells porridge, started the business with savings from her previous work as an assistant at a local chop bar. Likewise GH\_002, who trades in cashew, started the venture from the savings he made from farming. He said he then re-invested part of his profit from the cashew business into vegetable farming, and now mutually reinforces both his activities with income from the other activity.

### 5.2.2 Land

The main pathway through which the majority (13/19) of the producers – both male and female – accessed land to begin their commercial farming was via family or social networks. Mothers, fathers, and other extended



family members often lent out a piece of land on which the interviewees could farm. GH\_024, a 33-year-old female cashew and food crop producer, described how she acquired the land on which she has been farming since the age of 19:

I asked my mother to give me land to start my own farm so that I could use the money to buy my things. My mother agreed and gave me two acres of land. I grow yam and vegetables such as carrot, onion, tomatoes, and green pepper.

GH\_004, a male tomato producer said:

After assisting my brother in his tomato farm for a while, he gave me an acre of land to start my own tomato farm.

The remaining six producers rented land for farming. The rent price for land in the study communities varied greatly, depending on the location and the number of years the landlord is willing to part with their land. Land located closer to the community or near a water source is more expensive to rent than land that is further away. The interviewees reported that it cost around 300–400 cedis (~US\$60–80) to rent an acre of land for a 6-12 month period. For example, GH\_030, a 30-year-old woman indicated that she rents two acres of land from a native of the community at a cost of 400 cedis per year. She grows cocoa and food crops such as cassava, plantain, and yam. She also has an agreement with another individual who provided her with five acres of land on which she grows cashew. Their informal agreement is to share the cashew harvest equally.

Those who accessed land via family relations had relatively larger farms compared to those who rented. Two of the producers (a male and a female) indicated that in addition to the land that they had accessed from their family relations, they also each rent an acre of land. GH\_024, the female producer quoted above who was given two acres of land by her mother on which she grows food crops and vegetables for household consumption, additionally rents land. She and her husband have entered into a contractual agreement with a landowner who has provided them with five acres of land, for a fee of 500 cedis per year on which they grow cashew and food crops. The agreement is that they will harvest the cashew for four years, after which the cashew farm will be for the landowner permanently, while the food crops will be for her and her husband in perpetuity. They were in the second year of the agreement at the time of the interview. GH\_024 thinks that this kind of arrangement is common for many young people who have difficulties accessing land for commercial agriculture: 'Land is difficult to get so that is

what most people do to get land for farming'.

### 5.2.3 Inputs and stock

Agricultural inputs such as seedlings, cutlasses, hoes, fertilisers, and chemicals are mostly purchased from local agro-dealers. Interviewees indicated that much of the farm work in general is done by hired by-day workers who are readily available at the beginning of the farming season. By-day workers are particularly important for commercial farmers in the area, especially at the initial stages of preparing the land for cultivation and also during harvesting. GH\_020, a 32 year old, who produces food crops put it this way:

Farm work is not easy. It requires a lot of physical strength so I employ the services of by-day workers to assist with the weeding, planting, and harvesting.

GH\_017, who runs a small *gari*-processing operation, indicated that she initially obtained all her cassava from her own farm. However, as her business expanded, she needed to buy additional cassava from other farmers. She employs eight to ten people in the factory and has an additional five to eight people who work on her cassava farm.

### 5.2.4 The critical role of family and social networks

The role of social networks in the lives of the interviewees goes well beyond provision of land and initial capital. For those whose activities did not require land or financial capital to start, social networks are also critically important. Two of the off-farm wage workers emphasised how they secured their current work through their networks. GH\_015, who works at a local *gari*-processing factory, said that on the advice of some of her friends who were employed at the factory, she followed them to the site to observe and learn. This provided the opportunity for her friends to introduce her to the factory owner, who employed her straight away. GH\_018 also describes how her childhood friend, who works at a restaurant in Tuobodom, introduced her to the owner of a chop bar, and in so doing was instrumental in her securing a job.

Similarly, all the on-farm wage workers mentioned receiving assistance from peers and family members who linked them to commercial farmers in Tuobodom. GH\_006, for example, was able to start work just a few days after arriving in Tuobodom, thanks to his friends who linked him to farmers in the area. In some cases, networks of friends and family members also assisted the male on-farm wage workers with information about jobs, accommodation, and some financial assistance to

enable them to settle upon arrival. GH\_001, who works as an on-farm wage worker, recounted:

I did not know anyone when I decided to come for the first time. But I knew that there were some members of my community who were working here. When I first arrived, I met a man who introduced me to one woman from my hometown. The woman assisted me to get accommodation and also to settle.

Some of the male business operators also mentioned various ways that their social networks have been important by linking them to potential employers and also giving them the funds to invest in their activities. For example, GH\_002, who was disappointed with his SHS results, mentioned that he secured work (cashew trading) through the assistance of his parents and a senior brother who linked him to a local cashew trader. This trader subsequently employed GH\_002 as his assistant.

### 5.3 Constraints

The interviewees identified a number of constraints affecting their activities. These are related to the different modes of engagement. For the producers, unreliable rainfall, the physical demands of farming, pests and diseases, lack of funds, or non-availability of inputs (improved seedlings, chemicals for spraying or controlling pests, and labour) were identified as key constraints. In addition, fluctuations in the market prices of agricultural produce, coupled with low demand, can badly affect producers. The issue of fluctuations in market prices for food crops and vegetables in particular appears to be a major concern for all the interviewee producers:

Last Christmas the market was not good at all. One box [carton] of tomato on a good day that you can sell for like between 400–600 cedis, we sold it at just 20 cedis last Christmas. But as you know, the cost of cultivation is huge. Harvesting alone is huge because you need by-day workers to help you. Many of the farmers decided to leave their tomatoes to rot. If you will want to bring it to the market, you will run at a loss. (GH\_005)

While many remain hopeful for the future, in some cases these challenges have hampered the ability of the young producers to recover the investment made in commercial farming and build a resource base: 'I am yet to recover even half of my 7,000 cedis worth of investment that I made in my tomato farm' (GH\_004).

For the business operators, whether working as a

cashew trader, in the transport sector, or operating a *gari* or *pito* enterprise, the main constraint encountered relates to lack of demand especially when the farming season is over. For example, GH\_023, who works as a cashew trader, indicated that the season runs for about six months, after which he either finds something else to do, or struggles through until the next cashew season. GH\_010, who operates a motor tricycle, said his business is also heavily dependent on the farming season:

When the farming season is over, business becomes slow but now it is good because people have started harvesting cashew. Others are also growing their tomatoes.

For GH\_017, who operates a *gari*-processing factory, the key constraint relates to her inability to obtain the quantity of raw material (cassava) that is required daily. Issues of uncertainty, of not getting work every day due to a lack of demand, or a growing influx of by-day workers into the community, occasional physical injuries, and tiredness are the main constraints reported by the male on-farm wage workers: 'The by-day work is difficult and sometimes I get injuries. I also return home tired but receive only 20 cedis a day' (GH\_008).

Others indicated low payment or failure of some farmers to pay the agreed daily wage as a key constraint or challenge: 'Some of the farmers refuse to pay us when they feel that we have not worked to their satisfaction' (GH\_013).

The four off-farm wage workers also complained of low wages, tiredness, and the difficult nature of work. From their perspective, they work for long hours every day but had little to show for it in terms of reward (wages).

# 6. LIVELIHOOD BUILDING IN A CONTEXT OF AGRICULTURAL COMMERCIALISATION

## 6.1 Learning to work

Many of the interviewees reported that while in school they had engaged in either paid or unpaid domestic and/or farm work. Among these, the majority of males and females alike mentioned that they helped their parents with farming. Indeed, all of the male migrants suggested that working on their parents' farm was a normal experience for young people in northern Ghana. For instance, GH\_002, a 24-year-old male, mentioned that he combined helping on his parents' farm and working on other people's farms while in JHS, and this helped him learn to work, even as a young man. In addition to gaining the skill of farming, the money he earned helped pay his educational expenses. Similarly, GH\_017, a 23-year-old female who is currently engaged in *gari*-processing with her mother, saw no problem in helping her parents with farm work while in school, and went further to suggest that it was a benefit to her, saying 'I rather gained experience in farm work'.

Some interviewees who migrated from the north of Ghana mentioned that in order to help pay school expenses, they would travel to Brong Ahafo to engage in by-day labour or to work on people's farms or in chop bars (local restaurants) during school vacations. One male interviewee, who currently grows tomatoes in Tuobodom, said that as a student he would assist a man with his sound system during festive occasions such as weddings and funerals. Although he was not paid, he appreciated the excitement that came with this work. Overall, the interviewees' engagement in both paid and non-paid work while in school (or simply while growing up) highlights that the transition from school to work is in many cases neither linear nor straightforward. Indeed, many young people in Ghana combine school and work, while others drop out of school to engage in work and later continue their schooling. This strategy of engaging in work while in school may be beneficial in several ways, not least in affording young people the opportunity to develop practical skills and to also earn income to help support other household members and to defray the cost of their own education. However, it also has the potential to reduce the amount of time available for studying and may explain the poor academic performance of many of the interviewees.

## 6.2 Early steps

A theme that ran throughout the interviews was of financial difficulties and/or poor results putting an early end to formal education. Many of the interviewees expressed disappointment in their inability to continue in education. They reported that they would have wished to continue with their education or find employment in the formal sector after their initial schooling. For example, GH\_010, a 27-year-old male who works with a motor tricycle, indicated that his dream was to enrol at teacher training college after passing his SHS examination. He made an application to college but was not admitted. He attributed this to his lack of social connections and the fact that competition for admission was tough.

He was disappointed with his situation at the time but decided to look for a job. He applied for a position with a microfinance institution but was not successful. He discussed the next steps with his father who suggested the idea of the transportation business. His father invested 6,200 cedis (~US\$1,286) to get him a new motor tricycle with which he now works. GH\_016 also described how the need to care for her baby and financial constraints prevented her from completing her apprenticeship training to become a seamstress. This forced her to go into *pito* brewing, which was a family business. GH\_014, a 21-year-old on-farm wage worker, said: 'I dropped out from school at the primary level. After that I decided to travel here to look for work.'

In contrast, GH\_004's engagement in tomato production was not borne out of disappointment in school, but rather out of personal choice:

After completing SHS, I applied for employment to work with Wenchi Rural Bank and even got the opportunity to attend an interview. I was not hearing from the management of the bank so I decided to find something to do. So I started to assist my brother who was cultivating tomatoes at the time. After a while my brother gave me an acre of land to start my own tomato farm. After six months, the bank responded and gave me an offer of employment to work as credit officer but they wanted to send me to a village which I did not like. I was already making good money from the tomato cultivation and therefore decided not to accept the bank's offer of employment.

GH\_003, a 30-year-old female who sells porridge and does hairdressing, was sent by her parents to assist on her step-sibling's cocoa farm in Asangrakwa in Western Region at age six. She subsequently returned home where she learnt the skill of porridge preparation from her mother, who herself also prepares and sells porridge. Apart from this, she twice worked in local chop bars, in Kumasi in the Ashanti Region, and Berekum in Brong Ahafo. She says that working in these different ventures provided her with experience and practical skills of managing small-scale ventures. She used some of her savings from the chop bar work to undertake training as a hairdresser.

The interviewees' early steps of livelihood building were characterised by hard work, flexibility, and persistence. But in a number of cases, important gains have been made. Three of the interviewees who are producers could boast of being able to take good care of their children's education with proceeds from their commercial farming. GH\_020, a 32 year old, indicated that she is proud of her achievements in the sense that through her hard work she has been able to assist her husband to provide the school needs of their children: 'My first born has completed SHS and we want to support him to go to university this year' (GH\_020).

In other cases, three were proud of the savings that they had accumulated from their commercial farm work. Two others indicated that they had managed to put up their own building in which to live. For example, GH\_031, a 31-year-old female producer who used to cultivate tomato but is now involved in cocoa production, said:

My husband and I have managed to put up our own building with proceeds from cocoa farming.

We are also hoping to complete a seven-bedroom apartment so that we can use it to rent and make money.

There was one female producer (GH\_030) who, through farm work, managed to accumulate some savings, which she used to buy a sewing machine and also to undergo training as an apprentice seamstress.

Six of the business operators, including both males and females, pointed to their ability to accumulate savings from their business activities, which in turn enabled them to invest in other ventures. GH\_010, a 25-year-old male who has been using a motor tricycle for his work, indicated that he was able to recover the cost of the motor tricycle (6,200 cedis) in the first year. GH\_033 who does the same business said: 'Through the motor tricycle work, I have started cashew farming on a parcel of land which was given to me by my grandmother.'

The majority of the on-farm wage workers, particularly the males who had completed JHS and SHS, indicated that the proceeds from their engagement in by-day work is what they used to finance their education. In addition, the by-day work has afforded them the opportunity to send remittances home to meet household consumption needs and the school-related expenses of younger siblings. GH\_001, for example, mentioned that while he is not happy about his by-day work because of its difficult and demeaning nature, it has enabled him to finance his senior high school education. He said:

I am able to send monies to my families to help cover the school-related expenses of my younger siblings who are in school. They also use some of the money to buy food and medicine.

## 7. IMAGINED FUTURES

Many of the interviewees imagined their immediate futures in terms of acquiring a plot and building a house, marrying, and educating their children.

Others emphasised the economic dimensions of their immediate futures. GH\_035, a 35-year-old male migrant who had settled in Tuobodom and who engaged in commercial tomato farming, wants to buy cows and goats in the north and transport these to Accra for onward sale. GH\_004, on the other hand, plans to become a professional driver in the immediate future, although he was quick to recognise the need to firstly secure a driving licence. GH\_022, a 25-year-old female who combines selling agricultural produce with farming, indicated that her immediate plan was to expand her business. Likewise, GH\_034 hopes to start a spare parts business.

Two interviewees who completed SHS and are male business operators indicated the need to gather financial resources and further their education to the tertiary level. GH\_012 plans to further his education by entering either university or teacher training college. He is confident that his SHS results are good enough to secure admission. The other hopes to read economics at university. Two of the on-farm wage workers, both males, also wanted to further their education. They were both SHS graduates who migrated to Tuobodom to make money and further their education up to tertiary level. GHC\_001, another respondent, however, indicated that he needed first to re-sit some subjects that he did not pass for his SHS examination.

Four of the interviewees who are on-farm wage workers regarded their current work as temporary. Desires for better job prospects and financial security were expressed by this group. They plan to move up the occupational ladder: for example, GH\_014 hopes to abandon the by-day work and become a mechanic, and recognised the need to first attach himself to a mechanic shop as an apprentice to undergo training. In the same vein, GH\_026, a 30-year-old cashew nut picker, plans to go into business. While she is not certain of the kind of business she wants to do, she suggested that she had already secured a small shop space and was thinking about what she could do with it to earn more money.

All the four off-farm wage workers regarded their current work as temporary or as a means to realise their future

dreams. They all emphasised the economic dimensions of their immediate futures, for example, by saving more in order to establish a chop bar. They were of the view that being a chop bar owner would bring greater financial reward than their current work. Interestingly, this was the case for the two female interviewees (GH\_019, GH\_029) who work at a local chop bar and who indicated that they wanted to establish their own chop bars. When asked why, they responded:

I want to establish my own chop bar business because I have the experience. There is a market and people patronise the food. (GH\_019)

I want to save money and operate a chop bar myself. It is a good business. (GH\_029)

Thus, for these two female interviewees, their dream of establishing a chop bar in the immediate future seems to have been borne out of prior exposure and experience of working in this kind of business, as well as the perceived financial rewards.

The other two off-farm wage workers want to return home and establish their own businesses. GH\_018 had a clear plan to be a seamstress and had even purchased a sewing machine. All that was left for her is to attach herself to a mistress as an apprentice to undergo training. GH\_015 plans to go back home to establish a business, but was not clear in her own mind the kind of business she would want to establish.

For the young people who participated in the study, the more distant future is quite uncertain, and attempts to probe around more distant plans yielded responses that were very similar to those discussed above – house building, educating children, establishment of new businesses, etc.

Overwhelmingly, the interviewees saw the key constraint to the realisation of their plans to be their lack of financial resources (money), although issues such as illness and death were also cited. Nevertheless, most remain positive, and stressed the importance of hard work, determination, and focus in life. Their confidence and optimism is rooted in their belief that God is on their side. As one of the female producers put it: 'Yes, everything is in the hands of God' (GH\_020).



## 8. DISCUSSIONS, CONCLUSION, AND POLICY IMPLICATIONS

This study started with the recognition that policy and academic research have given little attention to the steps that rural young people will need to take to begin to build their livelihoods. For the small group of rural young people participating in the present study, financial hardship and the disappointments around education have been common precursors to entering the rural economy. Most of these young people entered the rural economy either because their school experience left them with no other choice, or because they want to accumulate savings in order to return to school. Prior exposure and experience through engagement in family farm work, unpaid domestic work, or petty trading while growing up are significant sources of the practical skills that they draw on initially to engage in the highly commercialised rural economy. Apart from these skills and on the job experience, little evidence was found that rural young people were accumulating new skills or specialised knowledge that could further expand their potential work trajectories.

The research provides evidence that some rural youth engage in multiple activities across the four different modes of engagement. In this sense, commercialisation hotspots offer options for young people, and their engagement in multiple activities reflects a high degree of cross-activity investment and subsidisation. The study found no evidence to support the proposition that young people were being constrained from getting involved in agricultural production because they could not access land.

Indeed, being in a commercialisation hotspot allowed these interviewees to engage in a range of small-scale income-generating activities and thereby to establish themselves as independent economic actors in their transition to adulthood. However, a clear gender division of work and outcomes is evident. While the males are more likely to engage in higher return activities (e.g. cashew trading and motor tricycle), females are confined to relatively lower returns activities like chop bar operation. For example, whereas the male motor tricycle operators reported earning more than 100 cedi a day, the females who work in chop bars earned 7 cedi daily. In terms of production, males cultivate a wider range of crops than females.

Despite the fact that many of the activities engaged in by young people have low barriers to entry, almost all the youth still required some form of assistance or support to get started. Family and broader social relations have been key in enabling them to overcome these barriers. Indeed, in many cases, resources in the form of land, capital, and inputs were secured directly from family and friends, and in the case of land, the rental market. While the research literature suggests that young people have difficulty accessing land to farm, linked to population pressure or commodification (Amanor 2010; Bezu and Holden 2014), we saw no evidence to support this view. Indeed, none of the interviewees suggested that access to land was a problem. Social relations, the rental market and informal contractual arrangements were all used to gain access to land in this commercialisation hotspot.

For migrants, social networks are important, not only in accessing capital or resources to establish economic activities, but also in channelling information in relation to job prospects, and settling into the new environment. While these young migrants see commercialisation hotspots such as the area around Techiman as providing significant income-generation opportunities, they say that they do not intend to settle permanently. Indeed, seasonal migration, i.e. alternating between commercialisation hotspots and home locations, is common among these young migrants, as they seek to maximise their own earnings and provide assistance or support to parents and farming activities at home.

Across the four different modes of engagement, most of the economic activities that young people are involved in have relatively low barriers to entry. These activities are, by-and-large, characterised by low levels of technology, low levels of investment, and low levels of skill. There is little demand for creativity, innovation, risk-taking, or technology, and levels of investment are generally very low. In addition, almost all the activities across the four modes of engagement have relatively low yields and inconsistent returns – to the extent that recovering the investment made in the activities often proves difficult. The small-scale nature of the activities, and the concerns around low demand or inconsistent market connections for farm produce and or services,

put downward pressure on returns. The livelihoods of young migrants in particular are characterised by interlocking difficulties including uncertainty about work, low wages, and lack of payment for services rendered, which may perpetuate or reinforce their feeling of powerlessness and/or subjugation.

It is true that a few of the interviewees were able to engage with higher return activities (e.g. cashew production, cashew trading, and motor tricycle business) where more permanent access to land is required – but the higher barriers to entry exclude relatively less well-off or less well-connected young people from getting involved. Indeed, those engaged in these activities had completed either JHS or SHS, or had relatively well-off parents who were themselves engaged in cashew and food crop production with an average farm size of twenty acres. They had networks that could provide the necessary financial support to help them get established, or they had used part of their earnings from tomato production to establish their current activities. GH\_010, for example, received 6,200 cedi from his father to purchase a brand new motor tricycle, with which he started to work after successfully completing SHS. GH\_034 and GH\_027 also started their tricycle or cashew trading business respectively by combining savings from tomato farming with financial support from parents.

Despite the challenges characterising their activities, there is evidence of some asset accumulation by young people in the form of residential plots, housing and other buildings, farm land, motorcycles, and motor tricycles. Interviewees proudly reported investing in their children's education as well as their own development (e.g. undergoing training to become a hairdresser or mechanic). Accumulation of these assets reflects the combination of a relatively dynamic rural economy, enabling social relations, and hard work. Most of the interviewees imagined their futures largely in economic terms, starting new ventures, accumulating assets, etc., but investment in their own and their children's education was also an important theme.

What is worrying about the situation of these rural young people is that their assets or gains, and the economic activities that generated them, remain vulnerable to hazards and could be quickly lost. These hazards can be categorised into personal, health-related hazards on the one hand, and business-related hazards on the other. The interviewees told of health-related hazards including accidents, theft, on the job injuries, sickness, and family tragedy. The business-related hazards reported included biophysical conditions (prolonged drought and unreliable rainfall), low demand for produce

or services, bad luck, confiscation of motor tricycles by police due to failure to produce a licence, occasional non-payment of daily wage by employers, the employer closing down, and loss of savings due to MFI collapse and business failure. Whether doing on-farm or off-farm wage work, as a producer or in business operations, hazards such as these are part of daily life, and could necessitate the liquidation of hard-won assets.

Overall, the process of livelihood building in these environments is all about having and maintaining good social relations (and in a number of cases, marital relations) in addition to working hard and being able to adapt to or navigate the changing dynamics of the rural economy and/or the onset of hazards. The youth studied demonstrated that generally they could navigate the many stops and starts, the small wins, and the setbacks, by not giving up and drawing on their networks to either start a new venture or restart the same venture. Their resilience in the face of hazards was evident. As long as they can stay healthy and nimble, Techiman's commercialised rural economy may continue to provide a diversity of livelihood and asset accumulation opportunities.

It is not known whether the barriers to entry, gains and hazards associated with the different mode of engagement, and activities of the young people studied are in line with what is experienced by other young people in other commercialised rural locations. However, if they are, then the findings provide important insights for policy. There is, for example, a clear opportunity to use policy and programmes to help protect young people's accumulated gains from hazards in the rural environment. In the first instance, this should include informing and motivating young people so that they take full advantage of existing social protection programmes. In Ghana, an obvious example would be the National Health Insurance scheme. There may also be opportunities to use programmes to make it less likely that key assets would need to be liquidated in order to meet unexpected or emergency expenses.

In addition, while important gains have been made in relation to school enrolment, there is now a need to address issues around quality, completion, and outcomes. Disappointment with their education experience was perhaps the most important link binding the interviewees together. A fundamental change in the livelihoods of rural young people will not be possible until and unless this situation is addressed.

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# ENDNOTES

1. Centre for Trust, Peace and Social Relations, Coventry University, UK.
2. We define the term 'agricultural commercialisation' as 'occurring when agricultural enterprises and/or the agricultural sector as a whole rely increasingly on the market for the sale of produce and for the acquisition of production inputs, including labour' (Poulton 2017: 30). In short, this term refers to the 'process of increased market production' (Hinderink and Sterkenburg 1987: 1).
3. Agricultural Policy Research for Africa (APRA) is a DFID-funded, five-year research programme that examines various types of commercialisation and the effects this has on different groups of people over time. The programme assesses impacts and outcomes on rural poverty, empowerment of women and girls, and food and nutrition security in sub-Saharan Africa. The APRA Youth Policy Study was conducted in Ghana (Yeboah, 2018), Tanzania (John forthcoming, 2019), and Zimbabwe (Chigumira forthcoming, 2019).
4. <https://provalisresearch.com/products/qualitative-data-analysis-software/>.
5. The harmattan is a very dry, dusty easterly or north-easterly wind on the West African coast, occurring mainly from December to February.
6. The areas of improvement reported by the study include increased cash income, improved housing, better access to quality food, health care, safe drinking water, improved sanitation, and investment in the education of children (Evans et al. 2014).
7. According to Aidoo (1995), customary sharecropping arrangements in Ghana are based on two main forms: *abunu* (50:50 basis) and *abusa* (1:2 basis). The object of sharing between the landowner and the tenant farmer under the *abusa* or *abunu* system could be in respect of the farm itself or the produce (Da Rocha and Lodoh 1999). Where the sharing related to the farm itself, the farm was physically divided into two when the agreed crops mature. Cash crops such as cocoa with a longer life span (forty to over sixty years) meant that the tenant retained a portion of land that could last for more than a generation and this made it possible for many young people to become landowners.
8. '*Unpaid family worker* generally refers to a person who works without pay in a market-oriented *family* establishment or in an economic unit managed by a member of the *family* or relative' (Akinyemi, Kupoluyi and Akinyemi 2016: 1). However those involved may be fed, housed, and possibly even go to school. Their situation may also be temporary while waiting for paid work.
9. Table 2 provides some basic information on each of the interviewees. More detailed work histories are given in Appendix 1.
10. By-day labour is associated with young people who undertake farm work on a daily basis (mainly weeding and spraying of fertilisers) for commercial farmers at a negotiated fee.
11. *Gari* is a food made from cassava.
12. *Kenkey* is a food made from fermented maize flour.
13. *Pito* is a type of beer made from fermented millet or sorghum.
14. A mattock is a versatile hand tool, used for digging and chopping, similar to the pickaxe.

# APPENDIX 1

## GHANA – WORK HISTORIES

### **CASE: GH\_001**

#### **Past activity**

While in JHS and SHS, he always migrated to Tuobodom during vacations to engage in by-day work.

#### **Current activity**

He engages in seasonal migration from his home town to Tuobodom to work as an on-farm labourer when the farming season begins.

He has continued to engage in by-day work after the disappointment with his SHS results. He wakes up early in the morning and goes straight to the main lorry station where he meets his friends who are also by-day workers, waiting to see if farmers will come and ask for their services. He says that the by-day work involves clearing large tracts of land, making moulds, and harvesting food crops and vegetables for farmers.

### **CASE: GH\_002**

#### **Past activity**

While he was in JHS, he occasionally accompanied his parents to the family farm and worked as a labourer (on-farm wage worker) for farmers in the village as a means to earn income to cater for his own needs.

#### **Current activity**

His job involves buying cashew nuts from farmers. What he does basically is that he supplies sacks/bags to farmers to gather cashews at the farm site, after which they call him to go with a motorbike to bring the cashew to the shop to determine the price. A kilo of cashew is currently 7 cedi. They buy the cashews on behalf of Ras Kuma, an Indian company: 'We are basically middlemen for Ras Kuma'.

He managed to acquire one acre of land from a woman who is a family friend and lives in a nearby community called Tanobuasi. He rents the land when the tomato season starts and pays 400 cedi for a year but the farming season for tomato and green pepper is only for three months, twice a year.

### **CASE: GH\_003**

#### **Past activity**

She was sent to stay with her uncle in Kumasi when she was six years old. The main purpose was to assist with domestic work so that in return her uncle could take care of her schooling and other needs.

She returned to her parents in Bawku when she was eleven years old and stayed with them for a year, after which one of her step-siblings also came for her to assist him in his cocoa farm in a town called Asankragwaa in the Western Region of Ghana.

After two years, an agreement was made for her to be sent to a town called Berekum in Brong Ahafo where she gained employment in a local restaurant (chop bar).

At this point she was wondering what to do next. She decided on her own accord to travel to Kumasi where she worked with another woman in a local restaurant (chop bar). She worked for two years and made some savings.

### **Current activity**

She is engaged in the selling of porridge (Hausa Kokoo).

She is also involved in a hairdressing business but has no permanent shop. What she does is to move from one house to another whenever her services are required.

### **CASE: GH\_004**

#### **Past activity**

He started to assist his brother who was cultivating tomatoes at the time.

After a while, his brother gave him an acre of land so that he could start his own tomato farm.

Through advice from one man in his community, he decided to purchase a sound system which people could hire for weddings and funerals.

After two years, Desmond decided to follow one of his SHS mates to Obuasi in the Ashanti Region. Their mission was to find employment in the Obuasi mines but they ended up doing 'galamsey' or small-scale mining. He left the sound system in the care of two young men who were his apprentices. Working in the small-scale mining sector in Obuasi was good because of the money he was making.

#### **Current activity**

For the past one and a half years, Desmond has been engaged in commercial tomato farming. Although Desmond is not happy with his current situation, he is confident that he can get back on track and make gains from his tomato and cashew farming this year.

He uses the motor tricycle to assist in his farm work. He also uses the motor tricycle to carry agricultural produce from the farm gate to the market for farmers and traders at a negotiated fee.

### **CASE: GH\_005**

#### **Past activity**

While in school he always assisted one man, a sound engineer, who plays music for people during festive occasions including weddings, funerals, and outdoor events for a negotiated fee. He mentioned that he was not paid but cherished the excitement that came with this work.

#### **Current activity**

Since 2001, he has been engaged in the cultivation of tomato and maize on an eight-acre plot of land which was given to him by his father. He employs by-day workers who assist him to prepare the land for cultivation and during harvest.

Through the earnings from farm work, Amankwah has acquired his own sound system which he uses to entertain people during outdoor events, funerals, and religious activities. He charges 250 cedis per day. He has three apprentices who are learning under him.

### **CASE: GH\_006**

#### **Past activity**

He followed his parents to work on the family farm right after dropping out of school.

When he was fifteen years old, he discussed with his parents to allow him to travel to Tuobodom to find work, to which the parents agreed. He says that he knew of some friends from the same village who had migrated to Tuobodom. He received support from his friends who helped him to settle when he first arrived. His friends also assisted him to start by-day work a few days after arriving.

### **Current activity**

He managed to save some money after five years of working as a by-day worker. He decided to start his own farming with his savings. He hires an acre of land for 300 cedis per year from one farmer (woman) he used to work for. He now grows vegetables: mainly green pepper, tomato, and garden eggs.

His main challenge relates to money to buy chemicals to spray his farm to control pests. To overcome such financial constraints, he says that he is compelled to sometimes undertake by-day work to raise money which he uses to buy farm inputs.

He has started another farm back home in the north where he grows groundnut, maize, and millet and has been shifting between Tuobodom and Kungu Lawra to manage both farms.

### **CASE: GH\_007**

#### **Past activity**

While growing up, he always accompanied his parents to the family farm and developed the skill of farm work.

He accompanied his parents to the farm until 2006 when he moved to Adutwie to engage in by-day work.

#### **Current activity**

Just like his peers who are also involved in by-day work, he wakes up early in the morning and heads straight to the main station where he meets his friends in the hope that farmers in the community will come and ask for his services.

### **CASE: GH\_008**

#### **Past activity**

He says that from age seven he started going to farm with his parents. At that age, he only carried light agricultural produce from the farm for consumption.

He started learning and developed the skill of farm work when he was sixteen years old.

#### **Current activity**

The only work Alhassan has known all his life and now does is farm work. He first moved to Tuobodom in 2001. Alhassan says that he engages in seasonal migration. He comes to Tuobodom to labour to make money during the dry season in the north.

He goes back to the north when farmers in Tuobodom have harvested their farm produce, during which time there is little or no work for by-day workers. His main motivation for moving to engage in by-day work is that he needs money to cater for his children's education and other external family members' needs.

Alhassan has his own commercial farm back in his village up north. He cultivates yam, groundnut, millet, and maize. The land he farms on is the only asset his late father left him and his siblings. He returns to his home town to work in his farm when the farming season is over in Tuobodom.

### **CASE: GH\_009**

#### **Past activity**

He engaged in seasonal migration to Tuobodom when he was in school but decided to settle when he completed SHS.

He worked as a by-day labourer for two years after which time he decided to further his education.

After successfully completing the National Vocational Training Institute (NVTI) programme, he rented a piece of land and started a vegetable farm along with a retail provision shop.

For this reason, the only work option for him after his return was to start by-day work.

The woman employed Dominic in her shop where she sells various beverages and alcoholic drinks. Dominic worked as the second assistant manager in the shop for two years.

After successful training for six months, he was posted to the Opportunity International Bank to work as security personnel. Dominic decided to quit the job after six months for no reason or offence.

### **Current activity**

He returned to Tuobodom and since then has been working as a by-day worker.

Dominic mentioned that he sometimes goes to his village to assist his parents with farm work when the farming season begins in the north.

## **CASE: GH\_010**

### **Past activity**

[None mentioned]

### **Current activity**

He discussed the next steps with his father who suggested the idea of a transportation business. His father invested 6,200 cedis to get him a brand new motor tricycle which he could work with. His work schedule involves using the motor tricycle to carry agricultural products from the farm site to the market for farmers and traders who buy foodstuffs from farmers. He has been doing the transport business for three years now and says he was able to recover the cost (6,200 cedis) of the motor tricycle in the first year.

## **CASE: GH\_011**

### **Past activity**

He started tomato farming at age fifteen when he was in primary school year 6.

He engaged in by-day work to raise the needed money to buy his farm inputs, and to hire and pay by-day workers who assist with his farm.

### **Current activity**

He decided to focus his attention on his tomato farm, with the aim of expanding it. He requested a parcel of land from his parents who gave him two acres of land.

Apart from farm work, he stated that he has just started to work as a community watch dog in the community. He secured the work through the Youth Employment Agency in the district.

## **CASE: GH\_012**

### **Past activity**

Shortly after dropping out of school, he decided to travel to Nigeria without the knowledge of his parents.

He was employed by a woman to assist with the preparation and selling of doughnuts.

### **Current activity**

He is now involved in vegetable trading. He links local vegetable growers in his community to potential buyers from Accra and Kumasi. He began this business by first attaching himself to a local middleman who buys vegetables from farmers in the community, and then sells to traders/customers from Accra and Kumasi. He says that he learnt the skill of negotiation and bargaining from the man in relation to this trade. Daniel worked with the man for one year and was paid 50 cedis as commission every day.

He said a local buyer introduced him to another woman who does the same business on a large scale for him to work with her.

He has managed to invest a little amount of savings in farming. He now grows tomato on a parcel of land which he says is the only asset his deceased parents left for him and his siblings. He employs the services of by-day workers, whenever needed, to assist with weeding, planting, and harvesting.

### **CASE: GH\_013**

#### **Past activity**

He accompanied his parents to the family farm during weekends while in junior and senior high school. This provided space for his father to train him on how to undertake farm work.

During long vacations, however, he travelled all the time to Tuobodom with the aim of working and generating some money to support his educational expenses. This venture was extremely important because he couldn't have completed JHS and SHS without it.

#### **Current activity**

He engages in seasonal migration to Tuobodom to work as a by-day worker in people's farms.

### **CASE: GH\_014**

#### **Past activity**

He occasionally accompanied his parents to the family farm while in their village. This provided the means for him to learn the skill of farm work.

#### **Current activity**

He is a seasonal migrant who works as a by-day worker. He first migrated to Tuobodom in 2014 with his father with the motive to work and attend school. By 2015, with little skills and being a dropout from school, the only work option for him was by-day work. He mentioned that by-day work requires not much capital to start. He wakes up early in the morning at about 6am and quickly heads to the lorry station to meet his friends.

### **CASE: GH\_015**

#### **Past activity**

She mentioned that her parents sent her to go and stay with a woman they knew when she was six years old. The woman was living in Lawra and came to ask for her from her parents so that she could assist with domestic work and with a local restaurant (chop bar) that the woman was running. In turn, the woman pledged to take care of her education and other socioeconomic needs. The woman promised to support her in that endeavour although Alima continued to assist the woman with domestic chores and the chop bar business.

She worked at another local restaurant (chop bar) in the community. Her main duties at the chop bar were fetching water, washing dishes, helping with food preparation, and serving customers.

#### **Current activity**

For the past three years, she has been involved in seasonal migration to Tuobodom with the aim of engaging in by-day work and make money to invest in establishing her seamstress venture. She works in a *gari*-processing factory which is situated at the heart of the community.

### **CASE: GH\_016**

#### **Past activity**

She disclosed that she first migrated to Accra where she stayed with her auntie who was supposed to support her education, but unfortunately she ended up selling yam for her auntie.



Unable to bear the trauma, she stopped schooling and came back to Tuobodom to start the *pito* business.

After leaving school, she tried her hand at the family business for some years. She could not estimate how many. However, this time, she helped her mother until she had become proficient again.

She worked as a babysitter.

#### **Current activity**

Currently, she runs a joint *pito* business with her mother. At the time of the interview, Beatrice's mother had travelled and left the business in her care. According to her, the business is now in her hands, but she uses the proceeds for family sustenance.

#### **CASE: GH\_017**

#### **Past activity**

She stayed with her parents during school days and helped them with the farming activities.

After completing SHS, she considered farming first on a small parcel of land and later on, on a comparatively larger parcel.

#### **Current activity**

She herself is a farmer producing maize and other staple crops and vegetables, mainly, tomato but she does not own a piece of land. She rents land and uses it for two years before either renewing the tenancy agreement or renting other land, depending on the fertility of that land.

Since she learnt Gari processing from her mother, she started her own Gari-processing business using the cassava she produced. Now, she focuses her attention on the Gari-processing business.

#### **CASE: GH\_018**

#### **Past activity**

While in school she started following her parents to farm, sometimes even on weekdays, which prevented her from getting a better education. During bumper harvests, her main activities were on-farm and off-farm agribusiness.

She migrated to Tuobodom with her friends to work during vacations as chop bar attendants and returned whenever school reopened.

She started producing maize and groundnut, the very crops her parents cultivate. However, she was doing this independently before getting married.

She did independent farming for more than five years and later got married.

She migrated with her husband to Tuobodom to work there as a chop bar attendant.

#### **Current activity**

She works as a chop bar attendant. A friend spoke to a chop bar owner about the possibility of her being employed.

#### **CASE: GH\_019**

#### **Past activity**

Since she did not attend school, she was mainly engaged in helping her parents with their agribusiness while her cohort were in school learning.

She got married and continued the farming business with her husband.

She finally migrated with her husband to Tuobodom. Her migration seemed to have put an end to farming in her life. At Tuobodom, she first tried her hand at gathering and bagging cashew nuts for wages, but this was short-lived because of lack of stability in relation to going to work every day.

#### **Current activity**

According to her, it was initially very difficult to get even chop bar work but she was finally successful.

#### **CASE: GH\_020**

#### **Past activity**

When her parents were alive, she always followed them to the family farm and this allowed her to learn farming skills.

She started cultivating yam immediately after dropping out of school. Her main motivation for engaging in yam production was that there is a ready market for it in the area.

#### **Current activity**

The interviewee was identified at the market where she sells farm produce.

Through her savings from farm work, she has started trading and marketing agricultural produce including yam, cassava, plantain, vegetables, and fruit.

#### **CASE: GH\_021**

#### **Past activity**

She produced and sold pastries.

#### **Current activity**

She is a wage worker who gathers/harvest cashew nuts for farmers for a daily wage of 20 cedis.

#### **CASE: GH\_022**

#### **Past activity**

She undertook domestic chores as well as babysitting and running errands.

#### **Current activity**

Upon her return, she assisted her parents at the farm but later requested a parcel of land from them to start her own yam farm.

After two years, she had managed to make some savings and decided to invest in the selling of foodstuffs. She buys food from the Techiman market and sells these at the Tuobodom market.

She now combines farming with the selling of foodstuffs.

#### **CASE: GH\_023**

#### **Past activity**

They were informed that they were travelling to the Upper East Region of Ghana to find employment as labourers, only to find themselves in Nigeria. While in Nigeria, he and his friends worked as labourers on a commercial farm that belonged to a businessman.

#### **Current activity**

He has a shop which is situated at the heart of the community where he buys cashew nuts from farmers. He started to assist his brother with the cashew business and according to the respondent, all the financial investment in the cashew business has been provided by his brother, but he manages the day-to-day activities at the shop. He says that they buy cashew nuts in small quantities from farmers on a daily basis.

## CASE: GH\_024

### Past activity

Her mother moved to Kumasi with her with the aim of engaging in trading activities. They stayed in Kumasi for a year and returned to Tuobodom shortly after the death of her father. While in Kumasi, she was involved in selling pure water on the streets.

After the burial of her father, she always followed her mother to the farm to assist with farm work.

When she was nineteen years old, she asked her mother to give her a parcel of land so that she could start her own farm to cater for her own needs. Her mother agreed and gave her two acres of land, on which she started to grow food crops and vegetables.

### Current activity

They managed to secure a five-acre plot of land under contract to use the land for growing cashew and food crops at a negotiated fee of 500 cedis every year. The presence of the Techiman market enables her to sell the food crops to generate money for the family.

Since the beginning of last year, they have started trading in cashew nuts as agents.

## CASE: GH\_025

### Past activity

She indicated that her mother sent her to work with a woman who was operating a local restaurant (chop bar) in Techiman.

### Current activity

She discussed with her mother if she could get financial assistance to sell food. Her mother provided her with an initial capital to start selling *kenkey* and fish in the evenings.

Apart from her main work, she also gets the opportunity to assist cashew farmers to harvest cashew nuts during the cashew season at a fee of 20 cedi per day.

## CASE: GH\_026

### Past activity

She started looking for a job, and fortunately became employed in a local MFI in Tuobodom as a 'Susu' collector.

### Current activity

She assessed her situation and realised that she could start work as an on-farm labourer (by-day worker), which she mentioned requires no capital or land to start. She is basically involved in assisting cashew farmers to harvest cashew nuts in their farms.

She mentioned that there is a little bit of stability for her now because the church (the Seventh Day Adventists) that she attends has a large cashew farm and employs its members to assist with cashew harvesting. She is fortunate to get to work in her church's farm any time that labour is required.

## CASE: GH\_027

### Past activity

He decided to combine tomato farming with assisting in some work that his uncle was doing. His uncle is a truck driver who used to carry sand for building contractors and individuals. The truck belonged to a man in the community. They made sales to the owner daily, out of which the owner pays them on a commission basis. He worked with his uncle for six months, but the truck got involved in an accident.

**Current activity**

With the disappointment of not being able to continue his education, in 2016 he decided to go into tomato farming to make money to save and use to further his education. He rents a one-acre piece of land for three months when the tomato season begins, at a fee of 300 cedis.

Since the beginning of last year, he decided to invest in the cashew trading business. He has a shop in the north-eastern part of the community, where he buys cashew nut from farmers.

He has expanded his cashew trading business by establishing another shop in a nearby village called Bouyem. He has three young employees, all males, who are in their twenties.

**CASE: GH\_028****Past activity**

He disclosed that he was helping his parents with farming right from his early childhood days.

He joined his parents in farming after stopping schooling.

**Current activity**

Currently, he works as a casual labour (on-farm worker) for a daily wage.

**CASE: GH\_029****Past activity**

While in school, she used to come to Tuobodom every holiday to work as a wage worker to raise money to pay her school fees, but she finally had to stop school.

Along with her siblings, she worked on the family farm with her parents to provide subsistence for the family.

Now married, her husband works as an on-farm labourer while she is employed by a local restaurant. She mentioned that it was relatively easier to secure her work since it does not require any money or skill. Her job at the chop bar was washing dishes.

**Current activity**

She now works with another chop bar operator in the community.

**CASE: GH\_030****Past activity**

To overcome her financial limitations and the confining structure of finance, she decided to start selling cooked rice in the mornings and evenings in the community.

**Current activity**

Since then, she has been engaged in cash and food crop farming together with her husband. They rent two acres of land from a native of the community at a cost of 400 cedis a year where they grow food crops such as cassava, plantain and yam, and cocoa.

Additionally, Angela has another acre of land that was provided by a native of the community where she grows cashew nuts but has a share-cropping arrangement with the land owner.

## **CASE: GH\_031**

### **Past activity**

While in school, she accompanied the parents to the family farm during weekends.

After the birth of her child, she started cultivating tomatoes with her partner.

### **Current activity**

After three years of tomato cultivation, she and her partner decided to try their hands at cocoa production, given that they were not making much profit from tomatoes. The land that they farm on was inherited by her partner after the death of her partner's father. In total, they farm on a twelve-acre plot of land.

## **CASE: GH\_032**

### **Past activity**

She occasionally followed her step-mother to the farm.

### **Current activity**

She got pregnant along the way and relocated with her partner to Aduwie where they started food crop and cocoa farming on a three-acre plot of land which was given to them by her husband's father.

She says that they also have a cocoa farm in Sefwi Akaaso and have employed a young man to take care of it.

Apart from farming, she says that her husband's sister has recently started pig farming in the area and has employed her to take care of the pigs.

## **CASE: GH\_033**

### **Past activity**

When he dropped out of school, he got a casual job at a small-scale corn-milling processing factory in the community, serving customers.

He was promised by a woman who lives adjacent to his house that she would buy him a motor tricycle to earn money. With his consent, she purchased the motor tricycle and he made sales of 30 cedis for the tricycle owner every day.

He claimed that another man in the community bought him another motor tricycle because he saw him to be hard-working. He worked with this man for six months, but mentioned that the owner decided to travel and decided to sell the motor tricycle.

### **Current activity**

A close friend of her mother decided to buy him yet another motor tricycle. Unlike his previous employers, he has different sale arrangements with his new employer. He uses the motor tricycle to carry farmers to their farms in the mornings, and also uses it to carry agricultural produce from the farm to market for farmers and traders for a negotiated fee.

In terms of achievements, he mentioned that through motor tricycle work, he has managed to start cashew farming on a parcel of land which was given to him by his grandmother.

Aside from cashew farming, he grows vegetables such as green pepper and tomatoes, mainly for commercial purposes.

## **CASE: GH\_034**

### **Past activity**

He started accompanying his parents to the family farm when he was twelve years old.

He decided to try his hand at farm work immediately after completing JHS. He says that farm work was not so difficult for him, given that he had already learnt the skill from his parents. His uncle who is an opinion leader in the community gave him a two-acre plot of land for growing tomatoes.

### **Current activity**

After cultivating tomatoes for almost three and a half years, he decided to use part of his savings to purchase a motor tricycle and engage in a transportation business. Farm work for him was hard to continue so he decided to quit after starting the transport business. He is now involved in carrying farmers to their farms in the mornings as well as carrying agricultural products from the farmland to the market for a negotiated fee.

## **CASE: GH\_035**

### **Past activity**

While growing up, he followed his parent to the family farm.

He only carried farm produce to the house for household consumption, but started to engage in actual farm work when he was sixteen years old.

He first migrated to Tuobodom in 1995. He used to engage in seasonal migration to work as a by-day worker but has now settled in Tuobodom.

Through the assistance of one of his friends, he was able to get accommodation and start work as a by-day worker.

### **Current activity**

The same friend assisted him to secure an acre of land which he rents at a fee of 300 cedis per year. He now grows tomatoes and no longer works as a by-day worker.

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