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Karin Gaesing

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AVE-Study 43b/2025

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AVE-Study 43b/2025

Ways out of poverty, vulnerability and food insecurity

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List of Abbreviations

ACA	African Cashew Alliance
AfDB	African Development Bank
AVE	Ways out of poverty, vulnerability and food insecurity
BMZ	Federal Ministry for Economic Cooperation and Development
CARE	Cooperative for Assistance and Relief Everywhere (NRO)
CCG	Cashew Council Ghana
CIA	Central Intelligence Agency
ComCashew	Competitive Cashew Initiative
CRIG	Cocoa Research Institute of Ghana
DC	Development Cooperation
ECOWAS	Economic Community of West African States
EU	European Union
FGD	Focus Group Discussion
GADS II	Gender and Agricultural Development Strategy II
GHS	Ghanaian Currency (also called *Cedi*), 100 Pesewas are equivalent to 1 GHS. At the time of the field research in 04/2025 1 GHS was equivalent to 0,059 Euro, in 09/2025 0,07 Euro
GIZ	Gesellschaft für Internationale Zusammenarbeit (German Society for International Cooperation)
GmBS+	Gender makes Business Sense+
GSS	Ghana Statistical Service
GTA	Gender-transformative approach(es)
ha	hectare
HDI	Human Development Index
INEF	Institute for Development and Peace
KfW	Kreditanstalt für Wiederaufbau
kg	kilogram
MEDA	Mennonite Economic Development Associates (Canadian NGO)
MoFA	Ministry of Food and Agriculture
MoGCSP	Ministry of Gender, Children and Social Protection
MOVE	Market-oriented value chains for jobs and growth in ECOWAS Region
MPI	Multidimensional Poverty Index
MTP	Master Training Programme
NGO	Non-governmental Organisation
OCAPS	African, Caribbean and Pacific States
OFI	Olam Food Ingredients
RoG	Republic of Ghana
SEWoH	Sonderinitiative "EineWelt ohne Hunger" (Special Initiative One World – No Hunger)

SI AGER	Sonderinitiative „Transformation der Agrar- und Ernährungssysteme“ (Special Initiative „Transformation of agricultural and food systems)
UNCTAD	United Nations Conference on Trade and Development
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNICEF	United Nations Children’s Fund
USAID	United States Agency for International Development
WARS	Wenchi Agricultural Research Station
WIAD	Women in Agriculture Development

About the INEF Research Project

The aim of the accompanying research project, funded by the Federal Ministry for Economic Cooperation and Development (BMZ) since 2015, initially as part of the special initiative "ONE WORLD without Hunger" (SEWOH) and now as part of the special initiative "Transformation of Agricultural and Food Systems" (SI AGER), is to develop recommendations for German government development cooperation (DC) on measures that can be taken to reach poor, vulnerable and food-insecure population groups in order to effectively and sustainably improve their situation.

In its first phase (2015-2020) the project focused on land rights, land access and land use, social security and the inclusion of poor population groups in value chains. With a focus on holistic agricultural support, access to financial services for poor smallholder farmers, and school meals as a contribution to poverty reduction and social protection, the second phase of the research project lasted until the end of 2023. At the beginning of 2024, feminist development cooperation became the central focus of the research. The primary aim here is to identify gender-transformative approaches and effects and to examine how different development cooperation organisations handle the issue. The sectoral focus of the research project on agriculture, land access, food security, agricultural financing and rural development remains the same as before.

The research project was and is located at the interface between the specific conditions of poverty and food insecurity on the one hand and the – possibly inadequate – instruments of development cooperation on the other. Building on the analysis of previous problems with reaching the aforementioned target groups through development cooperation and successful examples of poverty reduction, promising projects (*good practices*) are to be identified and examined in detail. It is important to analyse the circumstances of each success in detail in order to identify the conditions for a transfer to a wider range of development cooperation measures in other situations and countries and to make them available to those responsible at the BMZ and in implementing organisations as well as to NGOs, knowing fully well that there can be no blueprints in development cooperation.

From the outset in 2015, the consistent consideration and examination of gender aspects has played an important role for the AVE research project as one of three cross-cutting topics alongside socio-cultural aspects of development and the participation of the affected or involved population groups in all decisions concerning their living conditions. From literature research to the design and implementation of field research to the formulation of conclusions and recommendations, the living conditions of women – mainly female farmers – with their wishes and potentials, their discrimination, obstacles and problems, their involvement in project measures and the project's impact on them have been a major topic of AVE. In the course of the on-site investigations, women farmers and groups of women were explicitly interviewed, and women were used as interviewers wherever possible, in order to obtain women's perspectives and opinions with as little influence as possible.

Executive Summary

In recent years the cashew sector has become increasingly important in West Africa, including Ghana. In Ghana, the majority of cashew nuts are produced by smallholder farmers, and around 90% are exported to Asia unprocessed, which way the country leaves much potential unexploited. The project "Market-oriented value chains for jobs and growth in the ECOWAS region" (MOVE), implemented by the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), wants to change this situation and aims to create income and employment opportunities along market-oriented and resilient value chains.

In April/March 2025 the AVE research project conducted a qualitative study to examine the gender impacts of MOVE. The cashew value chain is a good choice for promoting gender equality because, on the one hand, it offers many employment opportunities – especially for women – thanks to its many upstream and downstream sectors and a relatively wide range of products that can be made from cashews. On the other hand, a large number of women are already employed in the value chain as self-employed, mostly small and micro-entrepreneurs, as well as employees and workers, which offers good starting points for promotion.

MOVE works primarily to improve the capacity of public and private partner organisations, which in turn are often in direct contact with the target group of farmers or small and medium-sized entrepreneurs. MOVE supports its partners with revising or newly developing, institutionalising and disseminating the innovative training and further education programmes necessary to achieve the project objectives. For the training courses funded by the project, MOVE has required its partners to allow at least 50% of women to participate. The training courses themselves encourage and empower participants to consider gender equality in the value chain and to initiate solutions within their own environment.

In the course of field research, former participants were interviewed who, for example, offer childcare for employed mothers in their businesses and also talk to the fathers and husbands of these women, to convince them of the advantages of women's employment. Another participant in northern Ghana successfully campaigned for women's right to own land and cultivate cashews. After the training a number of participants set up their own businesses to grow and graft cashew seedlings or to process cashew apples. The latter are usually considered waste by farmers. MOVE wants to change this and promotes the processing of vitamin C-rich cashew apples into juice, jam and other products.

The promotion of the cashew value chain creates numerous jobs. For example, each small (micro-) business included in the study employed three to five (mostly) women, albeit informally. The women earn their own income, which they can spend as they see fit. In addition to household expenses and schooling for children, it is often invested in the business or other income-generating activities in order to diversify sources of income and supplement the seasonal income from cashews throughout the year. Earning their own income often goes hand in hand with greater decision-making power and higher status within the family and often also in the community. Their influence in the community is further increased when several women join together to form a group and, in this capacity, approach the authorities, non-governmental organisations (NGOs), Churches or the village chief to obtain financial support, premises or land.

In general, it is difficult for women to obtain the financial resources to start or expand a business or to cultivate a cashew plantation, which requires seedlings, labour and other expenses. Interest rates on loans are quite high in Ghana and the terms are unsuitable, especially for agricultural businesses. The savings and credit facilities offered by informal

savings and credit groups are generally too small for such expenses. We therefore recommend that MOVE provides participants in its training courses with start-up capital in the form of a revolving fund and upon presentation of a well-developed business plan.

To further promote the processing of cashew apples, it may be helpful to emphasise the economic viability of this activity. Calculations made in the course of this field research based on information from producers showed that, with a typical area of up to two acres of cashew trees for women, it is comparatively more lucrative to process cashew apples and market the products than to sell the unprocessed nuts.

Although the project can be credited with empowering women and demonstrating a high degree of gender sensitivity, the gender-transformative effects of MOVE can only be initiated or achieved selectively through its training courses. However, MOVE is networked with numerous partner organisations in the governmental, NGO and private sectors and is thus able to achieve gender-transformative effects in a systematic and comprehensive manner through these institutions, some of which are trend-setting.

1. Introduction

As part of the research project "Ways out of poverty, vulnerability and food insecurity" (AVE), the aim is to examine examples of successful outreach to poor people who have been able to effectively and sustainably lift themselves out of poverty with the support of development cooperation (DC). Proven examples of good practice are to be empirically examined.

In the context of the current third implementation phase of the AVE research project, the focus is on examining development cooperation contributions that aim to achieve gender-transformative effects and, as far as can be seen from previous reports, have already had an impact or are at least well on the way to achieving their goals to a large extent. In this context, gender transformative means that effects have been achieved at the structural level beyond the output or result level of a project. This is not just a matter of, for example, "increasing the income of the women involved" by a certain percentage, regardless of what this actually achieves for women in terms of gender impact. Rather, the aim is to highlight the actual changes in terms of gender equality.

In the case of the project "Market-oriented value chains for jobs and growth in the ECOWAS region" (MOVE), carried out by the German Society for International Cooperation (GIZ) in several West African countries, the gender impacts of the project on the cashew value chain were examined locally, using Ghana as an example. The study focused primarily on the perspectives of women and, to a lesser extent, on men who benefited directly or indirectly from MOVE's support.

The author would like to take this opportunity to express her sincere thanks to the MOVE project team in Ghana, especially the project manager, Ms Beate Weiskopf, and the gender focal person, Ms Janice Kanyire Annyaah, for their active and varied support for the study.

2. Socio-Economic Situation and the Cashew Value Chain in Ghana

2.1 Socio-Economics, Poverty and Food Insecurity

According to the World Bank, Ghana had a **population** of 34,121,985 in 2023[1]. With a population growth rate of 1.9% per year, the population is estimated to reach 34.6 to 35 million by 2025. The population pyramid shows a very large proportion of young people. According to the UNFPA, 36% of the Ghanaian population were aged 0 to 14 in 2024, and 22% were aged 10 to 19. The largest group were 15 to 64-year-olds, accounting for 60% of the population. Only 4% of the population is aged 65 or older. The fertility rate for women is 3.4 children[2] , according to the CIA World Factbook (2025) 3.56 children. According to an estimate for 2023, 59.2% of the population, or more than half, already lives in urban areas. The urbanisation rate between 2020 and 2025 was 3.06% per annum. Overall, around 71.3% of the country's population are Christian, and are 19.9% Muslim (ibid.).

Of the ethnic groups living in Ghana, the Akan make up 45.7% of the population, followed by the Mole-Dagbani (18.5%), who mainly live in the north, the Ewe (12.8%), the Ga-Adangme (7.1%), Gurma (6.4%), Guan (3.2%), Grusi (2.7%), Mande with 2% and others with 1.6% of the population (CIA 2025).

The **Human Development Index** (HDI) for Ghana in 2024 is 0.628, placing Ghana 143rd out of 191 countries. This value places Ghana in the category of countries with medium development and has risen steadily since 1990 (UNDP 2025: 274ff.). Among the economic sectors, estimates for 2023 indicate that agriculture contributes 21.1%, industry 29.5% and services 42.5% to gross domestic product (CIA 2025).

After steadily declining since 1990, **poverty rates** in Ghana have risen again since 2020, as a result of the COVID pandemic. The poverty rate is estimated to be 31.5% in 2025. This is mainly due to limited growth in services and agriculture, as well as price increases that are wiping out income gains for poor households (World Bank 2024). According to the Multidimensional Poverty Index[3] , which measures not only income but also people's living conditions (e.g. water supply, education, health services and access to energy sources), the poverty rate rose slightly from 46% in 2017 to 46.7% in 2022 (AfDB 2024). It is relevant to note that multidimensional poverty is both a rural and a regional phenomenon. In 2020, 64.4% of the rural population suffered from multidimensional poverty, compared to only 27% of the urban population. Regionally, the highest rate was recorded in the northern parts of Ghana, at 80% (GSS 2020).

After moderate to severe **food insecurity** had declined steadily since 2016 (43.8% of the population) to 36.6% in 2021, it rose again to 39.4% in 2022. According to CARE (2023), the increase in 2022 was mainly due to high inflation, which was even higher for food than general

[1] https://data.worldbank.org/country/ghana [08/2025].

[2] https://www.unfpa.org/data/world-population/GH [08/2025].

[3] The Global Multidimensional Poverty Index (MPI) was developed by the Oxford Poverty & Human Development Initiative and uses 10 indicators to measure the three dimensions of deprivation in the fields of health (nutrition, child mortality), education (years of schooling and school attendance) and standard of living (cooking fuel, sanitation facilities, water, electricity, type of flooring in the home, assets) (see University of Oxford 2015 and Mahla et al. 2017).

inflation and had a greater impact on the poorer population because they have to spend a larger proportion of their income on food than other sections of the population.

Here, too, the northern regions are more severely affected than the rest of the country. While the average proportion of food-insecure people in Ghana was 39.4% in 2022 and only 27.2% in the Greater Accra Region, the northern regions showed the following figures: Savannah 58.8%, Upper West 61.8%, North East 65.6% and Upper East 73.7% (CARE 2023). In addition to the regional dimension, food insecurity has also a gender dimension. According to FAO data, the proportion of men suffering from severe food insecurity was 7.9% between 2021 and 2023, while the figure for women was 8.9%. Also moderate to severe food insecurity affects women more than men, with 43.5% of women affected, compared to 41.3% of men[4] .

Malnutrition and undernourishment among children under five declined between 1993 and 2022. *Stunting* fell from 33% (1993) to 17% (2022), while *wasting* and underweight fell from 33% (1993) to 12% (2022)[5] . Here, too, there are regional differences between the regions of Ghana: the highest rates of these phenomena are found in the Northern and North East regions (GSS / ICF 2024: 214).

A study by Kolog et al. (2023) on Ghana's Upper East Region identifies factors that increase or reduce food insecurity. These are listed in the following overview.

Table 1: Factors influencing food insecurity (author's own representation based on data from Kolog et al. 2023).

Factors that exacerbate food insecurity	Factors that reduce food insecurity
No or limited access to productive resources	Access to productive resources such as land, credit
Smaller farms	Larger farms
Larger household sizes	Smaller household sizes
No education for the head of household	At least primary education for the head of household
Remoteness of the farm	Connection of the farm to roads and markets
No access to agricultural advice	Access to agricultural advice

Kolog et al. (2023) state that most of the factors that have a negative impact on food security apply to female-headed households and that their share of moderately and severely food-insecure households is correspondingly higher than that of male-headed households.

2.2 Gender Aspects of Development in Ghana

Ghana ranks 143rd out of 193 countries on **the Gender Inequality Index**, having gone down five places compared to 2023. Among other things, the poor performance was due to the still high maternal mortality rate (268 per 100,000 births) and the fact that women hold only 14.5% of seats in parliament (UNDP 2025: 291ff.). With 16%, a relatively high proportion of young

[4] https://www.fao.org/faostat/en/#data/FS [08/2025].

[5] *Stunting* refers to the condition when children are too small for their age. *Wasting* means that children are underweight for their height. Both are caused by undernourishment and malnutrition.

women are already married by the age of 18, compared to only 2% of young men. Three per cent of girls marry before the age of 15, and in the northern parts of the country the figure is as high as 9.4% (GSS / ICF 2024: 69). The proportion of pregnancies among girls under the age of 20 is estimated at 15% for the national average in 2022, with individual regions showing higher proportions: Savannah 26%, North East and Ashanti Region 24%, Bono East 22% and Oti 21% (GSS / ICF 2024: 85).

The Ghanaian government wants to gradually reduce child marriages and to end them altogether by 2030. To this end, the National Strategic Framework on Ending Child Marriage in Ghana 2017–2026 was developed in 2016. The strategy states that child marriage curtails the rights of boys and girls – with girls being affected far more frequently – to education, health and safety, and prevents them from contributing their full potential to the development of society (RoG / MGCSP / UNICEF 2016).

The strategy gives poverty and low levels of education as some of the reasons for child marriage. Girls from poor families are four times more likely to be married before their 18th birthday than children from wealthier families. Poor families would take girls out of school when facing financial difficulties and, if necessary, marry them off. Other reasons include early pregnancy leading to marriage and, more generally, the prevailing gender inequality with its traditional norms that assign subordinate roles to women and girls.

The number of polygamous households, where one man is married to two or more wives, has steadily declined over the years from 33% in 1988, 23% in 1998, 19% in 2008, 16% in 2014 to 15% in 2022 (GSS / ICF 2024: 69). The number of female-headed households in Ghana is estimated at 36.6% for 2022, a very high proportion by African standards, surpassed only by South Africa and Zimbabwe.[6]

Ghana has a general **gender policy** (RoG / MoGSCP 2015) and a gender policy for agricultural development (RoG / MoFA 2019). Both date from 2015, although the agricultural policy was reprinted in 2019 and is currently being revised, according to information from the WIAD office in Accra. The Ghanaian gender policy aims to mainstream gender equality and women's empowerment in all fields of the country's development. It is committed to five fields: (1) women's empowerment and livelihoods, (2) women's rights and access to justice, (3) women's leadership and accountable governance, (4) economic opportunities for women, and (5) gender roles and relations. Field 5 calls for, among other things, the development of gender policies for the various sectors in order to change gender norms and stereotypes, socialisation and unequal power relations (RoG / MoGSCP 2015: 64).

In its Gender and Agricultural Development Strategy II (GADS II), the Ministry of Food and Agriculture first identifies gender gaps, e.g. of access to financial services, agricultural advice and land. It then formulates strategic goals for achieving gender equality and develops structures and processes for their implementation. Implementation includes the restoration of gender focal points at national, regional and district level and ensuring they are adequately resourced. In addition, all actors along the agricultural value chains should gain an understanding of gender aspects in development (RoG / MoFA 2019).

[6] GSS / ICF 2024 and https://genderdata.worldbank.org/en/indicator/sp-hou-fema-zs [08/2025].

In **education** there are hardly any differences between boys and girls. According to UNFPA (n.d.), the Gender Parity Index for enrolment at primary school[7] and in lower secondary education will be 1 between 2017 and 2023, which means gender equality. Only in upper secondary education does the balance shift towards higher enrolment of boys, with an index of 0.9. Enrolment rates are around 90% for the first two types of school and 66% for upper secondary education. According to data from 2010, only about 22% of women and 50% of men over the age of 65 were literate. Among women and men between the ages of 24 and 65 the figures were 62% and 76% respectively (UNFPA n.d.). Despite this seemingly positive current educational situation, UNESCO (2024) speaks of a learning crisis caused by COVID-19 and states that in Ghana a fairly high proportion of 10-year-old children are unable to read and correctly understand an age-appropriate text.

Women play a very important role in **agriculture**. They represent about half of the workforce and produce about 70% of the food, although their agricultural productivity is lower than that of men. This is due to a combination of factors, such as limited access to land and financial services and a high workload due to domestic and care work. The 2020 Land Law strengthens the position of women by requiring that land acquired during marriage be registered in the names of both spouses and that both must agree to any transactions involving the land. However, in practice men still generally have decision-making power over land (Vitoh 2023). As already shown in the analysis of the factors contributing to food insecurity, promoting gender equality can increase agricultural productivity and thus the country's development potential.

Essilfie et al. (2024) conducted a study on the relationship between food security and women's empowerment in northern Ghana and identified women's education and their participation in household decision-making as significant factors that may increase household food security by up to 45%. They recommend raising awareness among men and women to strengthen the role of women in decision-making and promoting social groups of women that increase their cohesion, mutual learning and self-esteem to make decisions.

In their literature review on **gender and land ownership** in Ghana, Britwum et al. (2014) found that women are disadvantaged in terms of land ownership in both patrilineal societies and matrilineal ethnic groups in Ghana. In the matrilineal inheritance system women would benefit as members of their lineage but not as wives or daughters if the deceased is a man. Women also often received smaller and less fertile plots of land than their brothers, for example. In most patrilineal societies in Ghana, on the other hand, women and girls do not inherit land. Although this has been changed by law, it is little known, especially in rural areas, where traditional practices tend to prevail.

A study by Addaney et al. (2022) on the matrilineal area of the Bono region, where cashews are also grown, shows that women who own land usually bequeath it to their daughters, whereas men usually bequeath their land to their nephews (their sisters´ sons). In general, the inability to pay higher amounts limits women's access to land through purchase. The lack of capital also reduces women's chances of obtaining land from others through sharecropping. In this process, the harvest is divided equally between the landowner (usually a man) and the person who sharecrops. Landowners prefer to give their land to men because they can

[7] Compulsory schooling in Ghana comprises 6 years of primary school and 3 years of lower secondary (or junior high school), followed by an optional 3 years of upper secondary education (or senior high). After that, students may go on to university.

generate better yields with higher investments in seeds, fertilisers, etc. and thus pay a higher amount to the landowners after the harvest.

The study by Tenkorang (2024) supports the thesis that women in matrilineal societies in Ghana experience less **violence from their male partners** than women in patrilineal societies. One of the reasons given for this is that women generally receive more support and assistance from their matrilineal kinship group than women in their patrilineal kinship group. In addition, women generally have easier access to resources in matrilineal societies, and the study finds that women with resources are less exposed to violence in their relationships.

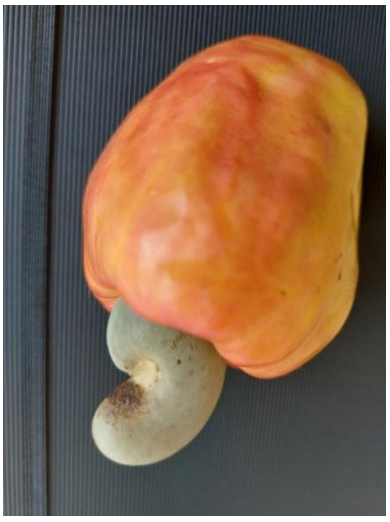
2.3 The Cashew Value Chain

Originally from north-eastern Brazil, the cashew tree (Anacardium occidentale L.) is now cultivated in around 46 countries in Latin America, the Caribbean, Africa and Asia. The trees grow quickly, thrive on sandy soils and are salt-tolerant. Optimal growing conditions are monthly average temperatures of 25 to 28°C and 1,000 to 2,000 mm of rainfall concentrated in a rainy season of five to seven months, with a distinct dry season for flowering and fruiting (UNCTAD 2021).

The tree bears fruit after about three years but only achieves its best yields after 8 to 10 years and can produce fruit until the age of 25. The fruits, known as cashew nuts, hang from a thickened fruit stalk, the cashew apple (Fig. 2). The nut is surrounded by a skin and a thicker outer shell containing an acidic oil (ibid.).

Fig. 1 (left): Cashew farm.

Fig. 2 (right): Cashew apple with cashew nut underneath.



According to UNCTAD (2021: 12), the harvest yield in India and Vietnam in 2018 was just under 800 kg of nuts per hectare (kg/ha), slightly higher than in most African countries, with Ghana achieving similar yields per hectare to the two Asian countries, and Côte d'Ivoire being only slightly below with approximately 650 kg/ha. It is interesting to note that there are large regional differences in yields per hectare in India. For example, Maharashtra achieves almost 1,200 kg/ha compared to around 500 kg/ha in Tamil Nadu. Not only climatic factors and soil conditions play a role here, but plant management is also crucial.

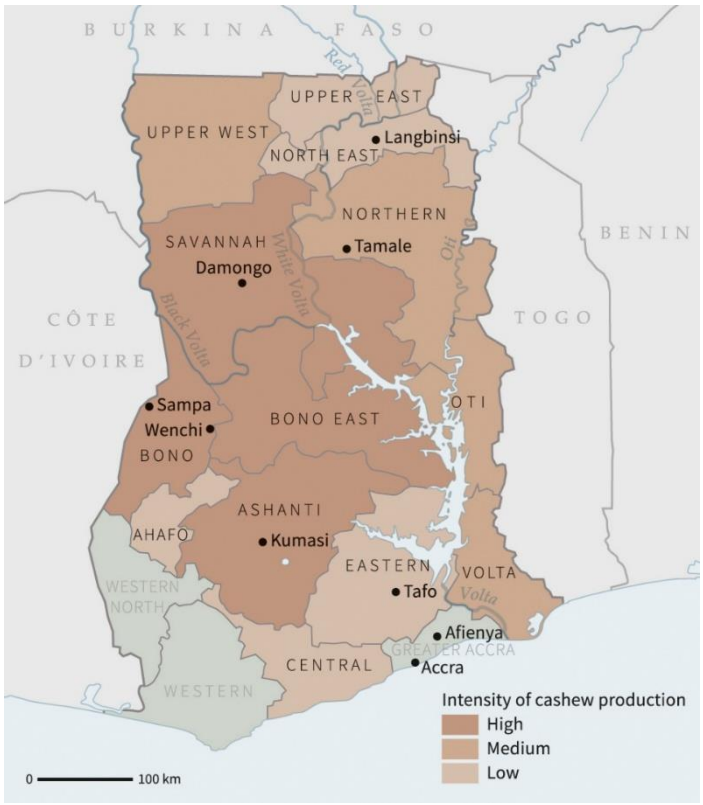
The shelling and further processing of cashew nuts takes place mainly in India and Vietnam, while most African countries export a large part of their harvest in raw form to these

countries. The cashew sector in West Africa has become increasingly important in recent years. According to internal MOVE project documents, 62% of the world's cashew nuts are currently produced in West Africa, most of them at around 1.5 million small farms. However, around 90% of nuts from Ghana, for example, are shipped unprocessed to Asia, primarily to India, meaning that the West African country is missing out on significant value creation potential.

According to the CasheWomen network, women make up more than 80% of the workforce across the entire value chain worldwide, yet they own only 10% of cashew farms worldwide and less than 5% of processing factories[8] .

According to the Ministry of Food and Agriculture (MoFA), cashews are grown in almost all regions of Ghana. The main growing areas, which are concentrated in the transition zone between rainforest and savannah are shown in Fig. 3.

Fig. 3: Cashew cultivation zones in Ghana (map created by Harald Krähe, University of Duisburg-Essen, August 2025).



According to verbal information from the MoFA, 274,000 hectares were cultivated with cashew trees in Ghana in 2025. In addition to traditional export goods such as gold, oil and cocoa, cashew nuts have been at the top of Ghana's non-traditional export goods for four years. The nuts are harvested between December and March. Cashew apples are usually discarded as waste products. However, cashew apples contain about five times as much vitamin C as oranges (GIZ 2023a). Their use is being promoted by GIZ through training courses on processing options and the publication of a cookbook with recipes for cashew apples and nuts (ibid.).

[8] https://www.cashewomen.com/index.html [08/2025].

3. Promoting the Cashew Value Chain Through the MOVE Project

The GIZ-implemented project `Market-oriented value chains for jobs and growth in the ECOWAS region' (MOVE) is a transregional project in six African countries (Burkina Faso, Côte d'Ivoire, Ghana, Nigeria, Senegal and Sierra Leone) that covers the cashew and rice value chains. The planned duration is from January 2022 to June 2027. The promotion of the cashew value chain builds on the predecessor project "Competitive Cashew Initiative" (ComCashew, duration 12/2015 to 01/2022). The project receives combined funding from the EU[9] and the Bill and Melinda Gates Foundation. The local partner in Ghana is the Ministry of Food and Agriculture (MoFA), including the Women in Agriculture Development (WIAD) department.

According to the module proposal by GIZ (2021), investment risks such as low productivity in cashew tree cultivation and poor quality of raw materials, high post-harvest losses and the lack of appropriate technologies are hindering the development of processing capacities. As a result, there is also a lack of stable sales markets for smallholder producers and attractive labour markets within the region. There is also a lack of efficient private and public providers of services such as consulting, marketing, digitalisation and organisational development, as well as adapted credit or insurance products. Therefore MOVE pursues the objective to generate income and job opportunities along market-oriented and resilient value chains.

According to internal GIZ documents[10], MOVE consists of five core outputs:

1. Selected companies have improved their conditions for adding value from the processing of rice and cashews in the ECOWAS region.
2. The economic and environmental sustainability of agricultural operating systems has been improved.
3. The marketing of regional products in the cashew and rice sectors has improved.
4. Good practices in promoting inclusive agribusiness models are widespread.
5. Public-private cooperation for evidence-based, income- and employment-oriented policy-making has been strengthened.

Numerous indicators at project objective and outcome level call for an increased proportion of women, e.g. at women-led enterprises that have improved their conditions for value creation. Women and young adults are particularly highlighted in the description of the target group. Each of the five components has a gender contact person, and there is also a four-member gender team in charge of gender-transformative approaches (GTA) throughout the project, i.e. in all six implementation countries.

According to the MOVE project management and the gender team, the project aims to achieve the following gender goals:

- greater and better representation of women overall in the value chain,
- more women in decision-making positions,

[9] With EU funding, the circle of countries in which measures are being implemented is expanding to include other countries of the Organisation of African, Caribbean and Pacific States (OACPS) such as Benin, Kenya, Mozambique, Tanzania, Togo and Uganda.

[10] GIZ 2021 among others.

- more women owning or managing businesses in the cashew sector
- more women with their own income
- changes at the socio-cultural level.

MOVE works primarily to improve the capacity of public and private partner organisations which in turn are often in direct contact with the target group of farmers or small and medium-sized entrepreneurs. MOVE supports its partners with revising or developing new, innovative training and further education programmes, institutionalising them and disseminating them in order to achieve the objectives. Partner organisations include MoFA, WIAD, agricultural research stations, the African Cashew Alliance (ACA), associations of cashew producers, cashew processors and traders, and Olam Food Ingredients (OFI), a global food supplier. On the one hand, MOVE itself trains employees of these organisations and strives for increasing the number of women in management positions. On the other hand, MOVE reaches the majority of the target group for the training courses through these organisations.

Among the training events, the following three courses are particularly noteworthy:

- The *Cashew Master Training Programme* (MTP) specifically targets potential multipliers and offers them a wide range of training opportunities. The MTP offers technical training along the cashew value chain, from production, processing and marketing to quality management and a range of other skills. These include public speaking, CV writing, negotiation techniques, and personal development and change. In a practical part of the programme, participants learn everything about the production of seedlings, planting and caring for cashew trees, and the processing of cashew nuts and cashew apples on site at cashew farms and agricultural research stations. This includes practical exercises. A special module on gender aspects in the cashew value chain introduces many of the participants to the concept of gender for the first time. For example, they learn that gender roles vary culturally and can change over time. The module begins with self-reflection by all participants, which is intended to make them aware of their gender roles and their implications. An analysis of discrimination and obstacles, especially for women, is followed by suggestions for gender-transformative changes.
- At the *Farmer Business School*, farmers are trained in good agricultural practices that emphasise agro-ecological farming methods and climate adaptation. Gender aspects are also addressed there.
- *Gender Makes Business Sense+* (GmBS+)[11] is aimed at small and medium-sized entrepreneurs in the agricultural and processing sectors. The five-day course teaches participants to recognise and question cultural and social conditions, expectations and barriers, particularly with regard to agriculture or agribusiness. It also provides practical examples of how gender inequalities in the value chain can be overcome.

All events offer opportunities for networking and mutual learning, which is particularly useful for women, as they rarely have professional networks. Breastfeeding mothers are offered childcare for their young children, and women in general are offered training at a reduced price. A conscious quota of at least 50% female participation and participation of people with disabilities in the training events ensures that in a society where men would otherwise be more likely to register for such events, more women and other marginalised people can benefit from them.

[11] More information on GmBS+ in GIZ (2023b) and GIZ (2024).

Preference for admission to the MTP courses is given to people who are already involved with cashews or other agricultural value chains and who have already worked as trainers or multipliers. Interested parties can either apply directly or be recommended by MOVE's partner organisations. The CasheWomen network, which is supported by MOVE, also advertises and provides information about the courses on its website.

In this context, reference should also be made to the India-based digital network CasheWomen (www.cashewomen.com), where women in particular can find information and network on the subject of cashews. The website offers training opportunities in English and French, such as a current (09/2025) online course on leadership. It highlights conferences such as the Global Cashew Conference and provides a publication on good examples of successful women in the cashew sector, which is now the fifth publication of its kind in a row (CasheWomen 2024). Above all, this collection of good examples is intended to encourage women and men to work towards greater gender equality in the cashew value chain and to encourage women to strive for self-employment and leadership positions. MOVE is a partner of the network and supports its activities, for example by providing access to training, in particular e-learning, and by enabling selected participants to attend conferences or meetings.

4. Field Research Methodology

This study is largely based on the field research of INEF employee Karin Gaesing in Ghana in March/April 2025. The study was supported by the MOVE team, in particular by Janice Kanyire Annyah, who prepared and accompanied the research trip and to whom we would like to express our sincere thanks. The field research along the value chain (see Fig. 3) included visits to the two agricultural research stations involved in cashew production, the Wenchi Agricultural Research Station (WARS) and the Cocoa Research Institute of Ghana (CRIG) in Tafo, a number of private nurseries and cashew farms, and women and women's groups involved in the processing of cashew apples. In addition, two cashew processing factories were visited, including the largest Ghanaian-owned factory in the country, the Agroking – Winker factory in Afienya, and the Nymdee Hyeren (N.H. Natural Foods Suppliers) factory in Sampa. There, discussions were held with both management and workers.

In the course of all these visits a total of ten focus group discussions (FGDs) and 30 intensive interviews were conducted, primarily but not exclusively with women involved in various functions and activities in the value chain. The FGDs were usually conducted in single-sex groups, in order to give women in particular the opportunity to speak more freely[12]. In addition, discussions were held with MOVE employees, the government agencies for crop services (Directorate of Crop Services) and for women in agricultural development (Women in Agricultural Development Directorate, WIAD) of the Ministry of Food and Agriculture (MoFA), as well as with a representative of the Association of Cashew Processors in Ghana. A video conference was organised with the project partner Olam Food Ingredients (OFI), a global supplier of food products.

The aim of this research was to gain insight into as many areas of the Cashew value chain as possible and, in this context, to conduct in-depth interviews and discussions with women and men that would provide a deeper understanding of, in particular but not exclusively, gender-related issues, challenges, potential and impacts. Conclusions and recommendations are derived from these findings – on the one hand for the MOVE project, but on the other hand also for similar projects in German development cooperation in general, in accordance with the AVE mandate.

The aim of the study was explicitly not to provide quantitative data on the inclusion of women in the value chain or on gender impacts. The FGDs and in-depth interviews followed discussion guidelines prepared in advance, but these were handled flexibly on site in the event of new, interesting information coming to light.

[12] Women (and men) are particularly reluctant to discuss their income in the presence of their spouses.

Fig. 4: FGD with female employees of the agricultural research station in Wenchi.

5. Gender Impacts and Challenges of the Cashew Value Chain in Ghana

5.1 Gender Aspects in Cashew Research

In the course of the research trip, two agricultural research institutions dealing with cashews were visited.

The Wenchi Agricultural Research Station (WARS) in Wenchi is a branch of the MoFA and specialises mainly in tree crops such as cashews, mangoes, citrus trees and coconut palms. Its main task is to preserve germplasm. WARS operates a cashew gene bank (Fig. 5) with plants from various locations in Ghana and other countries and produces seedlings for farmers. WARS also serves as a learning centre, inviting cashew farmers from the surrounding area and other parts of the country to attend courses. It is also used by MOVE, among others, for practical exercises related to cashews as part of MTP training courses. The research centre is funded by government money with support from GIZ and, at least until recently, USAID.

The Cocoa Research Institute of Ghana (CRIG) in Tafo is responsible for research into cocoa, cashew, kola nut, shea and coffee tree cultivation. Approximately 80% of its employees are men and 20% are women. At the management level, the director is currently supported by one man and one woman as deputy directors in charge of the various tree crops. Currently, none of the 12 departments are headed by women[13] .

According to the head of the research station in Wenchi, WARS currently employs 16 permanent staff, including four women, six casual workers (including one woman), six interns (including three women) and over 100 other seasonal casual workers employed in cashew cultivation, nut and apple harvesting and seedling production. The vast majority of these workers are women. Women are more efficient at harvesting cashews and also more skilled at producing seedlings, i.e. grafting rootstocks with scions cut from trees in the scion bank (Fig. 5). This is a task that often requires women to sit on a stool in the nursery for hours on end, producing seedling after seedling. Such work is uninteresting for men. Interview partners repeatedly stated that men do not like to sit in one place for long periods of time: "Men don't like to sit, they like to roam around."

[13] https://www.crig.org.gh/about-us [09/2025].

Fig. 5: Cashew gene bank at WARS.

Fig. 6 (left): Women graft scions, which they have cut at the WARS gene bank plantation before, onto cashew rootstocks.

Fig. 7 (right): The finished seedlings are finally covered with a plastic cap to prevent them from drying out.

The workers usually come from Wenchi and describe themselves as "city women", some of them having moved from the north. The women start work at 7 a.m. by cutting the scions in the gene bank plantation at the research station, which is right next to the tree nursery. They then graft the scions onto rootstocks provided by the nursery. They receive 60 *Pesewas* per seedling produced. The women thus earn between 150 and 180 GHS per day[14] . The seedling production season lasts about three months (from March to June), with no work on weekends. With around 66 working days per season, an experienced grafter who completes 250 to 300 seedlings per day can earn a total of 11,880 GHS. The grafters interviewed had been working at the nursery for five, nine and twelve years respectively and are going to return next year. There are few alternative job opportunities. They usually spend their earnings on food and other household expenses, children's clothing, their children's education, Church expenses and rent. They decide for themselves how to use their income; their husbands have no say in the matter.

One of the nursery operators interviewed in Wenchi stated that she had previously worked as a grafter at the research station for several years, where she had acquired the necessary knowledge.

Focus group discussions (FGD) and individual interviews were conducted with WARS and CRIG employees. The WARS employees interviewed have various academic degrees in agriculture. Most of them either come from agricultural backgrounds or were made aware of the possibility of agricultural training by friends or relatives. What the female respondents at WARS like most is that their work gives them the opportunity to participate in many workshops and receive further training. There they learn new technologies, put into practice what they have learned in theory in the course of their training, and gain exposure, i.e. they are exposed to different situations and experiences and learn how to deal with them. Two of them completed the MTP.

An FGD with female agricultural researchers from CRIG, some of whom hold doctorates, provided deeper insights into the challenges and obstacles to a female career in agricultural research and beyond in any scientific field. The women raised the following points:

- Lack of support from superiors and colleagues in the professional environment;
- Lack of confidence in women's ability to fill leadership positions ("Are you sure you can do it?" as a question in job interviews for team leadership positions)➔ ultimately leads to self-doubt;
- Women are less likely to be given the opportunity to attend conferences, training courses and international conferences ("if female participation is not explicitly required, men are selected"; superiors would say: "Women can't participate anyway because of their children.");
- Difficulty balancing a career with a family (often long working hours and business trips, promotion opportunities often abroad; bringing husbands and children along is not usually an option; husbands and families must actively support their wives' careers; understanding alone is not enough).

[14] The Ghanaian currency is the *Cedi,* official abbreviation GHS. 100 *Pesewas* equal one *Cedi*. At the time of field research in April 2025, the value of one *Cedi* was 0.059 Euros, and in September 2025 it was 0.07 Euros. The minimum wage in Ghana in 2025 is 450 GHS per month or 19.97 GHS per day.

5.2 Production of Seedlings

According to MoFA staff, around 60% of nurseries in the cashew sector in Ghana are run by women. In Wenchi, according to the head of WARS, as many as 95% of all people employed in cashew nurseries are women, although it was not clear how many of these are also run by women. Working at nurseries provides women with a regular, albeit seasonal, income. The female operators and grafters surveyed stated that they had access to this income themselves. They are not accountable to their husbands for it. As a rule, women use their earnings to buy food and cover other household expenses.

The female operators of private nurseries who were interviewed also stated that they use their income to build their own homes, educate their children or further their own education. Furthermore, the money is invested in expanding the nursery or starting another income-generating activity.

An important impact of private nurseries is the creation of jobs which largely benefit women. Through their membership in the Wenchi Nursery Operators Association the operators receive polyethylene bags, seeds for growing cashew rootstocks, plastic ties for binding rootstocks and scions, and other materials at a lower price than directly on the market. Through the association they can also obtain information about potential new customers for their seedlings and their requirements, but they are not obliged to sell their seedlings through the association. Over time, most of them have built up a good network of customers. The entrepreneurs adjust their seedling production to demand.

Box 1: Tree nursery in Wenchi

One success story is that of the owner of a private tree nursery who initially worked for about two years as a grafter in the WARS nursery. There she acquired the necessary knowledge to run her own tree nursery. She completed her training by participating in the MTP training course run by MOVE, which encouraged her to open her own nursery and also to catch up on her master's degree in business management, which she had previously been unable to do, due to a lack of money.

The single mother employs five women at her nursery. For the future she plans to expand her nursery, but also to diversify her sources of income. She would like to keep pigs and chickens.

The Canadian NGO Mennonite Economic Development Associates (MEDA) supported young people in Ghana who wanted to lift themselves out of poverty by starting small businesses. Two of the nursery operators interviewed in Wenchi registered with MEDA and received nets from the NGO to shade the cashew seedlings instead of the palm fronds they had initially used. The NGO also drilled a well on the nursery grounds to ensure that the seedlings had sufficient water supply.

5.3 Cashew Cultivation

In contrast to other parts of the cashew value chain, the proportion of women involved in cashew cultivation is lower than that of men. Far fewer women than men work as independent cashew farmers, and if women do plant cashew trees, they usually do so on smaller fields than men. According to MoFA data, female cashew farmers cultivate an average of approximately 2 acres (equivalent to 0.8 hectares), while the farms of male farmers cover around 3 to 4 hectares, often more. The data for women farmers also correspond with the information

provided by the women interviewed in the course of the field research. However, the research sample is too small to be able to make any statements about the farm sizes of male farmers.

Both the head of WARS and MoFA staff emphasised that women take much greater care of their farms than men. They observe the trees more closely than men, which means they detect plant diseases earlier, report them to WARS, the cashew association or an agricultural advisor, and treat the trees with their help. This would enable women to achieve higher cashew yields than men.

As independent cashew farmers, women create jobs. However, work on the farms is seasonal and informal. It includes weeding under the trees and spraying insecticide, which is more commonly done by men, and harvesting the cashew nuts, which is preferably done by women. Another task related to the nut harvest is sweeping up and burning the fallen leaves in the farm to make it easier to see and collect the nuts lying under the trees and to provide better protection against snakes. The workers interviewed in Wenchi have moved there from northern Ghana with their families. They receive 50 GHS per day for their work.

MoFA and MOVE do not advocate removing the leaves from under the trees but instead promote leaving them on the ground to mulch the soil. The farmers like to rake up the leaves, partly to make it easier to see the fallen nuts on the bare ground, but also because snakes often hide among the leaves. Agro-ecological farming methods are also a subject of training courses offered to farmers.

A cost-benefit analysis was drawn up with a cashew farmer in Wenchi, which is shown in Table 2. She received a series of training courses on cashew cultivation, as she says, "from agriculture", whereby "agriculture" for her includes MoFA, MOVE and WARS, among others; she does not distinguish between them. An agricultural extension agent advised her to remove some trees from her farm and to prune the crowns of the trees, as the cashew trees were growing too close together to produce a good yield. Using this method, she was able to harvest around 100 bags of nuts from her 10 acres, compared to 19 to 20 bags previously[15] , which earned her 120,000 GHS in 2024.

She employs five workers per season to work on the farm. In order to pay the workers, she took out a loan of 3,000 GHS in 2024, which she had to repay with 1,400 GHS interest after only three months. She took out the loan in December and repaid it in March.

The farmer uses the proceeds from selling the nuts to expand her farm. She buys the seedlings for this from WARS. She throws away the cashew apples, as she does not know how to process them.

In general, the women farmers' own cashew farms provide them with money from selling cashew nuts, which they can use as they wish. In addition, some of the women farmers also harvest cashew apples for further processing and selling (see section 5.4.1).

A problem may arise if the woman's husband dies or if the couple divorces. In the interviews, cases were reported in which the women farmers had their land taken away from them by their husbands or his relatives. Only with a great deal of time and money spent on

[15] A bag normally contains a standard 80 kilograms of nuts. However, farmers like to fill the bags with up to 100 kg because they pay per bag for transporting the bags to the collection points. At the collection point, however, farmers are paid per kilo of nuts delivered, thus saving on transport costs. The bags are usually provided by the buyers.

traditional or modern legal proceedings were the women able to keep or regain the land they had been farming.

Table 2: Income and expenditure of a cashew farmer in Wenchi for one harvest season.

Type of income	In GHS	Type of expenditure	In GHS	Comments
Selling of cashew nuts	120,000	Weeding of the farm	2,800	Wage is 50 GHS per day
		Harvesting (daily labourers)	3,100	Workers receive 15 GHS for each bucket filled with nuts
		Insecticide	180	
		Sprayers	450	3 men at 150 GHS each
Total	120,000	Total	6,530	

In Langbinsi in northern Ghana the local NGO Z-Treebiz succeeded with enabling women to plant cashews as independent farmers and not just help out on their husbands' cashew farms. The head of the NGO was deeply impressed by the gender content of the MTP he completed and campaigned in the villages in his project region for women to be given their own fields to farm on a permanent basis. The verbal agreements regarding the transfer of land from husbands to their wives were made in the presence of witnesses in the palace of the chief, the traditional local leader, and are therefore binding. In the event of widowhood or divorce the woman does not lose her land. She can also do whatever she wants with her land. In the past, women in many African regions were not allowed to plant permanent crops on the fields given to them by their husbands for cultivation, as this would imply a claim to ownership that women do not de facto have (Bliss 1996: 179ff.). Although this rule has been considerably relaxed today, Z-Treebiz's intervention is creating binding structural gender-related changes by guaranteeing women lifetime land ownership.

In the case of Z-Treebiz, a total of 420 women in 17 communities are engaged in cashew cultivation, 215 of them in Langbinsi alone. An FGD with 19 women farmers and three male farmers revealed that the average field size for cashews among women is 2 acres, some women having only one acre and others as many as four. Their husbands, on the other hand, have cashew fields between 5 and 15 acres, the average being 10 acres. The women farmers reported that, depending on soil conditions, a tree yields its first harvest after three to five years. One of the women interviewed has also completed the MTP and advises the other women on planting and caring for the crops as well as on growing seedlings at their own nurseries.

When asked why it is important for women to have their own farms, all the women agree that their husbands' money is often not enough to provide for the family. With polygamy being the norm here, families are large and it is easier for women to have their own money for the household and children than to have to ask their husbands for every expense. Most women also say that they spend the proceeds from sales on school fees and food[16]. They also

[16] Almost all of the women present send their children to private schools which, unlike state schools, charge fees. The unanimous opinion is that the quality of these schools is better. Other school expenses

emphasise their independence and the advantages of being able to invest the money as they see fit. Quite a few of the women in the FGD use their money to run small businesses or to make doughnuts from bean flour and other snacks for sale. The quality and balance of their diet has improved significantly since the women farmers started growing cashews. They can now buy rice, beans and oil and are no longer solely dependent on maize.

Fig. 8: Focus group discussion with cashew farmers in Langbinsi.

The proceeds from the sale of cashew nuts amount to between 3,400 and 6,800 GHS for 2 acres. The women say that one acre yields a harvest of about one to two bags of nuts, each weighing 100 kg. The price per 100 kg is 1,700 GHS. The head of Z-Treebiz has obtained a certificate for organic cashews in another village. These fetch up to 25 GHS per kilogram and are very easy to market. Usually the buyer comes to the village, weighs the bags on the scales he has brought with him and pays the farmers their proceeds immediately in cash.

When asked about their plans for the future, the farmers express interest in a juicer for cashew apple juice and in expanding their farms.

5.4 Processing of Cashew Products

5.4.1 Processing of Cashew Apples

One of MOVE's goals is to promote the processing of cashew apples. On the one hand, this is done by publishing a recipe book for dishes made with cashew apples and cashew nuts (Fig. 9) in collaboration with the MoFA. On the other hand, numerous training courses on the

include the purchase of pens, notebooks, school uniforms, shoes, bags and a snack for the children during break time.

processing of cashew apples are held, or this topic is integrated into other training courses such as the MTP.

Fig. 9 (left): Recipe book for dishes with cashew nuts and apples.
Fig. 10 (right): Products made from cashew apples.

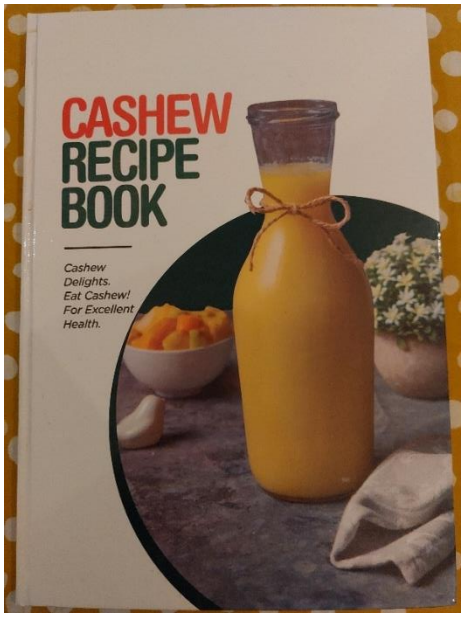


Fig. 11 (left): A producer bottles pasteurised cashew apple juice.
Fig. 12 (right): Members of a women's group for processing cashew apples with their juice presses.

Cashew apple processing is carried out by women, either as individual entrepreneurs or in organised women's groups. In both cases the activity generates additional jobs. The work is seasonal and usually lasts from February to May, when the cashew farms are harvested. The

fruits are highly perishable and cannot be stored without intensive technical effort. All the women interviewed during the field research obtained the apples from their own farms or from their husbands' farms.

The products seen during the field research included cashew juice (pure or mixed with ginger or tamarind juice, for example), water ice popsicles, cashew jam (pure or mixed with other fruits such as mango), fruit powder made from ground dried fruit, kebabs, wine, schnapps and activated charcoal mixed with cashew apple powder. However, the interviewees unanimously stated that juice was the most popular product. In general, the women seem to be keen to experiment with the products on offer. Among other things, they reported that they add cashew powder to various sauces in the kitchen, that they also add the powder to soap production, and that they add various spices to juice and jam. One producer is interested in the possibility of producing ethanol from cashew apples and is trying to find information about this on the Internet.

In terms of marketing, the producers benefit on the one hand from their own networks, such as the Church associations that are very important and widespread in Ghana. On the other hand, they also get customers through the cashew producers' association, advertise their products on social media and on the radio, and some of them have stalls at the weekly market or small shops at their own homes or in town. The association and MOVE also enable them to participate in trade fairs and agricultural exhibitions to promote their products and attract buyers.

The challenges reported by the producers include a lack of capital to purchase processing machinery, a still limited market for the products, and a lack of care on the part of young men when transporting the apples from the field to the processing plant. The transporters are interested in completing as many orders or trips as possible in the shortest possible time in order to earn as much money as possible with their tricycles. However, the cashew fruits are damaged on the often very bumpy roads and can no longer be processed because the inside of the fruit has been contaminated with dirt. The women's groups interviewed in Damongo in northern Ghana would therefore like to have their own tricycles, so that they can do the transport themselves. An application for funding from USAID that had already been approved was not realised due to the organisation´s dissolution in the USA. Depending on its load capacity, a tricycle costs between 28,000 and 38,000 GHS (approximately 1,950 to 2,600 Euros). It seems to be unusual to offer payment by instalments[17] .

In order to gain an impression of the earning potential of cashew apple processing, cost-benefit analyses were carried out with several women, one example of which is shown in Table 3.

[17] See the AVE study on the KfW-funded leasing model in Zambia, which could potentially also be applied in Ghana (Rosenberg et al. 2023).

Table 3: Cost-benefit analysis for processing cashew apples in one season.

Income		Comments	Expenses		Comments
Sale of cashew juice and powder	20,000 GHS		Labour (harvesting, processing, transport, fuel)	7,000 GHS	50 GHS/day/person
Activated carbon	7,000 GHS	Year-round sales	Purchase of apples	3,000 GHS	When demand for products is high, she buys apples; otherwise, she uses her own harvest
Jam	600 GHS	Started in 2025, 15 jars sold so far	Packaging	3,700 GHS	Purchased at the market in Wenchi
Total	27,600 GHS		Total	13,700 GHS	

In addition, this woman earns approximately 6,000 GHS per season from selling cashew nuts from her farm, which, at 2 acres, is roughly the average size of land cultivated by women. Compared to her profit from processing cashew apples (13,900 GHS), she therefore earns more from the cashew apples than from selling the nuts.

A group of women producers from Damongo in northern Ghana did not provide a cost-benefit analysis but instead stated the profit per woman per season and provided detailed information on the prices of the products sold and the inputs required (see Table 4).

After deducting all expenses, the women in Damongo say that each of them makes a profit of 3,000 to 5,000 GHS per season. In a 'good month' they earned 2,500 GHS and, in a month, in which they were only able to sell a small amount, they earned just 1,000 GHS. All of the women surveyed had received training in bookkeeping. Nevertheless, on closer inspection the accounts do not include expenses such as the cost of running a refrigerator for some products, the transport costs for the fruit from the field to the production facility, and other items.

The women usually spend the proceeds on household expenses and their children's education. Some of them also invest in other income-generating activities, such as soap making, in order to have one or two additional sources of income alongside their seasonal income from cashews. Having their own money is very important for them. It means that they have no conflicts within the family and can help their husbands, which is obviously very important for the women.

As plans for the future, some women say they want to expand their production or try new products such as ethanol. They have trained other women and young people in the processing of cashew apples and hope to provide them with employment and income. Women who work individually would like to organise themselves into a group in order to produce more and thus to be able to respond to potentially higher demand. As a group they would also have a higher standing in the village and would be known to the administration and NGOs. This would make it easier for them to obtain premises for production or to apply for funding for the purchase of machinery such as juice presses, etc.

Table 4: Calculation basis for the processing of cashew apples.

Revenue		Comments	Expenses		Comments
Large jar of juice or jam	20 GHS		Jars or plastic containers	200 GHS/month (3 GHS for small jar, 5 GHS for large jar)	From the local market
Small jar of jam or marmalade	10 GHS		Printing labels	1 GHS/week	At the Internet café
Small kebab	2 GHS	Apple pieces are mixed with paprika and chilli, skewered and grilled	Transport by tricycle	20 GHS/week	To buy materials at the market
Kebab, large	5 GHS		Charcoal	300 GHS/month	For cooking the jam
			Water	20 GHS per barrel	Need one barrel per day
			Soap	30 GHS per month	
			Honey	1,200 GHS/month	

5.4.2 Processing of Cashew Nuts

During the field research, two cashew nut processing enterprises were visited: Nymdee Hyeren (N.H. Natural Foods Suppliers) in Sampa and the Agroking – Winker factory in Afienya (see Fig. 3), which is also the largest Ghanaian-owned cashew processing factory in Ghana. At both companies the nuts are shelled and cleaned of shell residues, a task that is initially carried out by machine. However, the final inspection and cleaning of the nuts is always done by hand. The nuts are then roasted and some of them are also salted.

Both enterprises employ mainly women as workers. In one case, 65 out of the 73 employees are women, and in the other case 45 out of the 60 employees are women. In contrast to the jobs discussed in the previous chapters, these are all formal employment relationships. The starting wage in one of the two companies is 500 GHS per month (22 working days) for unskilled workers and 800 to 1,200 GHS for more experienced workers and forewomen. The other company pays a starting wage of 820 GHS per month, the wage for experienced workers being 1,005 GHS. For a comparison, the minimum monthly wage in Ghana is currently 440 GHS. With the exception of the starting salary, the remuneration is therefore more than double the minimum wage. There are limited opportunities for advancement at both companies.

Fig. 13 (left) and 14 (right): The cashew nuts are first shelled by machine, then manually reworked by women and cleaned.

Fig. 15 (left): The manager of Agroking–Winker shows her products.

Fig. 16 (right): In the first step the cashew nuts, still in their shells, are heated at the factory to make the shells easier to remove.

The majority of the workers employed are young women, many of whom are single mothers or young married women with small children who have dropped out of school due to pregnancy. Factory work offers these women the opportunity to obtain formal employment with social security contributions and health insurance, whereas elsewhere school dropouts often only have access to informal work.

The management of both companies has completed the MTP. The gender training included in the programme has changed their view of the situation of female workers. The company in Sampa now runs a kindergarten directly opposite the factory, and the company in Afienya is in the process of setting up a nursery. This way the management ensures that young women

can work without having to worry about their small children. They can also breastfeed and spend time with their children during breaks. Some of the young women who work at the factory had their first child at the age of 14 or 16. Some of them were impregnated by classmates during their school years and had to leave school. They are raising their children on their own, as the young men usually shirk their responsibilities. Other young women were married off early by their parents, which also meant the end of their schooling[18] .

Fig. 18: Manual final inspection of the cashew nuts by female workers.

The director of Nimdee Hyeren advises the young women on family planning and also tries to strengthen their position in their families vis-à-vis their husbands or parents. The director and her father seek dialogue with them to ensure that the factory work of women is given at least the same importance as working on the cashew farm at home or social obligations at funerals and other celebrations. The director emphasises that she is aiming for at least 50% women in management and at least 90% women among the workers.

Both companies struggle with relatively high worker turnover. According to the management of both companies, this is due to several factors. For example, the labour of young women is needed at their husbands' or fathers' cashew farms or for preparing food for funerals. When absences from the factory accumulate, the young women often resign after a while or are dismissed by the management, as high absenteeism is also detrimental to the factory's productivity. The payment of wages at the end of the month also seems to contribute to women leaving the two companies at some point. They are accustomed to income from small-scale trading and the selling of snacks, which is earned directly and at shorter intervals.

[18] In Benin, a law has recently been passed that allows a female student who has been impregnated by a male classmate to resume school after the birth of the child. In addition, the child's father must take a break from school for the same length of time as the female student in order to make also him feel the consequences (Gaesing et al. 2023).

The companies try to counteract staff turnover with benefits and services. For example, workers are picked up from their homes and driven home by a free bus service, washing and break rooms are provided, and one company even offers a free meal per day.

Fig. 19: The director of Nimdee Hyeren at the company's own kindergarten.

At both companies one woman and one man are employed in senior management positions at the factory. MOVE provided them with training, financing options and connections to potential business partners. The gender content of the training is implemented in the preferential employment of female workers and in improving their working conditions. Of course these improvements also benefit the companies themselves. Gender-transformative effects are not achieved directly there, but the companies offer young women with relatively little education a secure, all-year job with wages that enable them to support themselves and their children independently. Both companies also work to raise the status of young women within their families through formal waged labour. The factories visited can thus serve as an example for other companies – not only in the cashew sector – in Ghana.

6. Conclusions and Recommendations Regarding the Gender Impacts of the MOVE Project

6.1 Conclusions

By the promotion of the cashew value chain the choice fell on a sector that not only involves many different steps and a wide variety of products but also employs a large majority of women in many different positions. It is therefore highly suitable for promoting women on the one hand and for striving for gender-transformative effects on the other.

The cashew sector creates a large number of jobs that primarily benefit women – in both the informal and formal sectors. Women make up the majority of workers at cashew processing factories, are involved in their management and, to our knowledge, are the sole processors of cashew apples as independent small business owners, as organised groups or as workers at these companies. Women make up the vast majority of workers at cashew nurseries and run over half of the private nurseries. Each of the small women-run businesses – be it a nursery or a cashew apple processing business – employs three to five workers (usually women) in the sample we surveyed alone. Increasingly, women farmers are cultivating their own cashew farms and, in some cases, are also processing the cashew apples harvested from their own production. Women also make up the majority of harvest workers on farms, regardless of whether they are owned and managed by men or women. The promotion of cashews is therefore highly suitable for empowering women, for integrating them economically and for achieving further positive gender effects, including gender-transformative effects.

According to our calculations and information, a woman can make more profit from processing cashew apples than from selling the nuts, provided she has the usual area of no more than two acres cultivated with cashews. However, further calculations should be carried out by the project or partner organisations in order to quantitatively substantiate this statement.

As cashew is a seasonal business, women usually invest part of their profits in an informal savings and credit group or in a bank account. They often use this money not only to finance household expenses and their children's education but also to invest in other income-generating activities in order to diversify their sources of income and to have money available outside the cashew season. Where possible, women also invest in the purchase of additional land for cashew cultivation.

Numerous interviews with former participants in the training courses offered by MOVE, especially the MTP course, show that the content taught there on gender-transformative approaches and effects falls on very fertile ground and is passed on and put into practice. The men and women who have participated in MOVE's MTP attest to the very positive effects of this training programme, even describing it as a "game changer" and an eye-opener for gender issues. The training courses not only provide participants with knowledge of cashew cultivation, harvesting and processing, but also enable them to build more self-confidence and thus to achieve **psychological empowerment**[19] . Numerous respondents stated that the MTP had given them the ability to speak in public and had trained them in this skill. This is particularly important for women, as traditional values and norms in Ghana, at least in

[19] The definitions and distinctions between different types of empowerment vary depending on the discipline. The concept of empowerment used here is based on Friedman (1992).

patrilineal ethnic groups, tend to encourage girls and women to be reserved and "invisible" in public. It is also considered inappropriate to contradict men or to be demanding towards them (Gaesing 2001). This is addressed by the MTP and, in greater depth, by *Gender Makes Business Sense+*, which attempts to change this. Although much has changed in Ghana compared to other African countries in terms of this image of women, the principles of seniority, gender and position still apply, especially when it comes to nominations and secondments for training courses and conferences. MOVE is successfully breaking through this by help of the instrument of quota setting.

Some of the respondents felt that the MTP enabled them to start their own businesses – whether for processing cashew apples or for setting up tree nurseries. Others felt that the training equipped them to improve and expand their existing businesses and introduce gender-effective changes, such as company kindergartens. The manager of a local NGO convinced farmers in northern Ghana to give their wives land for their own cashew farms. The gender module in the MTP and the *Gender Makes Business Sense+* training course thus have at least indirect gender-transformative effects by enabling women to achieve economic independence, earn their own income and thus have more decision-making power in the family as well as prestige and a voice in the community – also known as **social empowerment.** This is not happening across the board at regional level, but across the entire value chain and in a trend-setting manner.

Women who previously had no income of their own proudly report that they can now help their husbands provide for the family. There are no more arguments with their husbands because he gives them too little money for household expenses (*chop money*). They now simply pay these expenses themselves and there is peace in the family. They can now also contribute to the expenses for their children and do not always have to ask their husbands for money. This aspect is particularly important in polygamous families, where the husband is theoretically responsible for providing for all his wives and children but is often unable to do so in the current economic situation. Seen through the author's European lens, the greater economic independence of women must be welcomed. However, this should also have a positive effect on women's decision-making power in the domestic community, and husbands should not be relieved of their duties.

Economic empowerment does not automatically lead to gender equality in all cases. In discussions with WIAD staff the model of *gender champions* was mentioned in this context, an approach that aims to achieve gender equality. In the villages, men and women who are committed to gender equality or who are open-minded to the issue are identified. They receive training on the topic, then work to promote greater gender equality in the village and serve as role models for their fellow villagers through their own good example. In northern Ghana this approach is being pursued by WIAD[20] .

Women can benefit greatly from organising themselves into informal or formal groups such as cooperatives. It has been shown that women as a group are more likely to gain access to land, financing or even premises than they would as individuals. In the course of the study groups were identified that had submitted applications to various NGOs and subsequently received juice presses for processing cashew apples, work tables, containers and the likes, as well as training. Several women within the cashew value chain told us, "When we are a group, the district assemblies (district government) and the MoFA know about us and connect us

[20] More information on this approach can be found in CARE (2015) in the Farmer Field and Business School Toolkit. CARE developed this approach.

with NGOs and other organisations that want to support us." Women getting organised can lead to their **political empowerment**. This possibility is reinforced if the organisation is supported with training in management, leadership and similar topics and is strengthened in its networking with other – not only – local actors. Women often do not have professional networks to the same extent as men. Interviews with women prove that this type of support is helpful and beneficial. For example, they point out that the MTP has provided them with the necessary contacts to start their own businesses, obtain capital and acquire processing equipment. In conversations with female entrepreneurs it was also mentioned that they would support each other with advice.

An important tool for achieving gender-transformative effects is the appointment of women and men to decision-making positions in the various associations and organisations involved in the cashew value chain. Only this way can the interests of both genders be adequately represented and implemented. This study did not collect enough information on this topic to provide information on the current status of appointments. However, numerous discussions repeatedly highlighted how important associations and organisations can be for the purchase of work materials, acquisition of customers, selling of products and access to information about training courses and other matters.

One of the challenges in terms of setting up their own businesses is that although participants in the training courses offered by MOVE receive the necessary knowledge and encouragement to do so, they often do not have sufficient financial resources to actually start a business. Even saving in a savings and credit group is usually not enough to accumulate enough capital to buy a juice press, containers for juice or jam and the likes, or for potting soil, polyethylene bags, shade nets and the likes for a processing plant or nursery. Even if there is enough money to start the activity, the businesses usually remain very small and thus run the risk of being uneconomical. Since the credit system in Ghana charges very high interest rates and often only offers short terms, taking out a small loan is often out of the question.

A representative of WIAD disagrees, complaining that women often do not reinvest their profits in their businesses but wait for help, e. g. from an NGO. This expectation must be broken, she says. The truth probably lies somewhere in between.

On the one hand, the issuance of formal land titles offers women farmers the security of being able to keep the land planted with cashew trees. On the other hand, traditional land law also offers ways of granting women permanent ownership of land. In northern Ghana, for example, a verbal agreement made at the chief's palace in front of witnesses is considered a guarantee that the land received cannot be taken away again. Such agreements may vary from one ethnic group to another and should be investigated.

Another challenge for women is the difficulty of combining a career (especially in a management position) or starting and running a business with the desire to have a family. The CasheWomen network also comments on this issue, stating that this is one of the biggest challenges and therefore regularly publishes examples of female entrepreneurs who have managed to combine both. The willingness of men in Ghana to perform tasks traditionally considered female and to take a back seat or to pause in their own careers for the benefit of their wives seems to have increased, as shown by the examples of some of the interviewed women. However, traditional values and views still prevail among the general population, especially in rural areas, making it difficult for women to devote themselves intensively to their businesses or careers while also having a family.

When marketing their products, cashew apple processors use their social and Church networks as well as social media, radio and other media. They also benefit from their contacts

with associations to acquire orders and attract customers. They are very creative in generating new products as well as in promoting and distributing them. One observation in this regard is the use of sliced cashew apples or cashew apple powder as an ingredient in school meals. One finding from previous AVE research on school meals in Ethiopia, Benin and Cambodia is that both schoolchildren and the cooks' colleagues would like to eat at home what they have seen and eaten at school (Bliss 2024 and Gaesing et al. 2023). This suggests that there is potential for further dissemination of dishes containing cashew apples.

6.2 Recommendations

In order to strive for and maintain gender impacts and, above all, gender-transformative impacts, it is essential to anchor these in the project's objectives and not to just mention them in the indicators. With regard to the formulation of indicators, we recommend measuring the impacts of an activity and not just participation in it. Participation in a training course, for example, does not indicate whether the participants will subsequently be able to apply the knowledge and skills they have acquired. With the indicator "Increased proportion of women-led enterprises that have improved their conditions for value creation" MOVE is on the right track. In addition, it could also be tracked how many participants have incorporated gender-related content into their working lives.

In addition, the number of women in decision-making positions in cashew associations and similar organisations could be recorded, as well as the contributions made by women at meetings. Improvements in working conditions for women employed in the cashew sector can also be measured by using indicators such as the existence of a kindergarten near the workplace, formal employment with all social benefits, or the length of service at the company.

As one way of obtaining the necessary financial resources to start or expand a business in the cashew value chain we propose providing selected participants in the MTP courses with start-up capital. The prerequisite for payment should be the submission of a sound business plan. In addition, the person should be able to demonstrate a certain amount of savings, i.e. their own efforts to generate capital. The payment of start-up capital would be possible as a revolving fund into which the money must be repaid after a period of time to be determined, so that others can benefit from it.

To further promote the processing of cashew apples it may be helpful to emphasise the economic viability of this activity. According to information from producers and our own calculations, it is significantly more lucrative to process cashew apples and sell the products than to sell the unprocessed nuts on an area of up to two acres. However, to substantiate this argument, further case studies are needed from the project, which are easy to carry out. Most of the farms that are in contact with MOVE are knowledgeable about accounting, thanks to training courses, and can provide their figures.

An interesting sales market for cashew apple products could be school meals, which are widespread in Ghana. This could not only serve as a regular sales market for producers but also increase the awareness of the products, as described in the previous chapter.

MOVE can only initiate or achieve gender-transformative effects selectively through its training courses. However, MOVE is networked with numerous partner organisations in the governmental, NGO and private sectors and is therefore in a position to achieve gender-transformative effects in a systematic and comprehensive manner through these institutions, some of which are trend-setting. The difficulty for women to own land and cultivate it in the long term can be addressed in cooperation with MoFA, for example. Formal land law creates

the conditions for gender-equitable land rights, but in many cases this is not known or is not applied.

The positive effects of women's empowerment can be reinforced by approaches such as Gender Model Family[21] , Gender Champions and the likes, which are already being pursued by WIAD and NGOs in Ghana. To this there adds the positive effect of establishing and strengthening women's organisations. There women can advise and support each other and have easier access to land, premises, financing, etc.

The quota system for participation in the training courses offered by MOVE and in subsidised conference attendance is welcomed. In a society where men are normally given preference on such occasions, setting a quota helps women and other disadvantaged groups to benefit from such events. However, care should be taken to ensure that the women selected actually meet the necessary criteria to participate in the events in question and have not simply been nominated as "token women". If the women subsequently fail to implement the course content or prove to be unmotivated and incapable in the course itself, this can easily be used as a counterargument against setting quotas.

Although this study was not conducted in the other MOVE partner countries, some of the recommendations formulated here are not only valid for Ghana but can also be applied to the other partner countries of the project.

[21] See Rosenberg (2025) for Sierra Leone.

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The Institute for Development and Peace (INEF) is a research centre of the Faculty of Social Sciences at the University of Duisburg-Essen on the Duisburg campus and combines basic scientific research with application-oriented research and policy advice at the interface of development and peace research. The INEF was established in 1990 to provide scientific support for the work of the Development and Peace Foundation (sef:), Bonn, which was founded in 1986 on the initiative of Willy Brandt and is still one of our closest co-operation partners today.

The INEF's work focuses on globalisation processes and their political design, particularly in relation to the implementation of the United Nations Sustainable Development Goals (SDGs). The spectrum of our research includes projects on the human rights responsibility of business, the shaping of a future sustainable development agenda, the investigation of transformation and democratisation processes and the study of non-violent forms of conflict resolution.

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