

#### **GDPRD ANNUAL GENERAL ASSEMBLY 2025**

# The Future of Youth in Agrifood Systems: Tackling the double challenge of access to land and finance

JOINT SESSION BY THE GLOBAL DONOR WORKING GROUP ON LAND AND THEMATIC WORKING GROUP ON RURAL YOUTH EMPLOYMENT

### **CONCEPT NOTE**

<u>12 December 2025 (14:30 – 15:30 CET) Hybrid event</u> Hosted by the European Commission in Brussels, Belgium

# **Background**

Across Africa and many parts of the world, young people represent the largest share of the population and the greatest potential to drive the transformation of agri-food systems. Yet their meaningful participation in agriculture is constrained by two mutually reinforcing barriers: limited access to finance – often due to lack of land as collateral – and limited access to land – often due to lack of financial resources to acquire, lease, or develop it. This "double challenge" sits at the heart of youth marginalization in agriculture and remains one of the most persistent structural obstacles to inclusive rural development.

Agriculture still operates within financing models heavily anchored in traditional collateral requirements, which disadvantage young entrepreneurs, especially those without inherited assets or formal land titles. Even when youth have viable business ideas, strong technical skills, and familiarity with digital solutions, they struggle to secure loans, insurance, or even

small start-up capital. This restricts their ability to invest in inputs, adopt technologies, add value through processing, or participate meaningfully in emerging green and circular economy opportunities. On the other hand, land – central to production, identity, and long-term economic security – remains inaccessible due to high costs, complex tenure systems, gender biases, and slow formalization processes. Without finance, young farmers and entrepreneurs cannot acquire or rent land, invest in land improvements, or enter contract farming arrangements that require upfront capital.

## **Objectives**

This session will explore innovative pathways that break this structural deadlock. It will examine how financial institutions and development partners can shift from collateral-based lending toward emerging financing innovations such as blended finance, impact investment, cash-flow-based and character-based lending models that recognize the strengths of youth. The discussion will also look at inclusive models for youth access to land, such as public land allocation schemes, group-based land arrangements, partnership models between young farmers and landowners, and matching ageing farmers with land-seeking youth. A key focus will be the interconnectedness of land and finance—how innovative land access models can improve financial inclusion, and how innovative finance solutions can help youth secure or utilize land.

By sharing actionable insights and showcasing successful models, this session aims to inspire new collaborations and provide ideas to enable youth in agri-food businesses to access both land and finance. This session will contribute to a broader agenda of empowering youth, strengthening rural economies, and accelerating food systems transformation.

# **Provisional Agenda**

#### Friday 12 December 2025

**Welcome and Introduction** 

**Scene Setting** 

Access to land without finance? Access to finance without land? The dilemma for youth engagement and leadership in agrifood systems

**Panel Discussion** 

Youth land access in policy and practice - Lessons learned from the ground up

**Audience Q&A** 

Wrap-up and Closing