

Insights on youth access to land and finance

Preliminary findings from the Status of Land Tenure and Governance report and findings from the Status of Youth in Agrifood Systems report

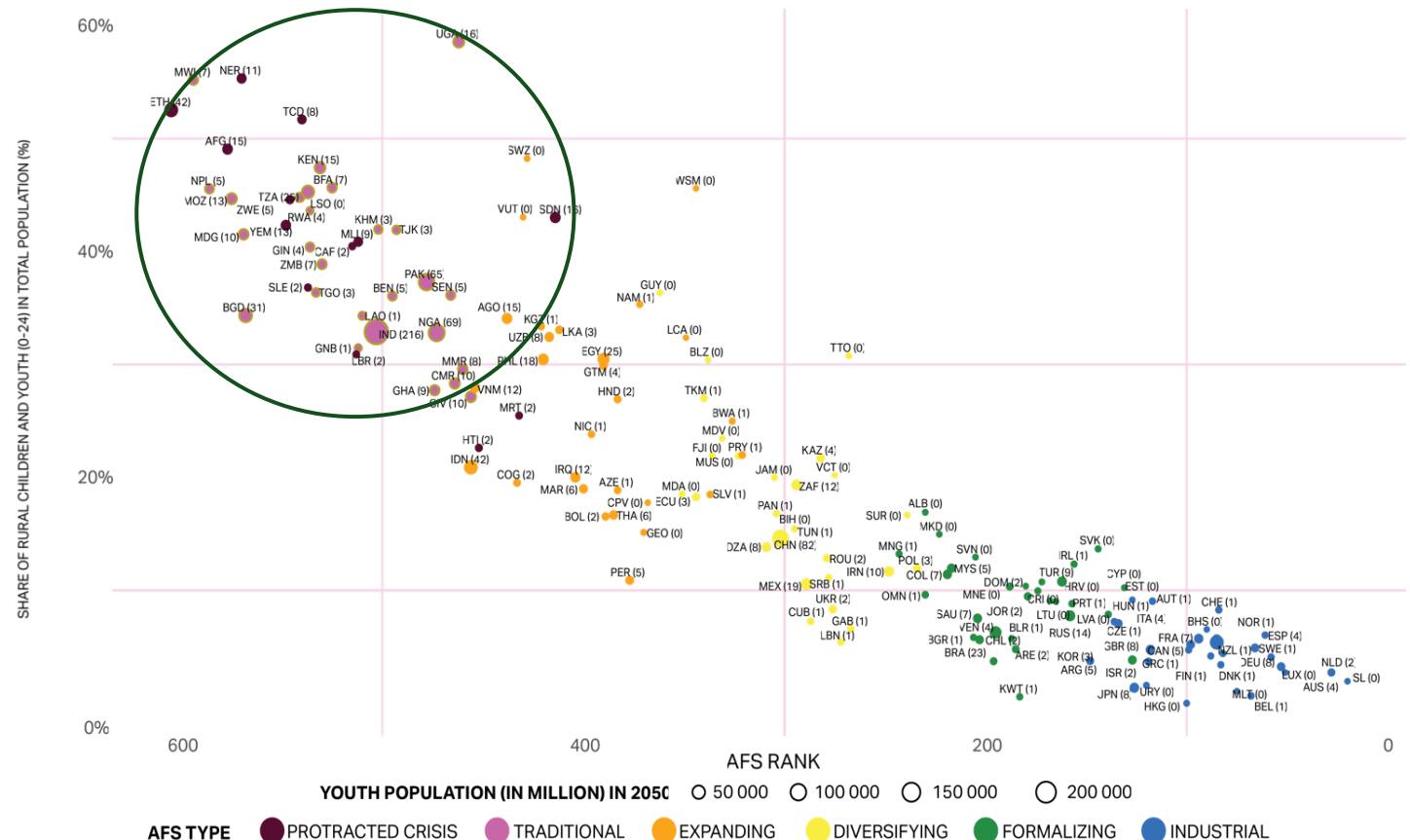


Overview

- Youth engagement in Agrifood systems (AFS)
- Youth access to land
- Youth and finance

Youth engagement in AFS is critical

- Nearly **85%** of global youth population resides in LMICs
- Proportion of youth in LMIC is 16-22% of total population
- Countries with more traditional AFS have **large, growing** rural youth populations
- Policy implications differ for youth in contexts of abundance and scarcity

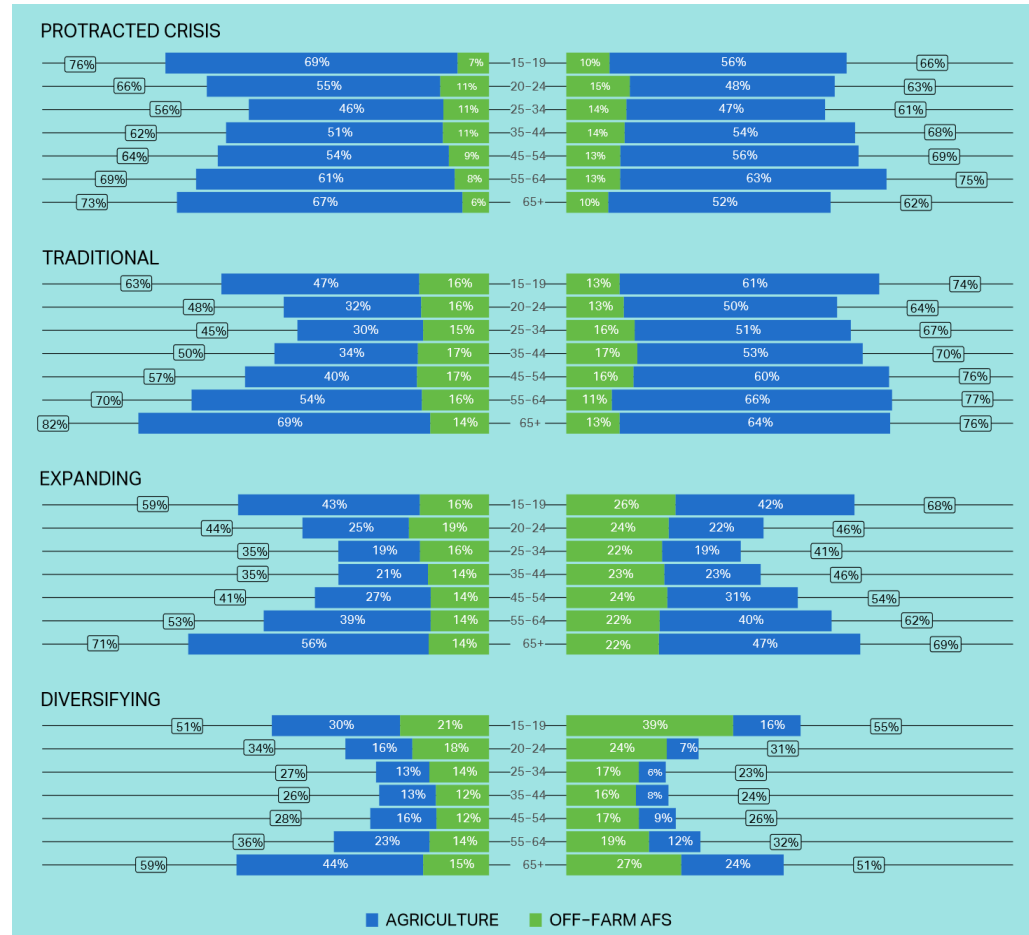


Source: FAO (2025)

Youth engagement in AFS remains critical

- Globally, **44%** of the world's working youth are employed in AFS, against **38%** for adults
 - **68%** in sub-Saharan Africa
 - **52%** in southern Asia
- AFS are a key entry point for youth, especially younger youth (15-19), though young men exit the sector more quickly than young women
- Younger youth work more on own farm/land

Share of employment in AFS, by age group and gender

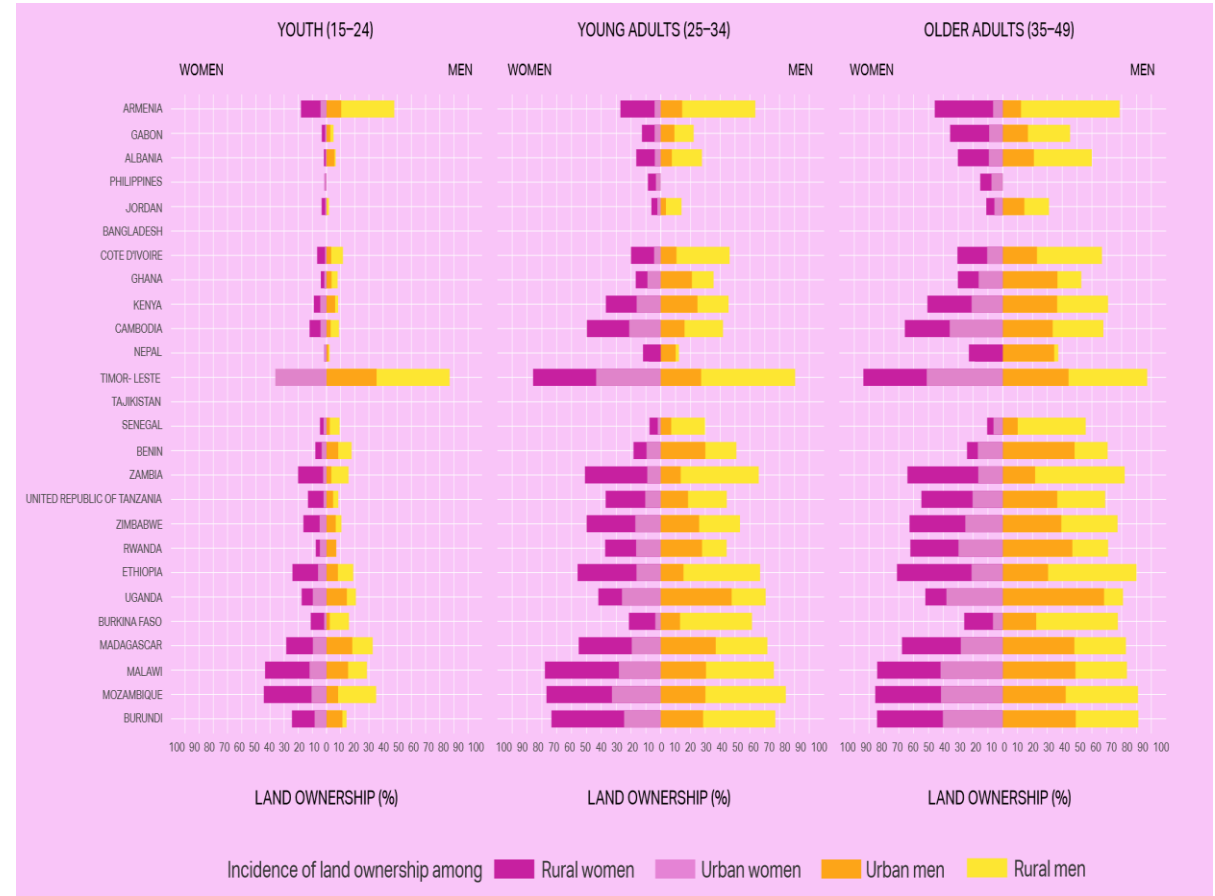


Source: FAO (2025)

Yet youth access to land is limited

- Few young people own any agricultural or non-agricultural land
- Youth, in particular young women, frequently face challenges in accessing land due to:
 - Generational and gendered power dynamics
 - Delayed inheritance
 - Land fragmentation
 - Rising land prices and limited access to capital
- This limits their capacity to establish independent livelihoods

Land ownership, by age group and gender

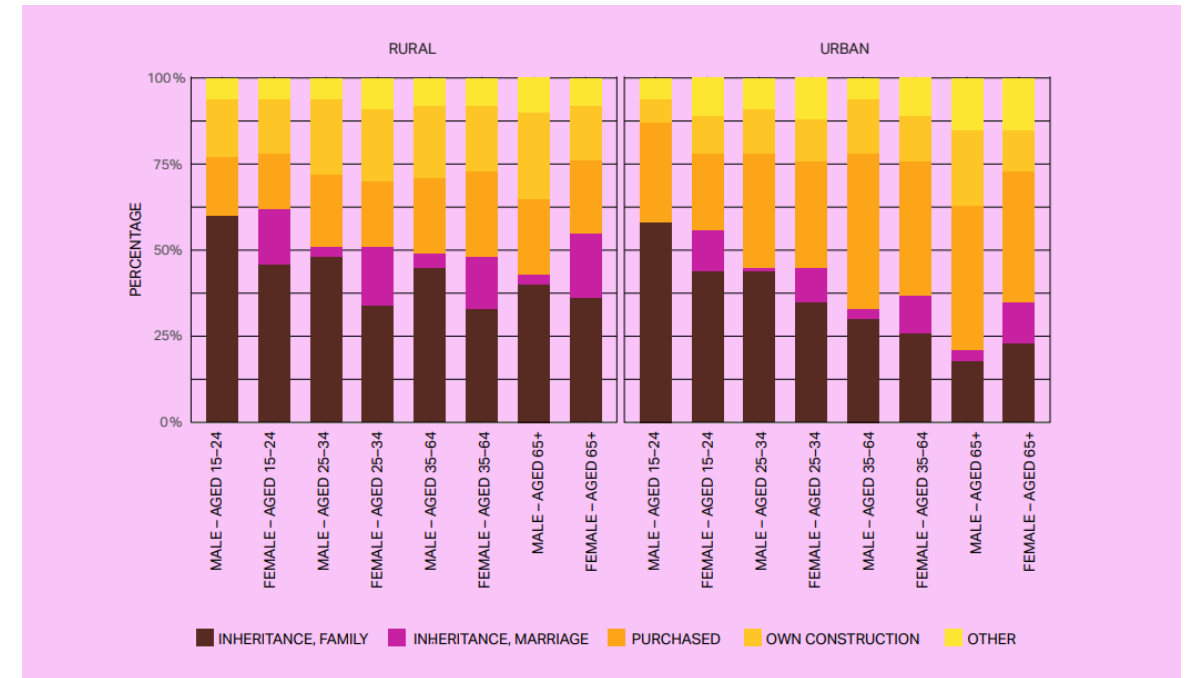


Source: FAO (2025)

Young people acquire land mainly through inheritance

- Patriarchal customs and laws often favour men in inheritance
- Young women inherit less frequently than young men and often access land through marriage
- Even where laws guarantee equal inheritance, traditions may discourage women from claiming rights or legal implementation is lagging
- Renting land is an increasingly entry point for youth

Mode of land acquisition among landowners, by age group and gender

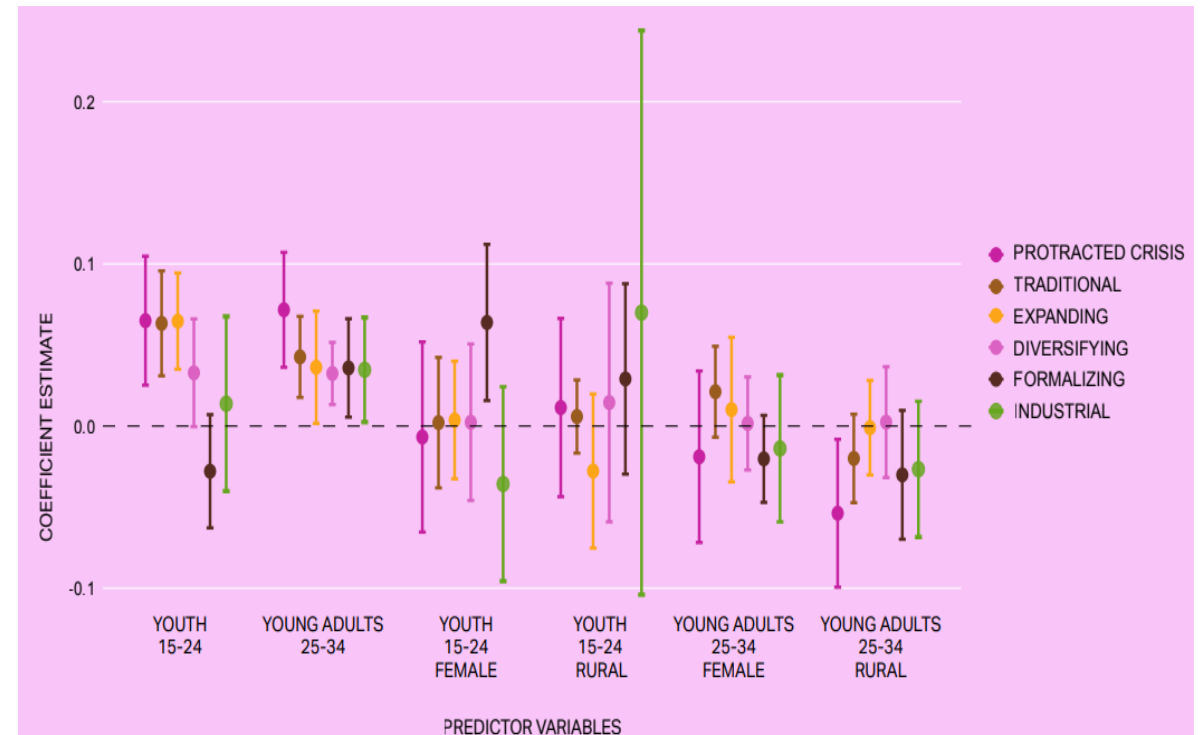


Source: FAO (2025)

When youth access land, they are more likely to experience tenure insecurity

- Landowners aged 15-34 face significantly greater tenure insecurity, especially in less formalized agrifood systems
- Youth (15–24) show lower insecurity than young adults (25–34) in industrial/formalizing systems
- As youth enter employment, tenure insecurity rises
- No visible gender differences

Land tenure insecurity, by age group and gender



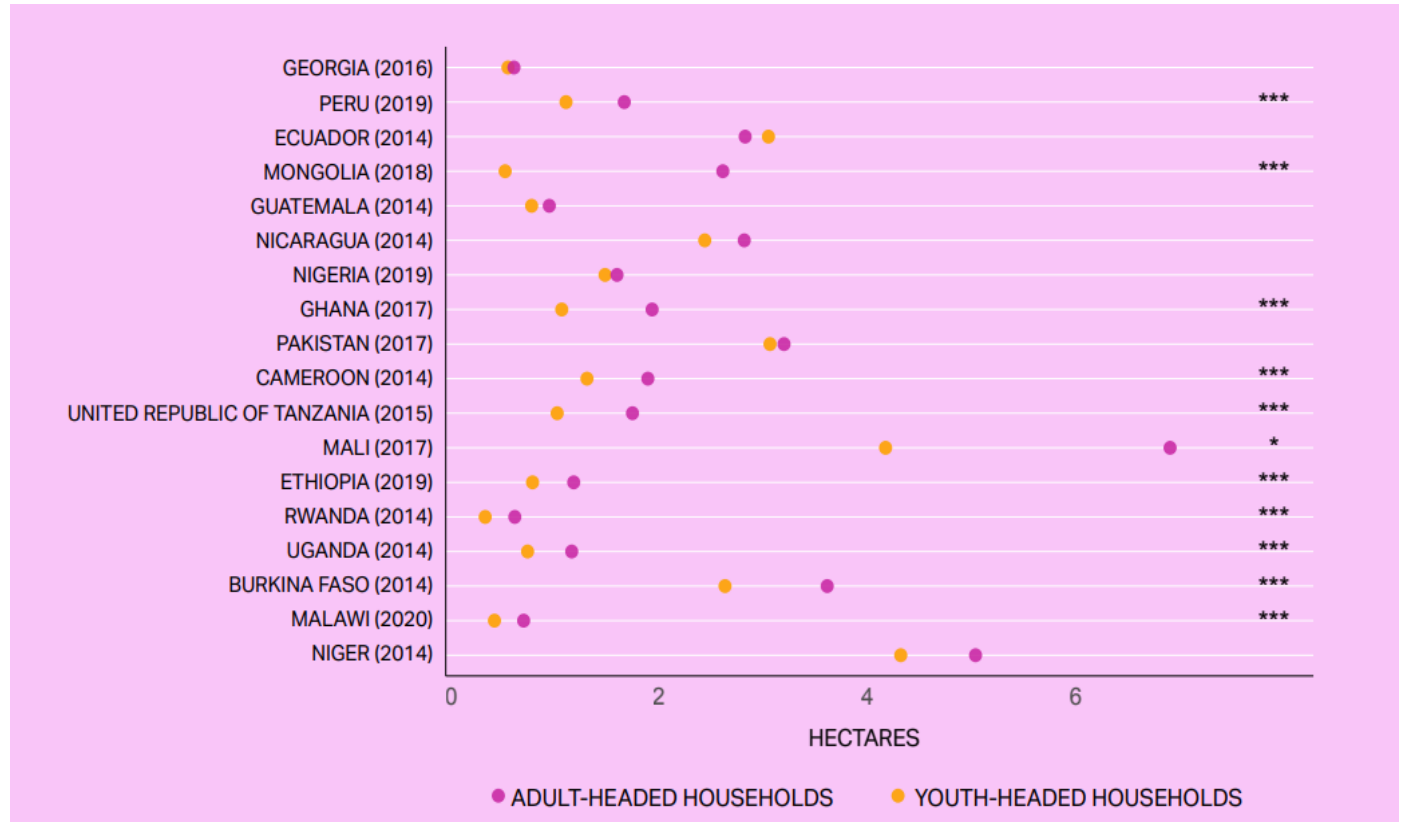
Note: The figure shows the coefficients from a linear probability model. The dependent variable is a binary variable equal to 1 if the individual reported feeling tenure insecure. The base category is older adults aged 35 and above. Other controls include education, marital status, household size, country and year fixed effects. The sample includes 126 485 observations and was created by pooling two waves of Prindex data – 2018/19 and 2024 – restricted to land/property owners.

Source: FAO (2025)

Young farmers generally operate smaller farms

- Young people are often restricted to small plots
- This limits their ability to generate a decent income
- Farm expansion and land accumulation often occur progressively over the course of an individual's life

Average farm sizes of households led by youth farmers compared to older farmers

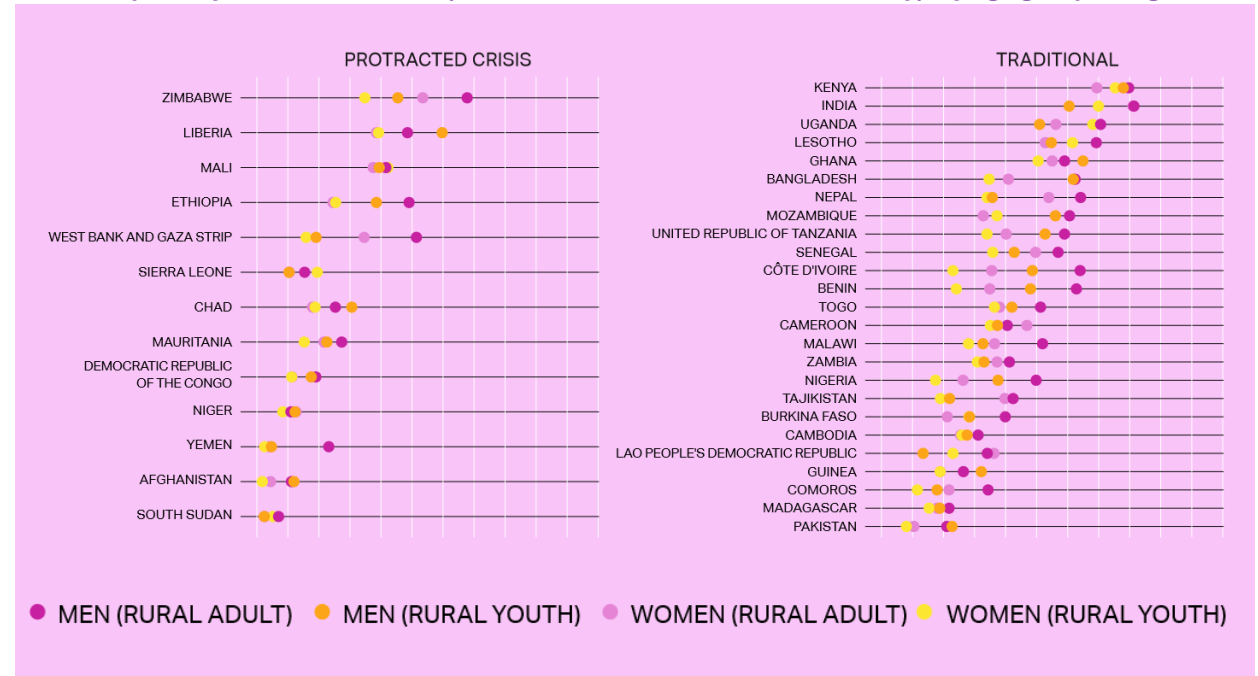


Source: FAO (2025)

A large share of youth does not have access to a financial account

- Globally, only 66% of youth own a financial account, vs. 79% of adults
- Rural youth – especially young women – are less likely to own a financial account.
- The gap is most pronounced in less formalized agrifood systems where financial services are underdeveloped or not accessible
- Age-related restrictions are a key barrier

Ownership of any financial account (financial institution and mobile money), by age group and gender

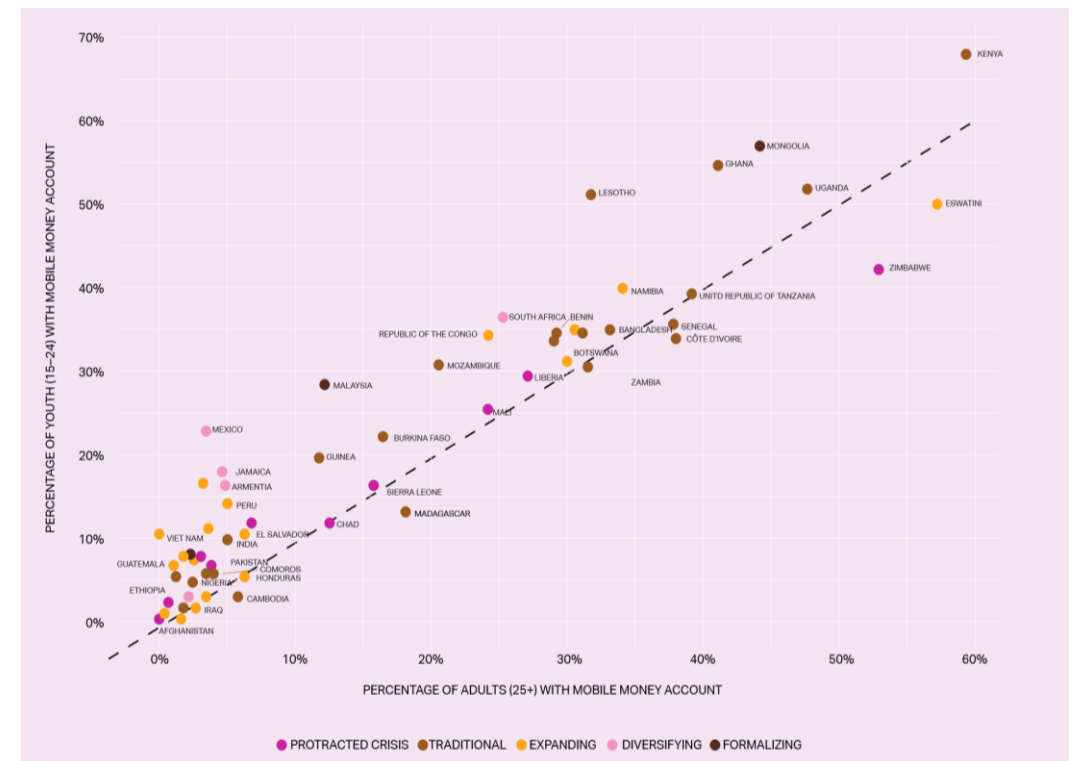


Source: FAO (2025)

Mobile money as an efficient alternative for youth to access finance

- Where formal financial infrastructure is limited, youth can access finance through mobile money
- Youth access to mobile money has increased in all regions (e.g., 32% of youth in SSA in 2021, 27% in LAC)
- Higher rates of adoption in traditional agrifood systems, due to low accessibility
- However, gender and rural–urban disparities remain a significant challenge to youth financial inclusion

Percentage of youth and adults with a mobile money account

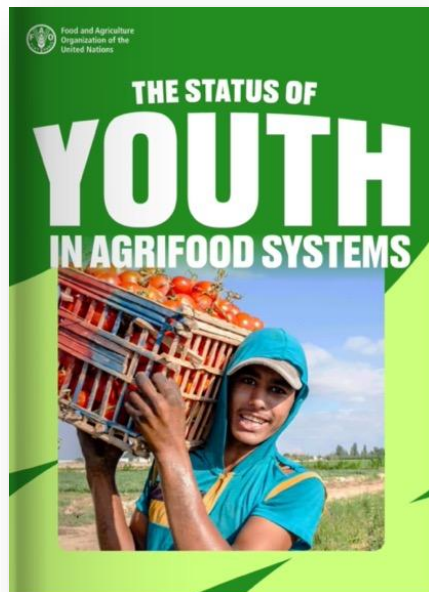


Source: FAO (2025)

Policy highlights and key recommendations

- **Achieving youth-inclusive agrifood systems requires:**
 - Expanding broader economic opportunities
 - Equipping youth with the necessary skills, agency, and resources, including access to quality education and training
- **Avenues to increase youth access to land:**
 - Secure tenure for youth and facilitate farm succession;
 - Development of land rental markets / land banking frameworks;
 - Couple land access with access to production enhancing technologies
- **Avenues to increase youth access to finance:**
 - Increase of use mobile technology, integrating financial services;
 - Funding should be accessible, flexible, and responsive to the specific needs of recipient communities
 - Foster youth-friendly financial products: blended finance models, microfinance, and mentorship programs
 - Greater public-private partnerships to create dedicated funding / social and environmental impact bonds
 - More inclusive decision-making processes to shape the financial mechanisms meant to support them
 - Capacity building in financial literacy & Strengthen youth savings and credit associations





Coming soon,
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Thank you!

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