

# Collaborative mechanisms to accelerate investments in landscape finance projects in the Juabeso-Bia landscape in Ghana

## Main take-aways

Interviews with key stakeholders complemented with a review of documentation on six collaborative mechanisms show that such mechanisms have the potential to accelerate investments into climate-smart cocoa production that help increase production without the need for area expansion. In order to do so more effectively and more inclusive, we propose the following recommendations.

1. Collaborative mechanisms support landscape finance projects reach bankability most effectively by providing business advisory services, more in particular by:
  - > Developing a network of Business Advisory Service Providers trained in their ability to identify and develop opportunities, paid upon meeting targets for project identification, structuring, and reaching financial closure; and
  - > Supporting cocoa farmers with income diversification through educational programs on expanding into other crops, downstream value chain integration, access to market, financial modeling and access to finance.
2. Collaborative mechanisms, governments, and non-governmental organizations can reduce risks of financing in climate-smart practices, by:
  - > Using Special Purpose Vehicles (SPV) as an instrument to reduce the risk of a transaction in landscape finance by creating a separate legal entity that isolates the transaction from the financial risks of the parties involved; and
  - > Exploring innovative blended financing models that for example leverage cooperative funding to strengthen successful existing concepts such as locally owned Village Savings and Loans Associations;
  - > Promoting crop diversification to improve income and reduce climate and market risks.
3. Collaborative mechanisms can be more effective in providing landscape finance, by
  - > Focusing on data collection and sharing to enhance due diligence procedures of financial services providers;
  - > Integrating environmental and social impact measurement to support local stakeholders to monitor and report impact and to support investors to make data-driven decisions about where to allocate future investments;
  - > Integrating banking and non-banking financial institutions at an early stage; and
  - > Mobilizing a network of smallholders and link them to buyers that also provide financial services.
4. The Ghanaian government can further enable the legal and economic environment, by
  - > Passing the tree tenure and benefit sharing scheme policy into law;
  - > Enforcing laws on illegal mining and logging; and
  - > Providing incentives for financial institutions to participate in collaborative mechanisms (such as tax rebates for Microfinance Institutions).

## Introduction

Interventions in sustainability, protection or restoration of ecosystems and against climate change are often developed or financed on an individual basis without taking in consideration the wider landscape. Despite increasing investor interest in achieving positive impacts through their investments, investors predominately pursue investments that focus on a single objective within a landscape, such as agricultural production or reforestation. The effects of such investment can be undone by harmful actors in the same landscape. Developing sustainable landscapes, therefore, requires a holistic approach into natural capital investments in which all stakeholders are in agreement and investments are interlinked and strengthen each other: a landscape finance approach.

In a search for collaborative mechanisms that accelerate investment in landscape finance projects, this briefing paper zooms in on the Juabeso-Bia landscape in Ghana. This landscape faces multiple challenges, which requires a landscape approach, including environmental challenges such as deforestation, and social challenges such as increased poverty as a result of decreased yield.

To assess current efforts of collaborative mechanisms that aim to accelerate investment in the Juabeso-Bia landscape, 23 people were interviewed from local communities, NGOs, private sector and government. In addition, a literature review of relevant scientific articles and reports was conducted.

## The Juabeso-Bia landscape

This landscape accounts for about 40 percent of Ghana's national cocoa output, with cocoa covering over 55 percent of the total land area. The landscape is one of the six priority Hotspot Intervention Areas (HIAs) identified by the Forestry Commission for the GCFRP<sup>1</sup> under Ghana's REDD+ Strategy.

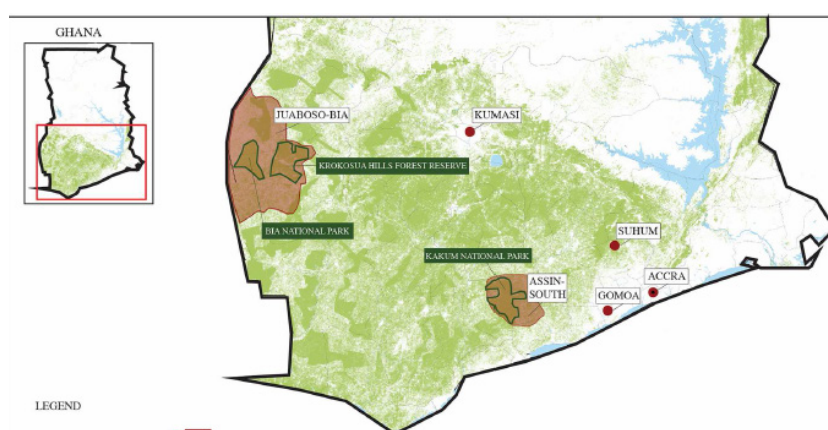


Figure 1. Map showing Juabeso-Bia landscape (Source: Nasser et al. 2020)

Cocoa is one of the sectors of Ghana's economy which is being hit hard by climate change. As weather patterns evolve, such as high temperatures and droughts, farmers see their yields decrease which forces farmers to expand into new areas. Unsustainable logging, bushfires and illegal artisanal mining further contribute to declining forests.

Underlying socio-economic factors driving these environmental challenges include poverty due to reduced productivity, over-reliance on cocoa, population growth and unclear land tenure and tree ownership system. Climate-smart agricultural practices and supporting enabling policies contribute to reducing these underlying factors.

## Landscape finance is required to enhance climate resilience, but has proven challenging

When looking at cocoa in Juabeso-Bia, there are many options that could ensure sustainability and climate resilience while increasing yields. The most relevant are climate-smart agriculture, soil conservation practices and promotion of diverse agroforestry systems at scale to ensure shade-grown cocoa production and soil rehabilitation.

<sup>1</sup> The Ghana Cocoa Forest REDD+ Programme seeks to reduce carbon emissions resulting from cocoa expansion into forests through the promotion of appropriate climate-smart cocoa production approaches, including intensification and yield enhancement.

Solutions to enhance sustainability and climate resilience require financing, especially during the development phase, which has proven difficult to obtain for these cacao farmers because of the following main reasons:

1. **Limited availability of long-term financing.** Most local banks and Microfinance Institutions only have access to short term funding. As such, they are not able to provide financing to (potential) climate-smart farms that generally require long term (>5 yrs) capital.
2. **High interest rate.** Farmers in Ghana face frighteningly high interest rates up to 40%, which are higher than those paid by enterprises in other sectors.
3. **Lack of financial/management skills and data with borrowers.** Farms and agribusinesses in the small-scale sub-sector are generally small with a turnover well below USD 100,000 and fewer than 5 employees. In these cases, staff often lack the managerial and financial time and capacity to fulfil the application requirements set by financial institutions. This results in a lack of bankable business plans, financial history and (systematic) data on their historical production, making the businesses ineligible for any type of formal lending.
4. **Insufficient ticket size.** Investors tend to focus on the larger ticket sizes (EUR 1 m and higher). From their perspective, the segment below this EUR 1 m threshold is associated with high risks and low returns, caused by high transaction costs relative to transaction sizes.
5. **Lack of proper derisking mechanisms.** In case of many landscape investments, that find themselves in more challenging environments, it is often difficult for investments to generate a commercial return in particular during the development phase, as the risks often outweigh the returns. In these instances, derisking mechanisms can be crucial to reach bankability. Such mechanisms are typically provided at scale by Development Finance Institutions (DFIs) and governments to increase private sector participation in investments that they otherwise would shy away from. Typical derisking mechanisms are a guarantee, first loss tranche or a conditional grant.
6. **Lack of clear legislation on land and tree tenure.** Lack of legislation on tree tenure and therefore on carbon rights is hampering smallholders and community groups to access finance. Unclear land tenure legislation keeps farmers from being able to use this as collateral to obtain a loan.

In addition to these financial challenges faced by farmers seeking finance for the transition, there are other non-financial challenges that hamper the success of landscape finance projects:

1. **Poor legal environment.** An example of this is the lack of (enforcement of) laws on illegal logging or mining, giving a free hand to deforestation.
2. **Poor economic environment.** An example of this is the government policies supporting single crops in certain areas leading to monocrop agriculture. In Juabeso-Bia this resulted in an over-reliance on cocoa. Without alternative livelihood strategies to diversify production, these communities are vulnerable to market fluctuations and crop-specific diseases or pests.
3. **Lack of strong partnerships.** An example of this is the many small informally organized groups that have a limited voice in policy making. Involving many small informal groups in policy-making in developing countries is challenging due to issues of representation and coordination. This makes it difficult to ensure their diverse perspectives are effectively incorporated into policy decisions, while their informal nature can hinder organized participation and coherent communication with formal government structures.

## Collaborative mechanisms have the potential to accelerate investment toward landscape objectives

Collaborative mechanisms<sup>2</sup> have the potential to accelerate investments to support the activities of smallholder producers, local communities and MSMEs (see box 1 for an example). There is, however, little information on how these collaborative mechanisms are helping to generate financial flows into landscapes to improve land use practices and the resilience of smallholder producers and local communities.

Six collaborative mechanisms were identified in the Juabeso-Bia HIA and examined through interviews and a literature review, and are further described in the table 1.

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<sup>2</sup> A collaborative mechanism is defined as a structured approach or process that facilitates cooperation, coordination, and interaction among multiple individuals, groups, or organizations with the goal of achieving shared objectives, addressing common challenges, or collectively making decisions and implementing actions.

## Box 1.

In Northern Ghana, conservation NGO the Nature Conservation Resource Centre (NCRC), supported communities living near the Wechiau Hippo sanctuary to set up a trust fund and shea businesses to boost their livelihoods and establish a self-sustaining financial mechanism for the Wechiau landscape. Grant funding was initially used to enforce the capacity of Community Resource Management Areas (CREMAs) for the protection of Wechiau's Hippo Sanctuary. After identifying the need for additional income streams aside revenue from ecotourism, NCRC partnered with the Calgary Zoological Society (CZS) and concessionaries in the landscape to set up an autonomous sustainable financial mechanism in the form of a community Trust Fund. Following this, 2,000 women were trained on the sustainable, organic harvesting of shea nuts and new off-take prices were brokered with concessionaries to pay 20% premiums to harvesters and reinvest 5% of annual company profits into the Trust Fund. Due to a 300% increase in organic shea harvests, an onsite factory was set up with funding from CZS and leased to a private concessionaire for the processing of shea.

This new arrangement streamlines rents paid for the factory into the fund – enabling the fund to finance community development projects (e.g. building or repairing schools and roads) and paying salaries to more than 200 community women recruited by the factory. The CREMA has had a financial surplus for five years, and the trust fund is managed by a third-party financial institution which has helped grow the fund by 50 percent since 2016. This has allowed the community to build schools and health facilities, and invest in solar power and water infrastructure, improving the lives of some 10,000 residents. It is considering organic sourcing for other commodities such as groundnuts and shea honey that can provide additional benefits to communities through fair trade prices.

**Table 1. Collaborative mechanisms in the Juabeso-Bia HIA**

Name	Lead organization(s)	Description
3PCRL	Touton S.A., SNV Netherlands, Agro-Eco, Nature Conservation Research Centre (NCRC), Forestry Commission and Ghana Cocoa Board	<p><b>Goal</b></p> <ul style="list-style-type: none"> <li>The Partnership for Productivity, Protection and Resilience in Cocoa Landscapes (3PCRL) aims to increase cocoa production through Climate-Smart Cocoa, catalyze investment of about GB£70 million to preserve about 160,000 hectares.</li> </ul> <p><b>Distinctive characteristics</b></p> <ul style="list-style-type: none"> <li>Partnership for Forest founded this public-private partnership. Touton led a consortium of other partners to implement the project.</li> <li>Within this partnership, the Sustainable Cocoa Landscape Finance Mechanism (SCLFM) was established to coordinate and manage collective action for deforestation-free cocoa and incorporate a fund monetizing ecosystem services provided by cocoa farms.</li> </ul>
Cocoa Forest Initiative and HIAs	World Cocoa Foundation and Sustainable Trade Initiative and Forestry Commission	<p><b>Goal</b></p> <ul style="list-style-type: none"> <li>Cocoa Forest Initiative, through the Hotspot Intervention Areas (HIAs) Concept, aims to provide an enabling environment for the private sector to collaborate with government agencies, NGOs and other stakeholders to work together to mobilize finance to implement interventions that reduce deforestation in the cocoa sector.</li> </ul> <p><b>Distinctive characteristics</b></p> <ul style="list-style-type: none"> <li>HIAs already form a geographical boundary and thus constitute a jurisdiction. This facilitates the implementation of measures.</li> </ul>
CREMAs	Wildlife Commission of the Forestry Commission, Ministry of Lands and Natural Resources and local communities	<p><b>Goal</b></p> <ul style="list-style-type: none"> <li>Community Resource Management Areas (CREMAs) mechanism aims to develop a decentralized landscape planning approach, which combines traditional values and systems of a community and democratic governance processes for the management of resources.</li> </ul>

Name	Lead organization(s)	Description
		<ul style="list-style-type: none"> <li>In recent times, the CREMA concept has been adapted into interventions focused on climate change adaptation and mitigation, especially the REDD+ mechanism.</li> </ul> <p><b>Distinctive characteristics</b></p> <ul style="list-style-type: none"> <li>More recent CREMAs are adding climate finance to revenue streams.</li> <li>CREMA governance institutions have proven to be costly to operate. Grant money is available to set up a CREMA but long-term grants to cover operational expenses are not available. There is little willingness from government and private sector to support these costs.</li> <li>CREMA landscapes need to be independent of external funding (through development of business model such as Wechiau) – which takes time to develop.</li> </ul>
HIA	Forestry Commission, National REDD+ Secretariat, HIA consortium partners, district/municipal assembly, COCOBOD	<p><b>Goal</b></p> <ul style="list-style-type: none"> <li>Serve as the vehicle that drives the emission reduction program and delivers benefit sharing to landowners, smallholders farmers, and the landscape.</li> <li>Promote collaboration among stakeholders thus through public/private partnerships to deliver investment/finance into the cocoa landscape</li> <li>Promote deforestation-free cocoa production through the adoption of climate-smart cocoa standards.</li> </ul> <p><b>Distinctive characteristics</b></p> <ul style="list-style-type: none"> <li>Has received first carbon benefit sharing payment of GHS 4.8 million from the World Bank for all six HIAs. Transferring carbon rights from Ghana to the World Bank for some raises concerns about sovereignty, as control over carbon-related policies and benefits would be partially ceded to an external entity, potentially impacting local decision-making and benefiting from carbon-related activities.</li> </ul>
Working Landscapes Programme	Tropenbos Ghana	<p><b>Goal</b></p> <ul style="list-style-type: none"> <li>This programme seeks to work together with small-scale and large-scale producers, forest and farm producer organisations, farmers and local communities and indigenous people to ensure sustainable land-use practices and to achieve inclusive landscape governance. It is focused on knowledge generation, capacity building and informed dialogue and promoting financial investments to enhance the resilience of smallholders to climate change.</li> </ul> <p><b>Distinctive characteristics</b></p> <ul style="list-style-type: none"> <li>This programme is implemented in multiple countries which allows for knowledge sharing across different geographies.</li> </ul>
MOMO4C	Tropenbos Ghana	<p><b>Goal</b></p> <ul style="list-style-type: none"> <li>Mobilizing More for Climate Programme (MOMO4C) aims to initiate business propositions that provide solutions to make the targeted landscape climate resilient. The ultimate goal is to build on the business cases to attract or redirect existing green investments to make finance more accessible to small-to medium-scale businesses</li> </ul> <p><b>Distinctive characteristics</b></p> <ul style="list-style-type: none"> <li>Strong focus on business case development</li> <li>This programme is implemented in multiple countries which allows for sharing lessons learned across different geographies</li> </ul>
FCCA	Rainforest Alliance and Olam International	<p><b>Goal</b></p> <ul style="list-style-type: none"> <li>Forest, Climate and Communities Alliance (FCCA) Programme aims to conserve biodiversity, increase productivity, provide greater long-term stability to all value chain participants and increase the income of smallholder farmers</li> </ul> <p><b>Distinctive characteristics</b></p> <ul style="list-style-type: none"> <li>Provide greater long-term stability to all value chain participants and increase the income of smallholder farmers</li> <li>Established a Landscape Management Board (like the HIA management board), which had a three-tier governance structure composed of Community Management Committees, Cluster Management Committees and Executive Council to help with decision-making at the community-level.</li> </ul>

## Seven lessons learned after examining the challenges and how collaborative mechanisms addressed these

### **Lesson 1: Multi-stakeholder approaches are key**

Strong and effective partnerships involving key stakeholders with unique expertise, interests and strengths can drive investments, deliver sustainability commitments of companies and achieve landscape objectives. Effective partnerships can be achieved when stakeholders share the vision of a functioning landscape that intersects with their own interests and that of the communities where they operate. Building a sustainable multi-stakeholder collaborative platform requires time and commitment, and regular and open communication and information flow, as well as clarity on stakeholder roles and responsibilities.

### **Lesson 2: Leverage on existing public-private collaborative platforms**

An example of an existing Public-Private collaboration that provides finance is the Cocoa and Forest Initiative (CFI)<sup>3</sup>. Within CFI, a total of 38 private companies have committed themselves to eight core commitments. This has amongst others resulted in investments into cocoa traceability, forest and agroforestry, and policy improvements. In addition, CFI committed companies appeared to make more funds available for locally-led livelihood transitions that meet both local needs and objectives of CFI.

### **Lesson 3: Technical assistance on climate-smart practices is key**

Collaborative programs have the potential to provide technical assistance programmes to cocoa farmers on climate-smart practices, through the involvement of amongst others NGOs, knowledge organizations, or service delivery providers.

### **Lesson 4: Special purpose vehicles can reduce risks and accelerate investments**

Special Purpose Vehicles (SPVs)<sup>4</sup> can be a useful tool to reduce risk (since it keeps investment and financing risks isolated from the parent company or organization) and as such have the potential to accelerate investments into landscape objectives.

### **Lesson 5: Strengthen business advisory services**

Providing business incubation support to build the capacity of small businesses in financial literacy, business management, and commercial skills are important. Furthermore, connecting local businesses that have good business cases to both off-takers to increase access to market, and to private investors and grant providers to increase access to finance, is critical.

### **Lesson 6: Secure the active participation of financial services and insurance providers**

Financial institutions and insurance providers should be involved already from the development phase onwards. Including financial institutions in the landscape, finance is crucial because they play a pivotal role in channelling and mobilizing the necessary funding for sustainable land use and conservation projects. Financial institutions have the expertise to structure and manage diverse financial instruments, tailored to the unique challenges and opportunities of landscape finance initiatives. Their involvement can leverage additional private sector investment, enable scaling of projects, and ensure the long-term viability of landscape management efforts.

### **Lesson 7: Sustainable practices enhance the economic value of forests and other ecosystems**

Good land use practices and sustainable management of forests increase the economic value of forests and the ecosystem services they provide. For example, some communities under the CREMA/HIA programme in the Juabeso-Bia landscape benefit from carbon credits generated through the World Bank's FCPF program. It has been found that a number of stakeholders in this landscape do not know how to claim these benefits. To better utilize this potential by more stakeholders, it is important to raise awareness among a wider audience.

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<sup>3</sup> The CFI is an active commitment of top cocoa-producing countries with leading chocolate and cocoa companies to end deforestation and restore forest areas, through no further conversion of any forest land for cocoa production

<sup>4</sup> An SPV is a legal and financial entity that is created for a specific, narrow, and often temporary purpose. SPVs are commonly used to isolate risks, protect assets, and facilitate complex transactions by segregating them from the main company's operations and financials.

## Six actions expected to accelerate investments in landscape finance projects in the Juabeso-Bia landscape in Ghana

Based on 1) the above mentioned challenges, 2) the seven lessons learned from studying existing collaborative mechanisms in detail, the following six actions to accelerate investments in landscape finance projects in the Juabeso-Bia landscape in Ghana have been developed. Figure 2 shows an overview of the challenges, lessons, and actions where the color coding indicates the link between them. Below the figure, these actions are described in more detail.

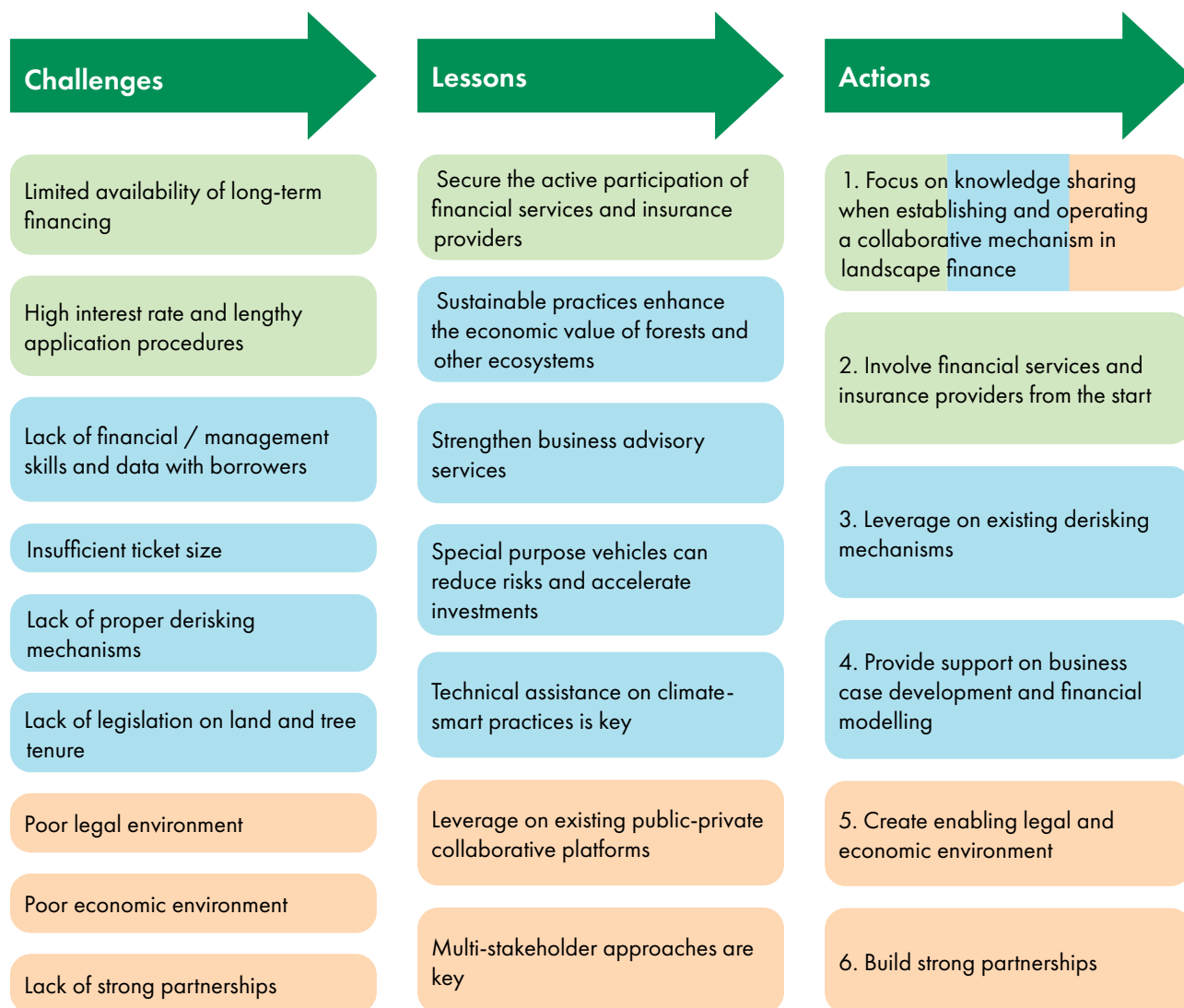


Figure 2. Overview of challenges, lessons and actions.

### Action 1: Focus on knowledge sharing when establishing and operating a collaborative mechanism in landscape finance

- > Landscape finance is receiving an increasing amount of interest within the conservation and finance community. But how to establish an effective collaborative mechanism? How can we learn from the pioneers in this field?
- > Fortunately, several parties are already sharing important lessons but given the innovative nature of landscape finance, it is important that lessons be shared. These could be lessons about engaging with the right stakeholders and mobilizing their commitment, or about how to work toward a successful investment deal by engaging with investors.



- > Some examples of effective tools to share these lessons are:
  - Data & Intelligence: collect, analyze, and report on financial and impact data with the aim to provide insights into the economics of loans and the effectiveness of the impact, this will form a proof of concept necessary for continued fundraising.
  - Environmental and social impact measurement: pre- and post-investment analysis of both environmental and social impact distributed per stakeholder in the landscape to support local stakeholders to monitor and report impact or to support investors to make data-driven decisions about where to allocate future investments.
  - Fit for purpose impact data approach: design and deployment of impact measurement that meets specific stakeholder needs is adaptable, takes into account feasibility, and serves decision-making and impact storytelling for supply chains.
  - Ecosystem services valuation: assess and quantify the economic value of specific ecosystem services within a given landscape or project, for cost-benefit analyses, the true return on investment assessment, advocacy, project planning, and decision-making.
  - High-quality documentary films: develop and produce high-quality documentary films (anywhere 3 – 120 min. length), includes a strategy for the dissemination of the film.
  - Marketing strategy for online appearance: develop strategy for online appearance.
  - Blogs: write blog/s to publish on own website or on the customer's website.

### **Action 2: Involve financial services and insurance providers from the start when establishing a collaborative mechanism**

- > Engaging these indispensable stakeholders early increases the likelihood of developing financial instruments that are well-suited to the needs of landscape finance projects. Examples of such instruments are tenor extension, more efficient application and due diligence procedures, and risk-reducing mechanisms to work towards an affordable interest rate.
- > Developing a risk-reducing mechanism may take some time by, for example, building a relationship with the grant or, and working out the details. It is therefore important to start this at an early stage in collaboration with the financial services and insurance providers.

### **Action 3: Leverage on existing derisking mechanisms**

- > Support aggregation of smallholders into cooperatives to benefit from economies of scale and to enhance their credibility to be able to access investments at the level of the cooperative.
- > Create SPVs to attract long-term capital, this opens up great opportunities for financing projects that require significant resources at early stages. This structure is also attractive for projects that generate ecosystem services. Because structuring projects through SPVs as project finance should appeal to more investors (such as infrastructure investors) skilled at underwriting long-term predictable cash flows.
- > District Assemblies, the Department of Agriculture, and the Business Resource Centres should collect data or share data on farm location and size, traceability, land use, and training, on- and off-farm income, assets owned or access to savings would help financial service providers better evaluate the credit risk of smallholders, and tailor their support to meet their specific needs and capacities.

### **Action 4: Provide support on business case development and financial modeling**

- > Government, private companies, and NGOs should support the development of alternative livelihood strategies to diversify away from cocoa and help communities find supplementary sources of income. Alternative livelihood programmes must be preceded by risk assessment to evaluate their feasibility and there should be an effective training component and access to market. A diversification strategy can be both vertical (development of micro-, small- or medium-sized enterprises to service the cocoa sector, marketing, storage, or processing) as well as horizontal (diversify towards alternative crops like plantain, poultry farming or native timber species as shade in the farm).
- > Explore innovative blended financing models such as cooperative funding arrangements and risk guarantees. Support private sector agencies and NGOs to set up Village Savings and Loans Associations (VSLAs) to provide loans to smallholders and community groups. VSLAs should have strong capacity-building and training components to help improve the governance structures.

- > Promote the use of financial technologies to help provide financial access to producers and MSMEs. Mobile money solutions present opportunities to access smallholders at much lower cost by speeding up loan application processes and facilitating loan disbursement and repayment.

### Action 5: Create an enabling legal and economic environment

- > Lack of legislation on tree tenure and carbon rights is hampering smallholders and community groups from accessing finance. Government should pass the tree tenure and benefit-sharing scheme policy into law, and complete other reforms on tree tenure rights.
- > Enforce laws on illegal mining and illegal logging. Government should in parallel provide an incentive for community groups to help protect forest estates.
- > Provide incentives for financial institutions and insurance firms to participate in multi-stakeholder collaborative platforms that promote investments into landscapes. Government should provide incentives such as tax rebates for commercial banks and rural-focused micro-finance institutions such as the Rural and Community Banks, Savings and Loans companies and Credit Unions to take active roles in collaborative efforts.

### Action 6: Build strong partnerships

- > Incorporate banking and non-banking financial institutions into multi-stakeholder collaborations. Conveners of collaborative mechanisms should engage financial institutions that operate within their landscapes to participate directly or involve their associations in collaboration such as the local chapters of Ghana Association of Savings and Loans Companies.
- > Mobilise a network of producers or smallholders to produce for an off-taker or a buyer. Private companies and CSOs interested in certain commodity value chains can work together with government agencies to help set up these networks in rural areas and help connect them to buyers. Buyers can subsequently act as financial service providers to smallholders or provide inputs and training.



This briefing paper is based on the report titled ‘Collaborative Mechanisms to Align Investments Toward Landscape Objectives’ by Shalom D. Addo-Danso, Emmanuel Asiedu, Mike Boachie and Isaac Boahen (March 2023).

The report and briefing paper have been produced in the framework of the LNV-TBI programme funded by the Ministry of Agriculture, Nature and Food Quality of the Netherlands.

The opinions and views expressed in this publication do not necessarily reflect those of the Ministry of Agriculture, Nature.

**Published by:** Tropenbos International and Tropenbos Ghana, Ede, the Netherlands, 2023.

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**Suggested citation:** Tropenbos International. 2023. Collaborative mechanisms to accelerate investments in landscape finance projects in the Juabeso-Bia landscape in Ghana. Briefing paper. Ede, the Netherlands: Tropenbos International. Kumasi, Ghana: Tropenbos Ghana.

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**Issue date:** September, 2023

