

Empowering Women, Transforming Communities:

A Story of Change in Ghana's Cocoa Sector

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In the heart of Ghana's cocoa-growing communities, women have long played a vital role in supporting their families and their communities. Yet, despite their central role, they face systemic challenges—limited access to financial services, low financial literacy, and traditional gender inequalities—that perpetuate cycles of poverty and child labor.

The **Women's Empowerment, Access to Finance, and Income Generation Project** by **Sucden** and the **Kuapa Kokoo Farmers' Union**, in partnership with **Participatory Development Associates (PDA)**, has empowered women to become catalysts for change, unlocking new opportunities for economic growth, gender equality, and sustainable community development.

The situation beforehand

The cocoa sector in Ghana faces numerous challenges that affect farmers' productivity and their families' well-being. These challenges are particularly acute for women, who are often excluded from financial decisions and lack the resources needed to generate income beyond cocoa farming. Women also carry the burden of ensuring their children's well-being and education, yet they have little access to financial tools or support systems that would help them escape poverty.

The situation is further exacerbated by gendered power dynamics that limit women's involvement in household decision-making and governance, both at home and in their communities. These structural inequalities prevent women from accessing the resources and opportunities necessary to improve their livelihoods and reduce their families' vulnerability to child labor.



The intervention: A holistic approach to empowerment

The **Women's Empowerment, Access to Finance, and Income Generation Project** tackles these systemic barriers by empowering women with the skills, resources, and decision-making power needed to transform their lives and communities. Recognizing the need for a holistic solution, PDA, in collaboration with Sucden and the Kuapa Kokoo Farmers' Union, co-created the *Women's Empowerment, Access to Finance, and Income Generation Project*.

The initiative is designed to address the systemic barriers that prevent women from achieving financial independence and social empowerment and was implemented by PDA.



Specifically, the project focuses on:



Improving access to finance

through the establishment of Village Savings and Loans Associations (VSLAs)



Strengthening gender relations

at both the household and community levels through joint financial planning and increased women's participation in decision-making and governance structures



Improving women's earning capacity

through skills training and support for income-generating activities (IGAs)



Enhancing household nutrition

through targeted education on food security and health



Reducing the risk of child labor

by creating an enabling environment for families to thrive economically and socially

Community-centered solutions

At the heart of the project's success is PDA's commitment to participatory development. The initiative began with community entry and sensitization activities that engaged both farmers and traditional authorities. The importance of establishing VSLAs was explained to all participants, showing how these groups would provide community members, especially women, with a safe space to save, access loans, and invest in their futures.



In addition, training sessions were offered on a variety of important topics, including:

Gender Action Learning Systems (GALS)

A transformative approach that encourages joint financial planning between men and women to foster equality in household and community decision-making.



Financial Literacy

To help women better manage resources, plan for the future, and understand the potential of savings and loans to improve their economic well-being.



Income-generating Activities (IGA)

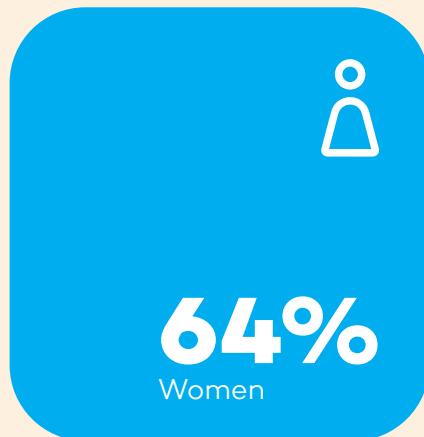
Providing women with the skills and knowledge to diversify household income beyond cocoa farming.



Nutrition Education

Teaching families how to improve their diet and health with locally available resources.





The project addressed systemic challenges with three key approaches:

Approach 1: Establishing Village Savings and Loans Associations (VSLAs)

The project introduced PDA's unique, self-managed VSLA model to five cocoa-growing communities.

A total of **nine VSLAs were** established, consisting of **181 members (64% women and 36% men)**, who were trained in financial literacy, gender relations, and financial management.

What sets the project apart is its emphasis on community ownership. Rather than providing external funds for lending, the VSLAs empower community members to save and lend amongst themselves, building local financial resilience. Each group elects its own management committee, with a focus on ensuring that more women take leadership roles. After a year of training and oversight from PDA's Field Officers, the VSLAs are now fully self-sustaining and continue to operate independently. While ongoing technical assistance is available, each group has built the capacity to manage its own financial resources and work towards personal and collective goals. .

More than that, 181 people have been trained in financial literacy.

The savings groups have drastically increased the financial stability of their members, helping to build a savings culture, diversify farmers' incomes, and increase their access to microcredit at minimal interest rates.



Approach 2: Gender Action Learning Systems (GALS) Training



Eighteen (18) champions from the nine communities (3 males and 15 females) were trained in Gender Action Learning Systems (GALS). This series of sessions aimed to foster gender awareness and support households in planning their development.

The trained champions were responsible for passing on their knowledge to other group members using various GALS tools, including Soul Mating, Vision Journey, Gender Balance Tree, Gender Diamond Tree/Couples Dialogue, Social Leadership Map, and the Multilane Highway. In total, the project successfully trained 181 members, with positive impacts reported on household task management and planning, equality in decision making, savings culture, and knowledge on child labor and gender empowerment.

Approach 3: Income-Generating Activity (IGA) Training

The project also trained 181 people in Income-Generating Activities (IGAs), with about 50 individuals subsequently successfully starting their own businesses. The training included crucial modules on business planning, market research, and cash-flow management, providing participants with the skills needed to create sustainable sources of income beyond cocoa farming.

Practical skills workshops were offered in community-selected IGAs of soap making, bread and pastry production, equipping participants to diversify their income streams and reduce their dependency on the volatile cocoa market.





Approach 4: Nutrition Training

Again, the project focused on improving household nutrition by providing 181 people with education on healthy eating habits, food safety, and the benefits of local, nutritious food sources to prevent diet-related illnesses. The training emphasized the importance of food hygiene, regular hand-washing, and proper cooking methods to reduce the risks of foodborne illness, thus strengthening the capacity of families to protect the health of breadwinners and children.

Eighteen (18) nutrition champions were selected from the groups to lead the effort in promoting healthy diets and sustainable nutrition practices in their communities. These champions play a crucial role in disseminating knowledge and encouraging others to adopt healthier lifestyles.

The impact so far: transforming lives

As the project wraps up, the impact has been profound. There is evidence not only of improved household incomes and nutrition, but also strengthened community governance by empowered women who now take active roles in decision-making. In the districts of Akontombra, Fosukrom, and Adabokrom, women are now able to save consistently through VSLAs, access loans for small businesses and domestic needs, and even fund education for their children.





Financial Empowerment and Savings:

Nine (9) VSLAs have saved a total of **GH₵234,580** since inception. Of this, **GH₵161,175** (69%) has been saved by women.

A total of **121 loans** have been granted, amounting to **GH₵114,000**, with **GH₵71,200** (62%) going to women.

These loans have been primarily used for expanding existing businesses (**63 loans**) and starting new businesses (3 loans), with women leading the charge in both areas.

98.44% of respondents to an end-of-project survey indicated that they now have much better access to financial resources; have improved their financial management skills (**99.21%**); and have improved their ability to save or invest (100%).



Economic Activities:

56 loans were used by women to expand their businesses, compared to just **7 loans** by men. Women are clearly taking the opportunity to invest in their economic futures.

Loans were also used for **education expenses** (13 loans for women and 21 for men), **health-related costs** (7 loans), and even for **home improvement** (such as roofing a house).

117 respondents reported an increase in their household's investments in education, through enrolling children in school, spending more on children's educational materials, and prioritizing education in household discussions.

About 29 group members have started IGAs after the IGA training, while 69 of them admitted that they could improve/expand existing IGAs due to the training. Some 69 of respondents are also looking forward to using the money from their VSLA savings to start their IGAs.

Real-life impact: Stories of change

The transformative power of this project is best illustrated by the stories of the people it has helped.



Margaret Asarfo is a member of Awurade Ne Mehwefo VSLA group at Yamfo B in the Akontombra district:

"The group has helped me a lot even though I have not taken a loan from the group. I have been able to save over GHS 1,000.00 which will help me in future. I have also learnt from the nutrition training that I have to balance my diet to improve my health. I don't have any other work apart from farming, but with the practical IGA training, I have learnt how to bake bread. With the savings from the group, I am going to start a bread baking business. Through the GALS training, I have learnt how to plan for my future. Currently, I know that I need to incorporate planning in every work that I do and set money aside to help me to achieve my goals."



One husband, **Ibrahim Vasco** is a member of Odo VSLA group at Bronikrom in the Akontombra district. He shares:

"The project has helped me a lot because when I needed money for my child's school fees, the group gave me a loan quickly which was very timely. The GALS training has helped me to realise that I was making a mistake by not helping my wife domestically. Since I started helping my wife, there is harmony in the household, so I am very grateful to the group."



Kwabea is also a member of Awuradene mehwefo VSLA group at Yamfo B:

"The VSLA group has helped me to pay for my child's training. I took a loan from the group which I used as capital to start a microbusiness. I am now able to get my daily bread because of the project. I am able to save more weekly, and also get money for my children every morning when they are going to school."



Janet Appiah is a member of YENDAAKYE NKOSOO VSLA group at Goka in Adabokrom district:

I have benefited from the credit facilities offered by my VSLA group under the project. Unlike other avenues, the group has made access to loans very easy without any stress. The GALS training has helped to strengthen my marriage because I have learnt ways to properly dialogue with my husband. I am going to do meat pie as my IGA.



Looking ahead: **Sustaining change**

The **Women's Empowerment, Access to Finance, and Income Generation Project** is not just about immediate improvements; it is about creating lasting, sustainable change. By empowering women to manage their finances, expand their businesses, and improve their household nutrition, the project is laying the foundation for a future free from child labor and poverty.

As these women become more economically empowered, they are not only uplifting their families but also fostering community and economic resilience and gender equality in some of Ghana's most underserved communities in the cocoa sector. PDA's commitment to holistic community welfare continues to guide the project, ensuring that the benefits will be felt for years to come.

Through this transformative work, PDA is helping to create a prosperous and equitable future for women, their families, and their communities in Ghana's cocoa sector.



