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WOMEN FOR CHANGE



**"I have gained  
confidence  
in myself."**

# Breaking the Bias

**CASE STUDY** Rita Asamoah, Ghana



**Rita Asamoah is a 38-year-old cocoa farmer and trader in the Wansanmire community of the Ahafo Cocoa Region in Ghana. Rita's nuclear family has about 15 acres of cocoa farm. Rita also runs a convenience store. She is married to the Cocoa Purchasing Clerk in the community with six children. Rita is the Box Keeper of her Village Savings & Loan group, formed in 2021 as part of the Women for Change program, supported by Mars.**

## Access to Education

Over the years, Rita and her husband have struggled to afford the school fees for their six children which has meant compromise and delayed graduations, as Rita explains: “Previously, it was very difficult, life was really hard for me. My children were mostly home, they were not going to school due to financial problems.” When the cocoa season would end, Rita would move into survival mode by focusing on feeding the family. They would keep the children out of school until they could afford the fees again at the start of the next cocoa season.

Joining a Village Savings & Loan Association (VSLA), supported through CARE's Women for Change program, has been transformational for Rita and her family. After she had saved enough money with the group, she used her first loan to pay for her children's school fees and books. Rita's 16-year-old son Isaac happily sums up the impact, saying: “Since my mother joined the group, there has been a lot of changes in our family. Whatever we ask from her she's able to provide, even our books and school fees.”



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**“Now the shop is booming, and I don’t have to close it anymore.”**

## Diversifying Income

Once she had got her children back into school, Rita looked for a longer-term solution to bridge the financial gap between cocoa seasons. Before, when the production season was over, the family depended on proceeds from a small shop that Rita owns. She explains: “I had to keep closing the shop as we were using the income to pay for our household expenses and the stock was always low. My failure to manage the shop and pay for the children’s school expenses caused conflict with my husband.”

Since joining the VSLA, Rita has been able to access loans to replenish her stock and keep her business going. She proudly adds: “Now the shop is booming, and I don’t have to close it anymore. Thanks to the group, I can keep my shop stocked, take care of my children, and pay their school expenses.” Through the group, Rita has also developed her mathematical skills which has helped her to balance the income and expenditure for both the shop and the cocoa farm.







**“It’s very important to include women in farming.”**

## **An Active Role in Cocoa**

As well as running the shop, Rita also plays an active role on the cocoa farm, she explains: “My husband and I planned and decided to go into cocoa farming, this has helped a great deal in our lives. When I go to the farm I weed, clear, plant the cocoa seeds and dry the cocoa.”

Rita believes strongly in the involvement of women in cocoa farming, adding: “It’s very important to include women in farming because women share ideas to help improve the farm, we can help to buy products such as pesticides and fertilizers and we can help mobilize people to work on the farm.”







## Speaking Out

Since the savings group was formed, Rita has seen a great change within her community, with women taking on leadership roles, including herself as 'Box Keeper' of her group, and a change in attitudes about women working.

Rita also notes that women are beginning to speak out in her community - and be listened to. She adds. "We now have the opportunity to break the bias and speak out in public. Previously, a woman couldn't speak when a man was speaking. They would say a woman's contribution is weak and not needed. Since the *Women for Change* project was introduced, it has given women a chance. Women's opinions and ideas are taken into consideration at meetings and the decisions are no longer made by the men. The men have got closer with the women, they share ideas and learn from each other."

Rita's husband Samuel is also noticing this shift, he adds: "We men have realized the battle is not for just us, rather we are fighting the battle with the women."



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## A Loving Home

Rita and Samuel are not afraid to admit that their previous struggles caused conflict at home, as Rita explains: “Before, there was no happiness at home. Previously, when I was not working, my husband did not discuss matters related to work with me because he felt I was not doing any work to support him financially. But ever since this project started, there has been peace in my marriage.”

Rita is also seeing greater harmony in her wider community, she adds: “Previously some men used to beat up women. Men do not treat women harshly ever since this project was introduced.”

Since taking on the role as Box Keeper within her savings group, Rita is also gaining more respect. She explains that other women come to her for advice on setting up their small businesses and she is eager to promote the benefits of saving. She proudly adds: “Since I joined the group I have new opportunities and I have gained confidence in myself. People respect me now.”

