



**MARS
WRIGLEY**

WOMEN FOR CHANGE

Women for Change: Ghana & Côte d'Ivoire

Working with women to help cocoa-growing communities thrive

Foreword

My name is Kouassi Akissi Rodiasse, I am 30 years old and I am married with three children. I live in Kragui-Méagui in the South West of Côte d'Ivoire.

When my father passed away, the family refused to pay my school fees. My elder brother said that as I am a girl, I had to stop school. So, I finished school in primary third grade.

Now I am a mother, and my eldest child is a girl, her name is Ashley and she is eight years old. She is now in second grade. We want our children to understand the importance of school.

Before I joined my Village Savings & Loan Association (VSLA) 'Soleil' I wasn't doing anything at home, I was just inactive, but since the group started four years ago, with support from CARE and Mars, things have changed.

As I started to save, I was able to take out a loan. At first, I took a loan of 500,000 FCFA (1,000 USD) so that my husband and I could finalize buying a cocoa farm and build a new house in the city. He is also in a VSLA and he used his savings to contribute as well. Since then, I have taken out further loans to buy fertilizer for the farm. We also generate an income by breeding sheep and chickens.

With the support of the VSLA and the money I have saved, I have also been able to develop my own small business selling natural juice. Now, people respect me more.

Before the VSLA was set up, all the women in our village were minding their own business, focused on their own personal work only and their farming activity. But since the VSLA came, we work and save together. Together our group took a small farm to grow okra, ginger and tomatoes. Now, there is real harmony in our village.

We also noticed a problem in our community with women having to wait long hours to be treated at the hospital, including when they were giving birth, because the nurse lives so far away. So, our VSLA decided to join together and contribute to building a house for the nurse. This will mean that he can help us more quickly during emergencies.

The harmony in our community has also spread into my own home. Before, my husband and I used to have huge and deep misunderstandings. But with the VSLA training, we have learned to listen to one another and have more mutual respect. Now we are very close. If there is a problem we sit together, discuss it and find a solution. Now, he helps me at home, including helping to collect the water. Thanks to the VSLA, we fight together for our future.

As for my ambitions, I want to continue selling my natural juice and buy a bigger fridge for that business. I also want to continue the animal breeding business because I love that.

Thanks to the VSLA, I am proud of myself. I never thought that I would be able to build a house in a city and leave my small village. One day I will live there with my family.

I know that my VSLA will help me to achieve my dreams.

Kouassi Akissi Rodiasse
Kragui-Méagui, Côte d'Ivoire

Overview

CARE and Mars' *Women for Change* program works with women and their families in cocoa-growing communities to improve livelihoods so that communities can thrive.

The program started in Côte d'Ivoire in 2016, founded on CARE's Village Savings and Loan Association (VSLA) approach. The program aims to increase gender equity in households and communities, while supporting increased savings, improved skills, income growth and diversification, improved school enrollment rates and increased nutrition. The program also works to shift social norms and reduce gender-based violence by engaging men to encourage joint saving and decision-making. This innovative approach uses a smart mix of solutions to reinforce women's role in the cocoa supply chain.

Women for Change is based on the concept that a healthy and financially stable community is also a productive community. The program's women-

centered approach aims to create sustainable change for farmers and their households by investing in women's empowerment.

Encouraged by this powerful model and its proven results, in 2020, Mars Wrigley committed to scale up the partnership with CARE with an investment of \$10 million to reach more than 60,000 members in cocoa communities in Côte d'Ivoire and Ghana by 2025.

CARE is a market-leader for gender in farms and women's economic empowerment and is a natural ally for Mars. *Women for Change* is fully integrated into the Mars 'Cocoa for Generations' strategy, which aims to transform the cocoa supply chain so that global sustainable development goals are met, human rights are respected, the environment is protected, and cocoa-farming families and communities can thrive. We have now exceeded that target, and have already reached more the 77,000 VSLA members.

Between 2016 and September 2022, more than 77,000 VSLA members were supported through CARE's partnership with Mars.



CARE Ghana



CARE, a recognized leader and innovator within savings-led financial inclusion programs, has been a critical partner for Mars in the development of our unique *Women for Change* model. Our program includes a number of key elements that go beyond the standard foundational savings and loans activity. Financial literacy, gender equality and entrepreneurship when combined together help to increase women's income opportunities, strengthen child protection and build resilience amongst cocoa growing communities.

—Amber Johnson
Global VP Cocoa, Mars Wrigley

PROGRAM OBJECTIVES



Female empowerment



Income growth



Increase savings & joint savings



Reduce gender-based violence



Gender equity



Income diversification



Strengthen families



Increase joint decision-making

The Context

At a time when the cocoa sector faces multiple threats and urgently needs scalable solutions that deliver meaningful, sustainable change for farmers and their households, the *Women for Change* model presents a powerful opportunity.

Millions of cocoa farmers operate roughly 6 million cocoa farms around the world. Around two-thirds of all cocoa is produced in Côte d'Ivoire and Ghana, in West Africa¹.

Côte d'Ivoire is the world's largest producer of cocoa beans, representing just under 40% of global supply². It is estimated that 90% of cocoa farmers in Côte d'Ivoire are smallholders, with cocoa as their main source of income³.

Cocoa is the mainstay of Ghana's formal economy, accounting for 30% of the total export earnings, and income for about 6 million people.⁴ Ghana represents 14% of global production⁵. Ghanaian cocoa is grown by small-scale farmers, and the sector employs about 2 million people through farming, trade, transportation and processing.

The Challenges

Cocoa farmers face a combination of pressures, ranging from unstable and generally declining cocoa prices to the impacts of climate change and deforestation. A lack of economic alternatives contributes to risks of child labor, reduced interest in farming among young people, and an aging of the cocoa-farming population. This can result in poverty traps for farmers and entire communities.

Gender Inequity

Cocoa farming is male dominated, with resources typically targeted at male farmers. A sustainable cocoa supply chain cannot be fully achieved by excluding half the population and reinforcing inequalities. If agri-services do not recognize and include contributing women in productivity services, the full potential of family farms will never be achieved and incomes, productivity and economic development will be directly affected.

Social norms limit the influence of women and their access to resources, even though they manage a large portion of cocoa farms, contribute significantly to farms managed by men, and are a cornerstone of household and community security.⁶

In Côte d'Ivoire, women own 25% of the cocoa plantations and make up approximately 68% of the labor force.⁷ But, they are rarely recognized as cocoa farmers on family farms and lack a voice in the cocoa production arena. This leads to discrimination and marginalization of women in community decision-making.

In Ghana, about 20% of cocoa farmers are female. Women largely work on their husbands' land as unpaid family labor, and it is estimated they contribute up to 45% of labor input. Research indicates that within the gender division of labor, women play an important role in certain activities, particularly early crop care and post-harvest fermentation and drying.⁸ These specific activities are critical to improving future crop yields and production of quality beans.

Empowering women leads to significant gains for them as individuals, and improves the welfare of their children, households and communities. It also supports commercial success. We know that while women play an

important role at the production and consumer ends of the cocoa-chocolate value chain (women constitute most chocolate customers), the cocoa-chocolate value chain demonstrates significant gender imbalance.



The Women for Change Model

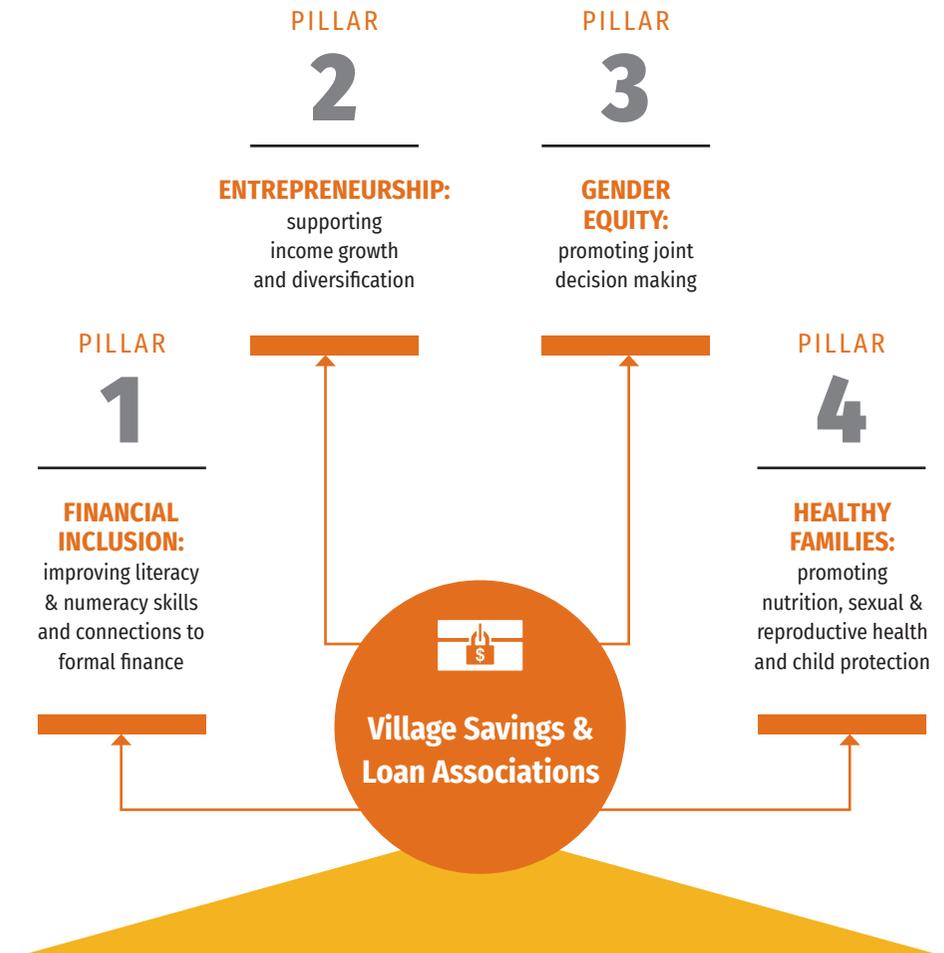
The *Women for Change* model is built on CARE's traditional Village Savings & Loan Association (VSLA) approach but extends beyond that to ensure women in cocoa-growing communities can play an integral part in the cocoa supply chain. The VSLAs are the entry point for four essential interventions: Financial Inclusion; Entrepreneurship; Gender Equity; and Healthy Families.

CARE's experience shows that when cocoa-farming households gain access to financial skills and tools, women can engage in entrepreneurship and collective action. As gender equity increases, households become more economically resilient. The program is constantly evolving and adapting to meet the bespoke needs of each community that we work with.

Sustainable Solutions

By combining this suite of complementary interventions and relying on cost-effective and sustainable VSLAs as a platform, the *Women for Change* model delivers significant immediate change while laying the foundations for continued growth.

The VSLA groups and their members are trained and coached by a growing network of community-based group promoters who are selected by their communities and trained by CARE to support the VSLAs on their path to maturity. They are an essential stakeholder in the sustainability of this program, as they now have the needed skills to support the set up and strengthening of VSLA groups in their communities and beyond, even after the formal program ends.



Village Savings & Loan Associations

In 75 years fighting for equality, social justice and an end to poverty around the world, CARE has found few solutions as promising or effective as Village Savings and Loan Associations (VSLAs). These informal groups empower women and girls to come together,

share resources, build enterprises and improve their lives. Over time, the groups become platforms for collective action which members use to advance shared goals from improving child nutrition to increasing women's political voice to responding to crises like COVID-19.



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WHAT IS A VILLAGE SAVINGS & LOAN ASSOCIATION?

- Self-managed group of 15-30 individual community members
- Primarily made up of poor, rural women
- Meets regularly to save money, access small loans and obtain emergency insurance
- Critical engine for economic opportunity
- Source of social solidarity
- Safety net for many families in vulnerable situations
- Resilient and resourceful, often leading local response to crises

Financial Inclusion

Literacy & Numeracy

The literacy and numeracy program for VSLA participants has been identified as one of the most significant activities for addressing some challenges faced by participants in *Women for Change*. We conducted rapid needs assessments in both countries and many women cited illiteracy as a significant barrier to their success, making them feel further marginalized within their families and communities.

In Côte d'Ivoire, an estimated 81% of women participants in rural areas are illiterate⁹. Most women in cocoa farming have not completed a primary education.

In Ghana, the needs assessment highlighted the adverse impact of adult illiteracy and innumeracy on effective and meaningful participation, especially of women, in economic activities and community development. This critical barrier was cited by respondents in all the sampled cocoa farming communities in the Bono and Ahafo regions. As a result of limited skills, women are not able to make the most of their core primary market and are not able to access other markets to generate additional income to address the growing socio-economic needs that have been further exacerbated by the COVID-19 pandemic.

As savings group members, *Women for Change* participants are naturally developing their financial literacy skills as they learn to save on a regular basis and then take out and repay loans. In addition to this the literacy and numeracy program focuses on increasing the functional literacy and numeracy of VSLA members, as well as increasing their self-confidence in the use of basic literacy skills. The end objective is to increase women's income - either from cocoa or other income-generating activities.

In Ghana, we are working with the Complementary Education Agency to ensure its literacy and numeracy programs are reaching cocoa-growing communities. This is being done by training community facilitators and monitoring the quality of training.

“It was my husband who tended the fields, but when he died, the field began to die. I initially borrowed 25,000 Francs (41 USD) from my savings group to buy fertilizer and then a further 50,000 Francs (81 USD). Thanks to my VSLA I can continue this work.”

—Mariam
Côte d'Ivoire



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Accessing Formal Finance

As women build their financial literacy and entrepreneurship skills through VSLAs, their finance needs grow, and they need access to larger loans to expand their microenterprises and income-generating activities. CARE is therefore building partnerships with financial institutions to agree favorable women-friendly credit opportunities. In Côte d'Ivoire, CARE has built partnerships with two leading financial institutions - Ecobank and microfinance institution Advans - as part of the program.

Digital Financial Access

To support VSLA groups' saving activities, CARE is introducing its own Chomoka digital app, which allows groups to manage their transactions on smart phones. The primary idea is to encourage VSLA members, particularly women in rural areas, to link to formal banking or microfinance services, expanding their potential to access more capital and grow their businesses.

Participants are reporting that Chomoka is enabling them to have more efficient meetings and is enabling them to track their savings and loans more reliably. It is also increasing attendance rates and is generating greater trust amongst the leadership.

Learning to use the Chomoka app in Côte d'Ivoire

“Savings and loan groups lay the critical foundation for resilience and one of its major benefits is access to financial resources, so members can invest in their farms, families and communities. These groups also offer a great platform to build human and social capital, which will eventually lead to empowered and thriving farming communities.”

—Inge Jacobs
Senior Manager Human Rights and Income – Cocoa, Mars Wrigley

Entrepreneurship



Cheryl Djira, CARE Côte d'Ivoire

“I took out a loan of 100,000 Francs (163 USD) to buy fertilizer for my rice farm. I sold 100kg of rice which enabled me to care for my husband who is sick and to put my children in school. Before I was in the darkness and now I’m in the light.”

—Fatoumata
Côte d’Ivoire

Microenterprise Training

As members of savings groups start to accumulate capital and focus on internal lending, demand among members for basic entrepreneurship training quickly emerges. The *Women for Change* model integrates microenterprise training, which supports members to select income-generating opportunities, plan how these businesses will run and yield a profit, and manage the enterprises once initiated. In some cases where microenterprises already exist, training is provided on expansion opportunities.

Their businesses are often small-scale and financed through VSLA loans, generating immediate income gains and income diversification for farmer households. Given that they are owned largely by women, they also directly contribute to women’s increased economic empowerment, more equitable decision-making within cocoa-farming households, and to the wellbeing of their children.

Family Business Management Training

Interlinked with our gender equity curriculum, the family business management training is offered jointly to couples. It aims to initiate a new communication dynamic between the couple, allowing them to increase their income through joint decision-making – ultimately leading them towards sustainable economic prosperity.



CARE Ghana

CASE STUDY

Rita Asamoah

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 five children. In the community, she is the Box Keeper of her VSLA group, formed as part of the *Women for Change* program.

“We are cocoa farmers, but we also have a small shop. 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 I joined the savings group, I have been able to take out a loan to invest more in my shop. 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.”

Gender Equity

We know that women’s increased economic power can cause tension with men and other local powerholders. Proactive interventions that tackle inequitable gender norms and gender-based violence are therefore critical. CARE’s gender curriculum, which runs through all the *Women for Change* activities, focuses on bringing men and women together for the benefit of their families and their communities.

Facilitated Couples Dialogue

Household dialogue sessions are focused on increasing women’s role in decision-making and increasing women’s voices at home and in the community.

As women begin accumulating capital in VSLAs and have increased access to loans and economic opportunities, the *Women for Change* approach focuses in parallel on improving communication and support within households for women’s increasing economic power, which is accompanied by increasing influence on household decision-making.

Household dialogues promote gender-inclusive and violence-free resolution of issues within cocoa-farming households (including domestic violence and child abuse) that affect the well-being and economic productivity of households. These dialogues help families to communicate in a way that enables them to express their desires, wants and needs without fear of violence or abuse.

“Before, my husband didn’t trust me. He thought I was a thief, stealing the income from the cocoa farm. We didn’t manage the business well together and we never had enough income to pay for our expenses.”

—**Kouame Aya Dorcace**
Tigoligro, Côte d’Ivoire



Rita and her husband Samuel from Ghana.



Gender committee training in Côte d’Ivoire.

Gender Committees

A network of gender committees has been established as part of the *Women for Change* program. These committees, usually made up of at least two men and two women identified by community members, become champions of gender equity within cocoa-growing communities. They reinforce and support commitments and goals being set by individual cocoa-farming households. The committee members are trained to facilitate local dialogues on gender practices and norms that impede women’s rights and abilities. Their focus is on promoting and ensuring women’s equal participation in the cocoa sector, including in production and marketing. The committees also serve as a recourse mechanism for women experiencing gender-based violence.

Male Champions

Multiple male champions have also been identified with the support of community leaders and VSLA group members as part of *Women for*

Change. These champions, usually respected members of local leadership, are trained to lead and direct gender-related interventions within their communities and are not limited to only VSLAs. Achieving gender equity necessitates them to recognize and share their power with women, while creating space for men to deviate from expected masculinities.

Community Conversations

As part of the program, we are also facilitating community conversations focused on gender equity. These can be proactive – where conversations focus on women’s rights and the needs of women, as well as reactive – responding to a specific problem within the community, for example where a local woman is experiencing domestic abuse as a result of improving her literacy skills. In this instance a community conversation would take place, as well as mediation with the couple by a male champion.



Cheryl Djir, CARE Côte d'Ivoire

“The training showed us how to properly manage our money. We discovered we were wasting money and not working together to find the right solution. This is when I decided that my wife would be the best person to look after the money and organise the family expenses.”

—Kouakou Koffi Michel
VSLA member Côte d'Ivoire

CASE STUDY

Dorcace and Michel

Kouame Aya Dorcace (49) and Kouakou Koffi Michel (51), live in Tigoligro, a small village in Côte d'Ivoire. They own a cocoa farm and have four children, the youngest is just finishing high school, the oldest is 35. The couple have been in their Village Savings & Loan Association 'He Kan He Bounou', supported by Mars, for four years. Dorcace was previously Secretary of the group, before she moved on to become the Head of the Women's Agricultural Network.

Prior to joining the VSLA and participating in the Family Business Management Training, the couple were struggling with their finances and

there was very little trust between them, as Dorcace explains: “Before, my husband didn't trust me. He thought I was a thief, stealing the income from the cocoa farm. We didn't manage the business well together and we never had enough income to pay for our expenses.”

Both Dorcace and Michel have now seen a transformation in their circumstances, as Michel explains: “Since we joined the Savings Group four years ago, we have seen great change. The training we received showed us how to properly manage our money. We discovered we were wasting money and not working together

to find the right solution. After the training, we realised that we needed to apologise to each other for all the misunderstandings, but also to take some crucial decisions on the way forward. This is when I decided that my wife would be the best person to look after the money and organise the family expenses.”

Since Dorcace assumed control of the family finances, the couple have decided to build a house in the main city of Soubré which they will rent out to generate additional income, as Dorcace explains: “Before, I was working in vain, I received nothing in return. We realised that

our cocoa production was not enough, and we had to find an additional business, so we built a house to rent.”

As well as helping the couple to better manage and increase their income, the training has also helped to create more equality at home, as Dorcace concludes: “The training also helped me in the household. Now my husband is helping more with the cooking. The savings group and the training have really helped to increase the love between my husband and me.”

PILLAR FOUR

Healthy Families

To contribute to supporting thriving cocoa-growing communities, *Women for Change* is also working with families to improve nutrition, increase child protection and improve sexual & reproductive health and rights.

Nutrition

As part of the nutrition curriculum parents are taught about the different food groups and shown how to access local foods and provide a balanced diet for their families. Parents are also taught how to identify if their child is malnourished and the basic preventative actions. This training supports Government nutrition guidance in both countries.

Child Protection

The child protection element of the training focuses on the prevention of child labor and the promotion of child rights. VSLA members are shown the key concepts, causes and consequences of child labor and are encouraged to commit to better protecting children.

VSLA members are encouraged to use part of their income to access direct essential services for their children, including education and health. The training helps parents understand the impact of child labor on a child's wellbeing and strongly promotes school attendance.

“I want the best future for my three children. I want to make them understand the importance of school.”

**—Coulibaly Beman,
Côte d’Ivoire**



Coulibaly Beman with his family, Côte d’Ivoire.

Sexual & Reproductive Health and Rights

Our research shows that a substantial percentage of women do not understand ovulation, menstruation, pregnancy, child spacing and family planning. This clearly has an impact not only on health and wellbeing, but also indirectly on the income and expenditure of the family. The rights, sexual and reproductive health training focuses on participants knowing how to have control over their own bodies so that they are no longer forced into sexual activities. Couples also jointly practice family planning and jointly use contraceptive measures.

In Ghana we are using a digital tool ‘the Talking Book’ to support the Healthy Families training. This tool uses pre-recorded training in local languages, supported by group promoters who then facilitate discussions around what participants have heard through the ‘Talking Book’. This ensures that sensitive training is delivered consistently across the project. Digitalization has been particularly helpful during lengthy COVID-19 lockdowns as the ‘Book’ could be passed from one household to the next without the requirement for in-person meetings.



Nadi Jessica Dago

Future vision

Long-term Sustainability

The VSLA model, as an integral part of *Women for Change*, has been developed so that it lives well beyond initial interventions. This is, in part, done by training and empowering community-based group promoters who can lead savings groups well into the future.

CARE is already supporting these group promoters to establish their own formal community-based organizations, so that they do not depend on CARE's support and become self-sustaining. We are also supporting them with good governance. Promoters are pooling their skills and competencies so that they can set up, support and monitor local VSLA groups in the long term.

Building the Business Case

CARE is currently building a business case for the *Women for Change* model, including identifying the overlap between *Women for Change* programming and the supply chain. This involves working with supply chain stakeholders to explore the value proposition, risks and more. This will help to develop the future direction and expansion of the program, ensuring it aligns with both CARE and Mars strategic priorities and creates sustainable impact on cocoa-growing communities in Côte d'Ivoire and Ghana. As part of this, CARE is building strong partnerships with Mars suppliers and cooperatives to introduce more gender sensitive policies within the cocoa supply chain.

CARE's long-term vision is to scale *Women for Change* across the cocoa supply chain and into other commodities, such as rice and tea. *Women for Change* and Mars will become the model for other corporate partners to see the commercial and social benefits of connecting with VSLAs in their own supply chains leading to widespread positive impact, especially for women.

We look forward to strengthening our collaboration with CARE as we work towards reshaping the future of cocoa and creating a more modern, inclusive, and sustainable cocoa supply chain.

—Amber Johnson
Global VP Cocoa,
Mars Wrigley

For more information on *Women for Change*, please contact:

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ENDNOTES

- 1 [Engage the Chain Investor Brief October 2020](#)
- 2 [FAO, 2020](#)
- 3 [World Bank, 2017](#)
- 4 Anthonio and Aikins, 2009; Gockowski et al., 2011; USDA, 2012
- 5 [FAO, 2020](#)
- 6 African Development Bank. 2015. [Economic Empowerment of African Women through Equitable Participation in Agricultural Value Chains](#).
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- 9 Côte d'Ivoire DHS 2011-12