



OUR STORIES OF IMPACT

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PUBLISHER

Solidaridad West Africa
Block 14, Nii Sai Road, East Legon,
PMB KD11, Kanda Accra, Ghana
www.solidaridadnetwork.org
Ghana@solidaridadnetwork.org

EDITORS

Bossmann Owusu
Priscilla Animah Obirikorang
Gloria Kyeremeh

DESIGN & LAYOUT

Prince Adu-Appiah

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We are grateful to all MASO programme beneficiaries who took the time to share their experiences and stories with us for this publication. Your accounts have enriched the presentation of the programme achievements. We are also grateful to all Solidaridad Programme Officers who helped in identifying and preparing the beneficiaries for the interview sessions that yielded these stories.

ABOUT THE PUBLICATION

This publication highlights just a few of the many anecdotal accounts of beneficiaries of the ‘Next Generation Cocoa Youth Programme’ (MASO) implemented across six cocoa-growing regions in Ghana.

The five-year (2015-2020) programme focused on building the capacity of the youth to enable them to pursue cocoa farming and related businesses as economically viable full-time vocations in their communities. Ultimately, this was expected to contribute to the needed manpower to ensure a sustainable cocoa sector and reduce rural unemployment.

The beneficiary accounts underpin the overall programme results that are illustrated in this publication.

The ‘Next Generation Cocoa Youth Programme’ was funded by the Mastercard Foundation. Solidaridad led the implementation of the programme involving a six-member consortium — Aflatoun International, Ashesi University, Opportunity International Savings and Loans, Fidelity Bank Ghana Limited, and the Ghana Cocoa Board.





INTRODUCTION

The reluctance of the Ghanaian youth to take up cocoa cultivation as a career choice in the face of ageing cocoa farmers has led to serious concerns about the sustainability of the cocoa supply chain. In areas where young people are engaged in agriculture, only a few are equipped to manage their own farms, as most serve as casual labourers for older farm owners.

The Ghanaian youth, when empowered, have the potential to become productive farm owners who can sustainably adopt modern climate-smart farming practices that will increase productivity levels. These emerging young cocoa farmers can, therefore, go beyond subsistence farming to become commercial cocoa growers. This can be achieved when their capacities are built to apply sound agronomic practices and are provided with the right inputs. It is also important to enhance their skills in leadership, business and financial literacy.

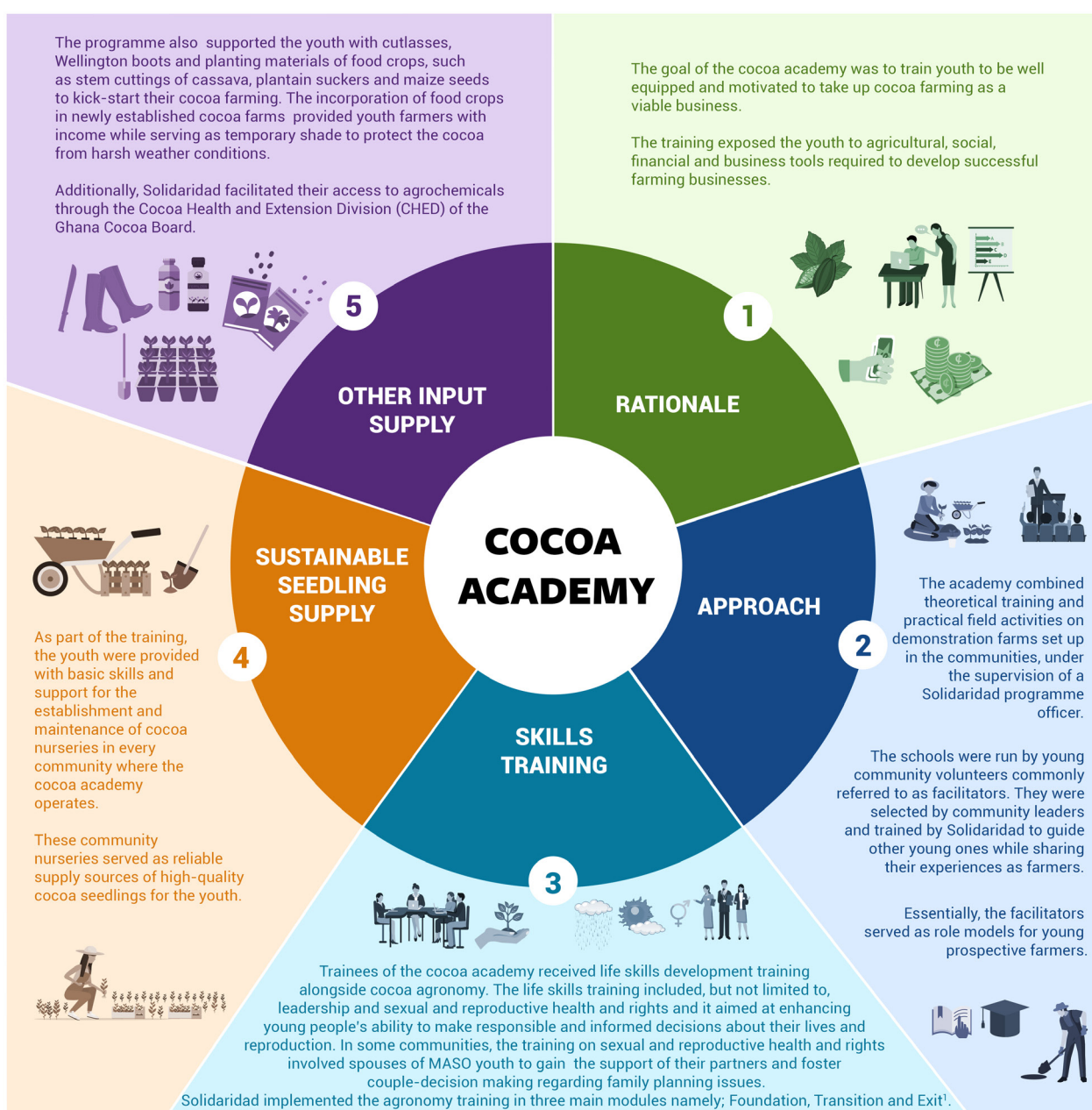
The Next Generation Youth in Cocoa Programme (MASO), which was implemented by a consortium of partners — Solidaridad, Aflatoun, Ashesi University, Fidelity Bank, Opportunity International, and Ghana Cocoa Board (COCOBOD) — was launched in 2015 to help bridge the gap between agricultural sustainability, productivity and employment for the rural youth. Its major goal was to train and mentor young people between the ages of 18 to 25 in cocoa-growing communities to take up profit-making ventures in order to promote sustainable production of cocoa, foster financial independence, and improve their livelihoods. The programme is part of the Youth Forward Initiative funded by the MasterCard Foundation.

The MASO programme has three components: the Cocoa Academy, the Business Academy and the Youth Network.

THE COMPONENTS

Solidaridad's attempt to attract youth into cocoa under MASO took place across six cocoa-growing regions: Ashanti, Volta, Oti, Ahafo, Central, Western North in Ghana using two startup models - (1) the Cocoa Academy and (2) the Cocoa Entrepreneurship Development Incubator (CEDI). These served as launch pads for strong entrepreneurialism.

Solidaridad operated the cocoa academy on the concept of the farmer field school, where a group of youth who are between the ages of 18 and 25 years and numbering 15 to 35 were extensively engaged in sustainable cocoa production, social and financial literacy for six months.

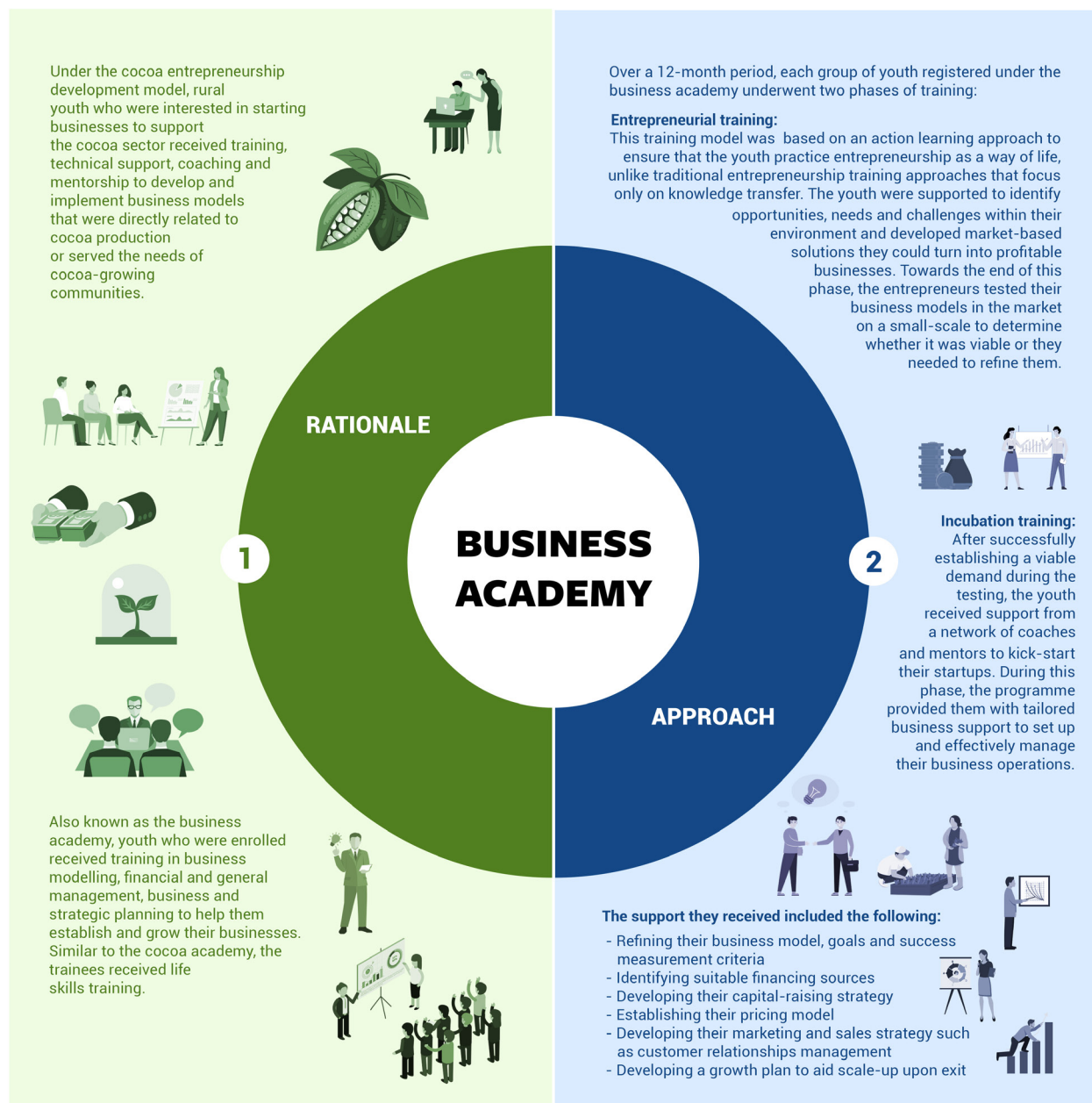


¹**Foundation** - provided basic knowledge about cocoa agronomy.

Transition - provided knowledge on cocoa farm maintenance, crop protection and cocoa harvesting.

Exit - provided knowledge on climate-smart cocoa farming, cocoa as a business, gender issues and the establishment of a cocoa nursery.

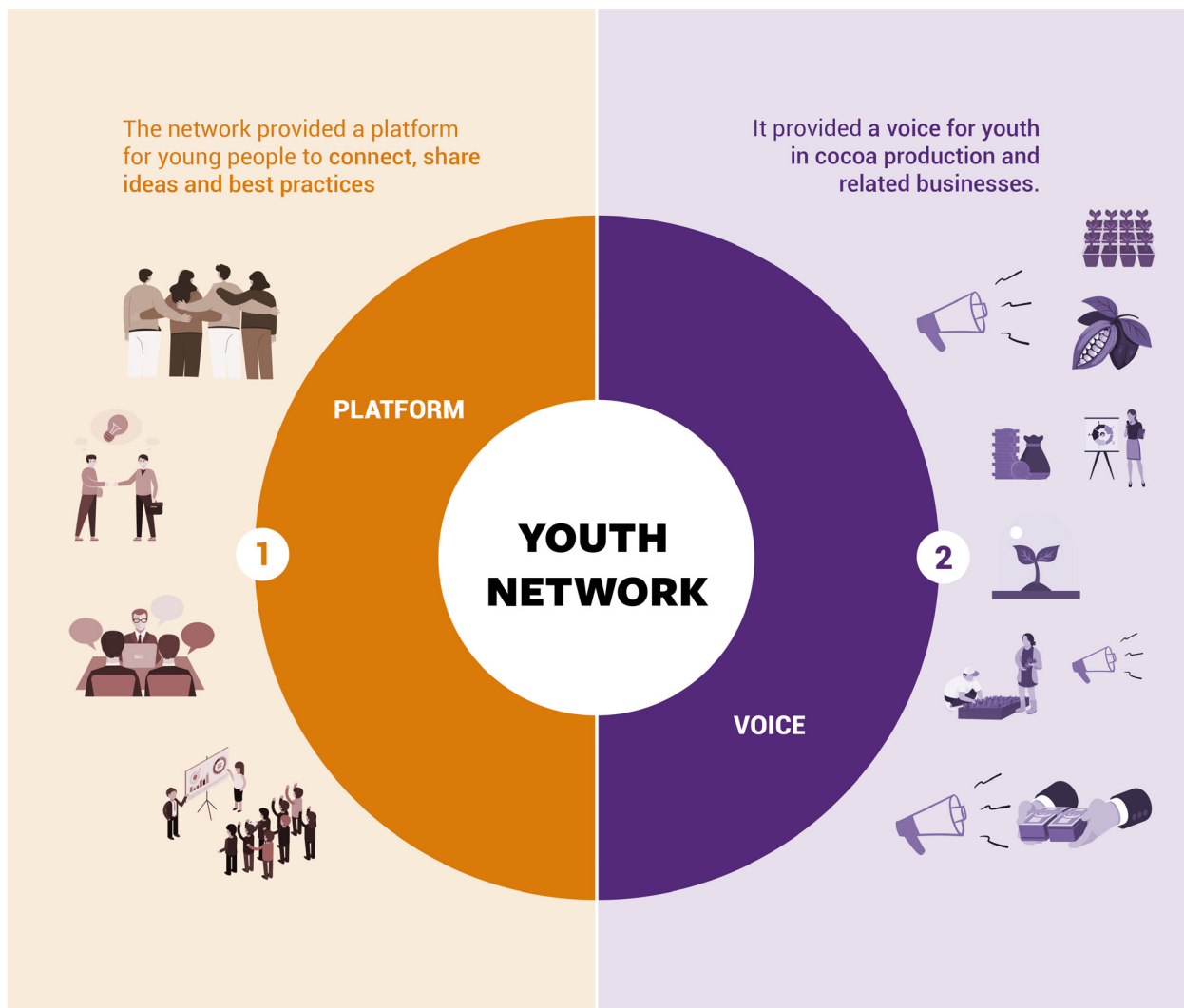
The business academy served as a vehicle for building the capacity of youth to start businesses in the cocoa value chain. It was implemented as a critical enabler for the growth of private-sector service industry for cocoa.



Enhancing access to finance for the startups

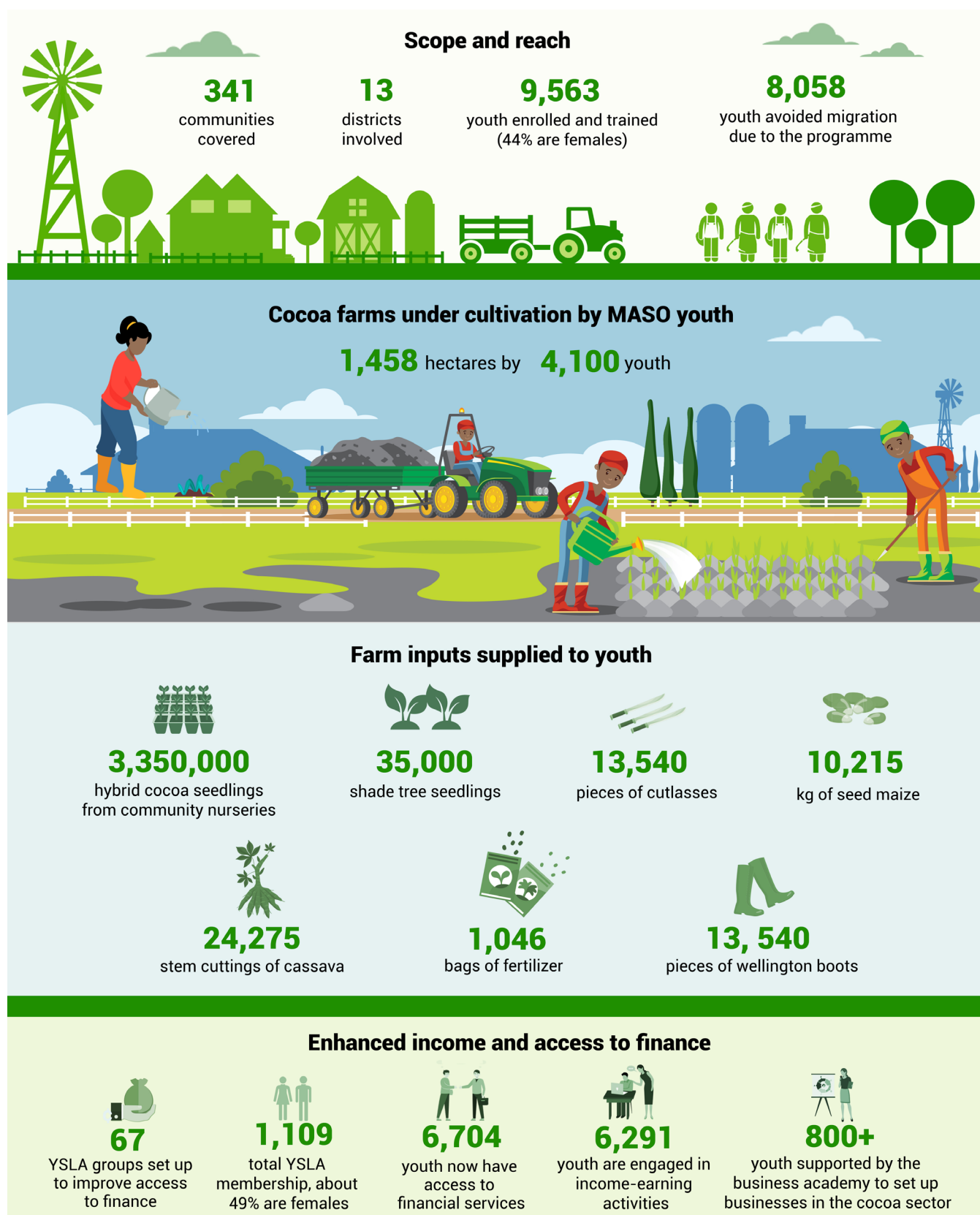
Access to financial services such as savings and loans is of fundamental importance to ensuring the success and sustainability of the new rural enterprises set up by the youth. To support the startups to build up assets for investments, insurance and credit, Solidaridad facilitated the formation of a community-based savings and loans group called the Youth Savings and Loan Association (YSLA). The key thrust of the association was to enable the youth to develop a savings culture, acquire affordable credit and to increase their creditworthiness to apply for credit from financial institutions to sustain and scale up their businesses.

Also known as MASO Connect — this comprised alumni of youth beneficiaries from both the Cocoa Academy and Business Academy.



KEY RESULTS


Following five years of implementing MASO since 2015, here are some key achievements of the programme:



BENEFICIARY STORIES

The following stories¹ were inspired by beneficiaries of the MASO programme. They illustrate how the intervention has affected lives and underpin the programme results indicated above. They were sampled from beneficiaries in communities where the programme was implemented.

¹ Data were captured in 2019. Therefore, the indicated currency equivalent is the applicable rate as of Dec 2019.

A young woman, Theresa Tenu, is smiling and holding a small cocoa seedling in a black plastic bag. She is wearing a grey zip-up shirt and a white headscarf with a pattern. The background is a lush green field of cocoa trees.

Beneficiary: Theresa Tenu Community: Liati Daforu

Her dream of becoming an accountant was shattered when she got pregnant at age 16 and could not further her education. Theresa Tenu, now 28, is a mother of three.

Her life took a turn for the best when Solidaridad introduced the Mastercard-funded programme, MASO, in her community. Provided with high-yielding hybrid cocoa seedlings, fertilizers and Wellington boots, she started farming on her family's one-acre cocoa farm.

"Through the programme, I learned how to line and peg, transplant cocoa seedlings, and properly inter-plant cocoa with food crops and shade trees. These skills have helped me in the establishment of my new farm. I was also taught how and when to prune, as well as the right application of fertilizer and other good agronomic practices," she says.

MASO also supported Theresa to start a nursery, where she raised shade trees and cocoa seedlings for commercial purposes. Since 2018, she has raised over 9,000 cocoa and tree seedlings, which she sells at 1 Ghana cedis (0.18 dollars) per piece.

With her monthly income doubling from 200 Ghana cedis (37 dollars) to 400 Ghana cedis (74 dollars), she can now save up to 50 Ghana cedis (9 dollars) each month.

Despite her inability to climb the educational ladder as she had aspired to, she hopes to educate her children to the tertiary level.

"All my three children are in school now, and I am supporting them with the money I make from the sale of the seedlings. Previously, I could not afford their fees and textbooks".

With the establishment of the Youth Savings and Loans Association Scheme by Solidaridad in her community, Theresa is currently saving towards the purchase of an irrigation pump to facilitate an all-year-round seedling production.



Beneficiary: Pascal Bajara Community: Ve Gbodome

Pascal Bajara, a 24-year-old Senior High School graduate, became the breadwinner of his family of five after the death of his father. Growing up, Pascal was fascinated by how small seeds could grow into big trees. His fascination developed into an interest to become an agricultural officer later on.

Although he had an innate passion for farming, he never considered it as a business venture he could seriously explore. Convinced by a friend to seek greener pastures out of his community, Pascal moved to the western part of Ghana to engage in illegal mining, popularly known as *galamsey*.

“*Galamsey* gave me quite a lot of money, but the risk involved and the uncertainty of not making it back alive each day made me return to Ve Gbodome in 2017”.

Around the time of his return, Solidaridad had already completed the recruitment of youth to kick-start the implementation of the MASO programme in his community.

Not perturbed by his inability to register with MASO that year, Pascal decided to join the training sessions on good agronomic practices, entrepreneurship and financial literacy.

“The knowledge I acquired from the training and the support MASO provided was invaluable. Now, I own a five-acre cocoa farm and a piggery,” he says.

Additionally, thanks to the new knowledge in financial management, he has saved a portion of his earnings from the piggery and reinvested the profits into an agrochemical shop.

Pascal was nominated for the 2019 District Best Youth Farmer in his district and has since become an influencer who inspires the youth in his community to venture into cocoa farming. In the short term, he is making plans to further his education in agribusiness.



Beneficiary: Mawuse Adze Hotor Community: Akome Gbota

After a fruitless struggle with accommodation in Accra to pursue her pupil teaching career, 28-year-old Mawuse Adze Hotor returned to her community, Akome Gbota in the Ho West district of the Volta Region to find other opportunities.

Mawuse heard of the MASO programme in 2017 when she returned, but had no interest in cocoa farming at the time. She, however, registered with the programme after her mother's persuasion, a decision she says has been life-changing.

Her interest in the programme heightened after a series of both classroom and on-farm training sessions. Today, Mawuse owns a two-and-a-half acre cocoa farm intercropped with plantain and maize, which provides her with a substantial income of about 100 Ghana cedis (19 dollars) biweekly compared to the 150 Ghana cedis (28 dollars) monthly salary she earned as a pupil-teacher.


Besides the knowledge and support on agronomic practices, Mawuse has honed her leadership and public speaking skills from the training she received from the programme.

This has created immense opportunities for her to speak on international platforms like the Solidaridad@50 Anniversary Conference in the Netherlands. She currently serves as a representative of MASO youth on the Youth Sector Engagement Group (YSEG) Board and doubles as the Regional Chairperson of the MASO Youth Network.

“Through MASO, I got to know I could do more with my life. And so, with the savings I made from the sale of my food crops and a little support from my parents, I enrolled into Peki College of Education in 2018,” she says.

Currently a trainee teacher at the Peki College of Education, Mawuse looks forward to harvesting her first cocoa. She is excited not only to have broken the status quo in her community, which makes it difficult for a young woman to acquire land on her own but also envisions that she is on a path to help other young girls in her community who dropped out of school due to early childbirth.

“In the next decade, I would like to expand my cocoa farm to at least 10 acres and set up a school in Gbota to support young mothers,” says Mawuse.

A portrait of Maxwell Agalo, a young man with short dark hair and a light beard, smiling at the camera. He is wearing a white collared shirt. The background shows a rural setting with lush green vegetation and a portion of a building with a corrugated metal roof on the left.

Beneficiary: Maxwell Agalo Community: Bowiri Kyiriah

With a knack for mathematics and numbers, Maxwell Agalo, a 25-year-old father and resident of Bowiri Kyiriah grew up with the dream of becoming a successful businessman. After reading business at the Senior High School, Maxwell was, however, unable to continue his education due to lack of funds.

From his little savings, he decided to set up a mobile money transaction business in 2016, with only 350 Ghana cedis (64.94 dollars), which was the first of its kind in his community.

When the MASO programme was introduced in his community, Maxwell joined the business management training and acquired practical skills in record keeping, customer service relations, among others. The training, according to Maxwell, has helped him to grow his business.

“Previously, I was not keeping records of my business transactions and this resulted in huge losses. Currently, I record every transaction which has improved the business and eliminated reckless spending,” says Maxwell.

Apart from the business management skills, Maxwell says the MASO programme has helped with his personal development.

“I used to shy away from group activities and large crowds. But the leadership and public speaking training sessions I received under MASO have helped me to be confident. Now, I can address hundreds of people without fumbling,” he says.

Besides his mobile money business, Maxwell also owns a four-acre cocoa farm, which he established in 2019 using inputs he acquired from the programme.

He indicates that the support he has received from the programme has enriched his business skills and afforded him the opportunity to realize his dreams of becoming a business mogul.



Beneficiary: Patricia Owusu Community: Pampawie

“My name is Patricia and MASO has opened my eyes and changed my life. I have been able to build a five-bedroom mud house, thanks to the programme. Today, people call me landlady,” says Patricia Owusu, one of the many youth beneficiaries in the Pampawie community.

As a single mother and the caretaker of three nieces and nephews, 23-year-old Patricia enrolled in the programme in 2018 hoping to improve her life.


Having graduated from MASO’s Agro Academy, Patricia now raises cocoa seedlings for commercial purposes and provides labour services such as pruning, weeding and spraying for cocoa farmers in her community, and other neighbouring ones. She also recruits and trains other youth to assist her to carry out the work at a fee.

“I made 600 Ghana cedis (111 dollars) from the last sale of cocoa seedlings that I raised. I also make an extra income of 50 Ghana cedis (9 dollars) from each labour service we render.”

With the support of the programme, Patricia has established a two-acre cocoa farm with some agricultural input she received from the programme. She also owns half an acre of ginger farm.

Patricia, who used to be a porter with earnings of 5 Ghana cedis a day (1 dollar) and with no savings culture, now has savings of over 1,000 Ghana cedis (180 dollars). She attributes this to the training on savings and financial literacy she received from the MASO programme.

Optimistic of what she has achieved with support from the programme, Patricia is now confident about her future as she utilizes the new skills she has acquired.



Beneficiary: Theresa Abagyina Community: Awuni Camp

Theresa Abagyina is one of the hundreds of females trained under the MASO programme in Elluokrom, in the Bia West district of the Western North region of Ghana.

The local economy in Elluokrom is skewed towards agriculture, which employs about 70% of the district's working population. Theresa, however, formed part of the 30% who were engaged in other economic activities other than agriculture until she encountered MASO in 2017.

Prior to joining the MASO programme, Theresa learned how to sew to fend for herself and her baby after her Junior High School education.

“People in this community mostly sew during festive seasons like Christmas. This makes it difficult to get a steady all-year-round income to support my family. Besides, my husband has been out of work for a while now”.


Currently, a mother of three, she considered it necessary to engage in other economic ventures. Today, Theresa has established a cocoa farm on her father's two-acre land with seedlings and inputs provided by MASO — something she never envisions doing.

Theresa says she shares insights from the series of training on good agronomic practices she receives under the programme, with her father. This, she said, has improved the productivity of his farm.

Aside from the various training on cocoa agronomy, the programme also helped beneficiaries to consider alternative livelihood. As a result, Theresa now processes cassava, produced abundantly in her community, into grits (known locally as gari). This, she says, has provided employment for her husband who was out of work.

Joining MASO has brought significant improvement to her family's finances: not only is she able to earn more, but also she is now committed to saving two-thirds of her earnings. With a previous yearly income of 400 Ghana cedis (74 dollars) from her sewing activities, Theresa now makes 1,200 Ghana cedis (223 dollars) from the sale of an average of eight bags of gari every year.

Theresa looks forward to expanding her gari business to neighbouring communities, with the hope that this can provide employment for other young females.

A portrait of Mohammed Issahaku, a young man with short dark hair and a light beard, smiling at the camera. He is wearing a white polo shirt. The background is an outdoor setting with green grass and several trees. Overlaid on the bottom left of the image is the text 'Beneficiary: Mohammed Issahaku' and 'Community: Awuni Camp'. On his shirt, there are logos for 'The MasterCard Foundation' and 'YOUTH FWD', and the words 'YOUTH POWERED' are visible on the right side.

Beneficiary: Mohammed Issahaku

Community: Awuni Camp

Twenty-six-year-old Mohammed Issahaku is a beneficiary of the MASO Agro-academy in the Awuni Camp community. When his father passed, he became the new breadwinner of his family, effectively ending the prospect of continuing his education after Junior High School.

As a father to a four-year-old boy and also responsible for the upkeep of his mom and younger sister, Mohammed took to drying cocoa beans for purchasing clerks in order to make a living. A daily wage of 18 Ghana cedis (3.3 dollars) was all he made.

After his encounter with MASO in 2018, Mohammed benefitted from a series of training on cocoa agronomy and business skills and now leads a team of seven youth to provide farm labour services, such as pruning, spraying and general farm maintenance to cocoa farmers in his community at a fee. He provides these services using tools he received from the programme.

“Joining MASO has helped me tremendously. I now earn between 600 cedis (111 dollars) and 900 Ghana cedis (167 dollars) a month from the labour services I provide to farmers. Also, the practical knowledge provided on financial literacy has helped my team to save and acquire an additional pruner to the one provided by MASO”.

Today, Mohammed finds it easy supporting his son, mother and sister from the improved earnings. He is determined to expand his new business guided by the tips.



Beneficiary: Freda Mensah Community: Assin Mankata

Growing up, Freda Mensah, a 29-year-old single mother of three, wanted to enrol in a vocational school to become a caterer, but that dream was dashed when she got pregnant after Junior High School. Having no steady source of income, she periodically sold grits to fend for herself and her children.

Despite occasionally helping her mother on her cocoa farm after dropping out of school, she never considered farming as a viable venture she could pursue until she joined the MASO programme in 2016.

With the adoption of good farming practices, such as pruning and effective pest and disease control methods, Freda has been able to increase the yield of her mother's five-acre farm from five to seven bags per harvest.

She explains that the programme has also assisted her to start an agrochemical business with other MASO youth, where they provide fertilizers and pesticides to farmers in their community.

As the breadwinner of her family, including her three children, insight from the MASO training on savings and financial management has helped Freda to properly manage her finances, which has led to the re-enrollment of two of her children in school.

"I never considered the concept of saving, but after MASO opened a mobile savings account for me, I have been saving 10 Ghana cedis (2 dollars) every month".

With this, Freda envisions expanding her cocoa farm beyond the five acres currently under her management. From this, she is confident of leaving behind a better legacy for her children.

A portrait of Michael Danso, a young Black man with a short beard and mustache, smiling at the camera. He is wearing a dark-colored shirt with a light-colored V-neck collar. The background is a plain, light-colored wall with some minor blemishes.

Beneficiary: Michael Danso Community: Assin Akonfode

Michael Danso is 27-year-old and the eldest of 10 siblings. From his father, Michael took over the management of his family's 10-acre cocoa farm in 2014. Although he was making some returns on the farm during the cocoa season, he admits it was very inadequate due to the unproductive nature of the farm. He occasionally relied on his mother for support.

He joined the Agro-Academy when Solidaridad introduced the programme in his community. After months of hands-on training in cocoa agronomy, Michael decided to rehabilitate half of his family's 10-acre cocoa farm based on his newly acquired knowledge of modern techniques and inputs like the hybrid variety of cocoa seedlings received from MASO.

"I didn't know I had to line and peg, intercrop other food crops with my cocoa or even prune my farm until I came into contact with MASO. Intercropping the new farm with cassava and cocoyam has helped my family because we no longer have to spend a lot of money on foodstuff".

Michael says prior to the introduction of the MASO programme to his community, most of his friends never considered cocoa farming as a viable career option. Most of them were chasing greener pastures in the city, which was full of uncertainties.

"MASO has provided the youth with a sense of purpose and a redirection to become entrepreneurs in our own communities instead of fruitlessly looking for opportunities in the big cities," he says.

With a current monthly income of 700 Ghana cedis (130 dollars) from the sales of his food crops and as a part-time teacher, Michael hopes to finish replanting the remaining five acres of his cocoa farm to improve his income.



Beneficiary: Andrews Fosu Community: Kasapin

Born in Bechem and bred in Dunkwa in the Central region, Andrews Fosu migrated to Kasapin with his parents a decade ago. Being the eldest of six children, he put the brakes on his studies after secondary school due to financial challenges. To make the best out of his situation, he started working on his father's one-acre cocoa farm.

In 2016, he registered with the MASO programme following a friend's recommendation. With the practical training on best management practices in cocoa farming, Andrews has increased his farm productivity threefold.

"Although I was farming cocoa, I didn't even know what pruning was or how to effectively control pests and diseases and apply fertilizers the right way. But after applying these practices on my father's farm, the yield has tripled. I used to harvest only a bag of cocoa, which gave me 400 Ghana cedis (74 dollars), but now I am able to get about three bags".

After conducting a market survey with the support of the programme, Andrews identified the need for an agrochemical shop to serve the needs of farmers in Kasapin. Currently, he owns one with over 250 pieces of stock worth 15,000 Ghana cedis (2,779 dollars). He attributes the success of his business to the record-keeping, budgeting, savings and general financial management skills he acquired from the training offered under MASO.

"On average, I make a daily sale of about 250 Ghana cedis (46 dollars). However, on market days, I make a profit of 200 Ghana cedis (37 dollars) on every 1,500 Ghana cedis (278 dollars) worth of goods sold. Having developed the habit of saving, I am able to save 50 Ghana cedis (9 dollars) every week".

Andrews envisages that his agrochemical shop will become a one-stop-shop for farmers in his community and beyond.



Beneficiary: Abigail Oblie Community: Nyankomago

Abigail Oblie moved from Accra to Nyankomago in 2014 when city life got tough. Having prior experience as a pupil-teacher after her Senior High School education in Accra, she took up a teaching job in a neighbouring community.

She heard about the MASO programme in 2017 and joined the Business Academy training sessions. Then, an idea popped up.

Abigail tested the prospects of establishing a daycare centre to meet the needs of women farmers who needed their young children to be attended to while working on their farms.

“Until I joined the MASO programme, the dream of owning a daycare was far-fetched. But with the support of my coaches and guided by the knowledge and skills training in business management and financial literacy, I have been able to establish a daycare centre in this community. To kick-start the school, I received learning materials, toys, desks and tables, and other school essentials from the MASO programme”.

She refurbished a dilapidated bar and started ‘Thy Mercy International School’ with three children, in September 2018.

Now, Abigail cares and provides literacy support for over 50 children between the ages of two and six, whose parents are mostly cocoa farmers.

“Today, I make over 200 Ghana cedis (37 US dollars) a month in profits from my new business and currently have a little over 1,000 Ghana cedis (185 US dollars) in savings. I have employed two other staff who support the day-to-day running of the school. With the new knowledge and skills I have gained, I have plans of expanding it into a Junior High School in the next five years”.



Beneficiary: Joyce Pomaa Community: Adiembra

Joyce Pomaa, a 26-year-old single mother, joined her mother to cultivate cocoa on their two-acre land after Junior High School due to the lack of finance to fully see her through secondary education.

As a young farmer with little knowledge about cocoa farming, she joined the MASO programme to learn about modern farming techniques and practices to improve the yield of her mother's farm.

“Through MASO, I learned that the youth can pursue farming as a lucrative profession with the requisite knowledge and skills. I have been taught how to plant cocoa seedlings, line and peg, prune and how to apply fertilizer and pesticides.”

Joyce says applying the knowledge on good agronomic practices she acquired helped double the yield of her mother's cocoa farm by twofold.

Having received hybrid cocoa seedlings, maize seeds and plantain suckers from the programme, Joyce established a new cocoa farm intercropped with maize and plantain.

In addition to being a farmer, Joyce is now a mobile money merchant in her community, which she set up using the savings from the sale of her food crops.

With a current average income of 350 Ghana cedis a month (65 dollars), Joyce is saving up and intends to establish commercial coconut and pineapple farms.

Highlighting the impact the programme has made on her community, Joyce says, “More youth are now engaged in farming due to the MASO programme and this has helped change the notion that the youth in Kasapin are lazy when it comes to farming. As a result, owners of farmlands are more willing to give out their lands to the youth for cocoa cultivation, which has made us economically self-reliant”.



Beneficiary: Simon Ababio Community: Sui

In 2017, an unemployed Simon Ababio joined over 250 youth who had registered to be trained under the MASO programme in the Sefwi Asawinso area with the hope of acquiring knowledge and support to start a cocoa farm.

Having received cocoa seedlings, cutlasses, pruners and boots, as well as knowledge on agronomic practices from the MASO training, Simon started farming on a two-acre land bequeathed to him by his late father.

“I was not involved in any economic activity for five years after I lost my father in 2012. I relied on the benevolence of friends and family, but after I was introduced to the MASO programme and started farming, I now earn an income.”

Having intercropped his cocoa farm with cassava, cocoyam and plantain, Simon makes 350 Ghana cedis (65 dollars) from the sale of plantain alone. He says not only do the food crops provide him with economic returns, but they also serve as food for his household.

To share the knowledge acquired with other youth outside the programme, Simon joins other MASO beneficiaries who frequent the Information Centre in the Sui community to broadcast and teach good farming practices and business skills, such as record keeping and savings, which can be adopted to help improve the economic situation of other community members.

Simon hopes to increase the size of his cocoa farm to four acres in the next couple of years. He is also saving towards enrolling into a Teacher Training College.



Beneficiary: Patricia Oppong Community: Abrabra

Before encountering MASO three years ago, Patricia Oppong, a 29-year-old cocoa purchasing clerk, never harboured the thought of venturing into cocoa farming.

Today, she can boast of having skills, such as nursing seedlings, lining and pegging, pruning, as well as knowledge on how to properly manage a cocoa farm.

“I now have a one-acre cocoa farm intercropped with plantain and maize established with planting materials and inputs I received from MASO. I earn about 150 Ghana (28 dollars) from the sale of the food crops.

This is in addition to the 7.50 Ghana cedis (1.40 dollars) commission I make on every kilogram of cocoa beans I buy as a clerk”.

Patricia has purchased two knapsack sprayers for commercial use and works with other youth to offer labour services to cocoa farmers for a fee, which provides her with an additional income during the lean season.



Beneficiary: Emmanuel Larbi Community: Kramokrom

While in Senior High School, Emmanuel Larbi lost his elder brother who was his guardian, and that truncated his secondary school education. Consequently, he took up a job to assist a purchasing clerk to dry cocoa beans from which he made a daily wage of 10 Ghana cedis (1.9 dollars).

Emmanuel joined the MASO programme in 2016, hoping to improve his livelihood.

Twenty-seven-year-old Emmanuel recently got married and is a father to an eight-month-old twin. He now owns a three-acre cocoa farm, which he has intercropped with plantain and maize. He says he earns about 120 Ghana cedis (22 dollars) biweekly from the sale of the plantain and maize alone.

“My life has changed for the better because of MASO. The various training on good farming practices, financial literacy and business skills has helped in improving my livelihood. I am a happy man now,” says Emmanuel.

Currently, raising livestock and poultry to augment the income, Emmanuel has plans to expand in order to create employment for other young people.



Beneficiary: Ali Kasim Community: Dotom

Ali Kasim, a 21-year-old farmer from the Dotom community, was one of the over 2,000 beneficiaries who enrolled into the Agro-Academy at New Edubiase under the MASO programme. Ali registered with the programme in 2018 as an unemployed Senior High School (SHS) graduate. After twelve months with the programme, he now owns a one-acre cocoa farm and manages his father's six-acre cocoa farm as well.

Ali has developed skills in line and pegging, seedlings raising and pruning from both field and classroom training. Applying the knowledge he acquired, Ali has increased the production of cocoa beans on his father's farm from two and a half bags to five.

"My facilitator helped me acquire land after seeing how resourceful and diligent I was working on my father's farm. I received high-yielding hybrid cocoa seedlings, plantain suckers, maize seeds and farming tools from the programme, which I used to establish my cocoa farm," says Ali.

He now makes over 300 Ghana cedis (56 dollars) from the sale of plantain, maize, okra and pepper he intercropped with his cocoa. He also recently started raising goats and chickens for extra income.

Ali also works with other youth from the MASO programme to provide labour services for farmers in his community. He says a portion of the earnings from this activity is saved towards the acquisition of a mist blower, which will be used commercially.

Regarding his personal development, he says, MASO has boosted his confidence and helped him hone his leadership skills through the opportunities the programme gave him and other trainees to express themselves during training sessions. Ali now leads and teaches over 50 students in his mosque.

With a family of three, Ali Kasim seeks to further his education in agriculture to create a better life for himself and his family.



Beneficiary: Grace Obenewaa Dankwa Community: Kwameadu

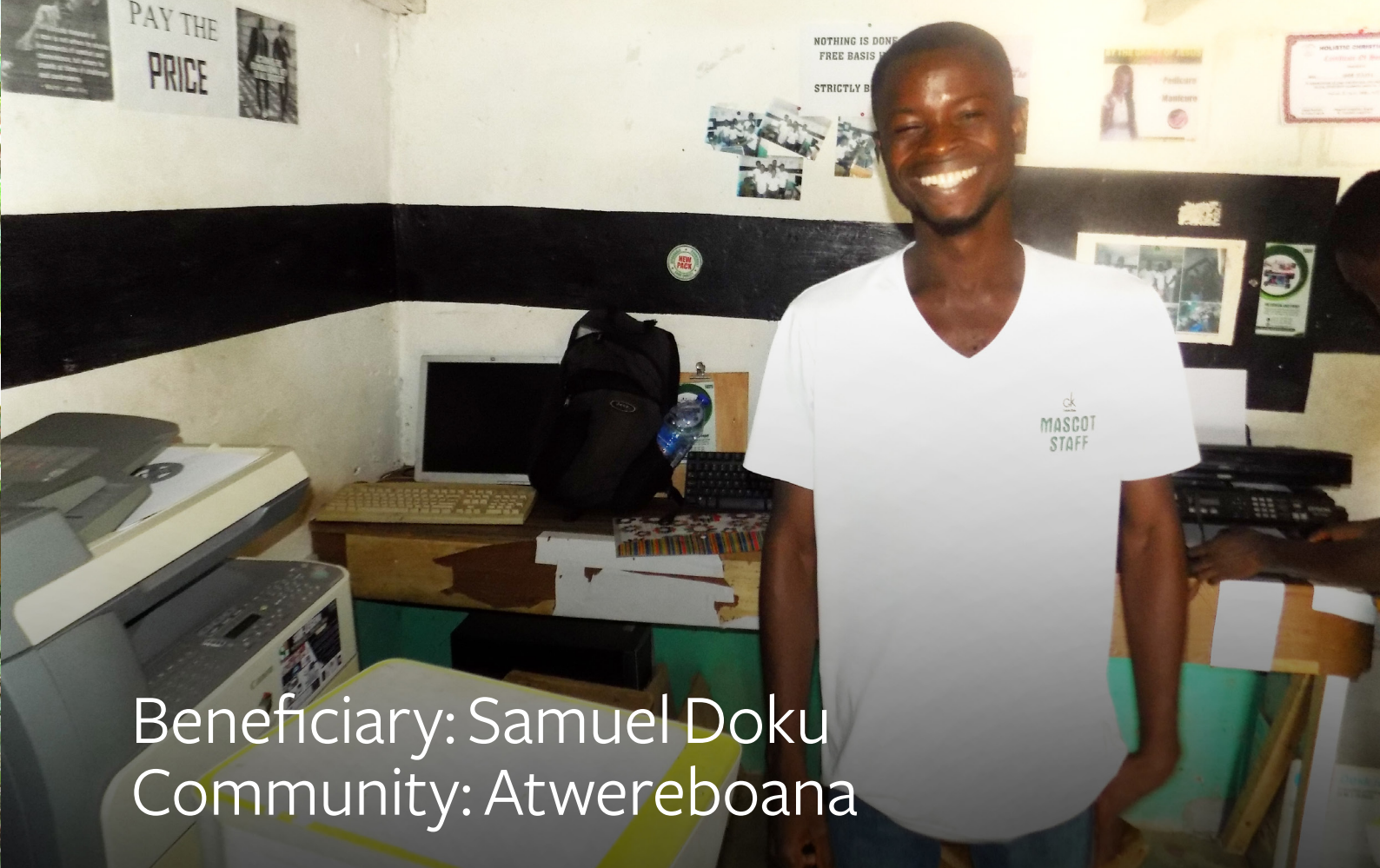
Her inability to secure a job after her secretarial studies in Accra led Grace back to her community, Kwameadu where she joined the MASO programme in 2016.

Today, she cultivates cocoa on a six-acre land she acquired on lease. While waiting to harvest her first cocoa, she accrued over 2,000 Ghana cedis (370 dollars) from the sale of plantain, cocoyam, cassava and maize she intercropped with her cocoa.

Grace has received both theoretical and practical lessons on cocoa farming, sexual reproductive health, and financial literacy.

“On sexual reproductive health, MASO made it clear to us the importance of family planning and spacing births. I was particularly touched by the point that family planning helps one to fully engage and commit to a business venture. I later found this to be true,” she says.

To supplement her income from the farm, she also runs a petty shop where she sells consumables. As one of the pioneer beneficiaries of the MASO programme in her community, she has inspired other young females to go into farming and other cocoa-related businesses.



Beneficiary: Samuel Doku Community: Atwereboana

Samuel Doku is a 24-year-old owner of Samlegend IT Cafe and Printing business in Atwereboana and Wuriyie communities.

Samuel joined the MASO programme in 2017 while teaching in a private school in Atwereboana. After receiving training in business management and financial literacy under the Business Academy, he quit his job to start his own business.

“With the support of MASO, I undertook a market survey in my community to identify challenges I could turn into business opportunities. I found out that people had to travel all the way to Edubiase to get graphic design and printing work done. So, I decided to offer these services to them,” Samuel says.

Through MASO, Samuel was given a laptop which enabled him to start the business. Today, his business is valued at 20,000 Ghana cedis (3,700 dollars) and employs three other youth. He also offers free IT tuition to basic pupils in his community.

“I am now living comfortably. I was earning a monthly salary of 150 Ghana cedis (29 dollars) as a pupil-teacher in early 2017, but now I earn 1,700 Ghana cedis (315 dollars) a month,” he says. Samuel is able to save 120 Ghana cedis (93 dollars) monthly and reinvests other surplus income into his business.

Samuel also owns a cocoa farm cultivated using seedlings he received under the MASO programme. The farm has been intercropped with plantain and maize. On average, he earns about 1,000 Ghana cedis (185 dollars) from the sale of plantain alone during peak seasons.

His vision is to train other young people to set up additional IT centres in other communities.



Beneficiary: Solomon Arthur

Community: Obuobi

Solomon Arthur is a beneficiary of the MASO programme in the Obuobi community, where he owns a two-and-a-half acre cocoa farm after receiving training and farming inputs. Before joining the programme, Solomon who had completed senior high school and was unemployed had no clear pathway for his future.

After joining MASO in 2017, he developed his skills in cocoa agronomy, business management, financial literacy and entrepreneurship. In addition to owning a cocoa farm that he intercropped with plantain and maize, Solomon says the training enhanced his chances of acquiring a job as a hand pollinator with the Ghana Cocoa Board.

Solomon indicates that the training on financial literacy has helped him develop his savings culture.

“I enrolled into the university with my savings. In the last two years, I have been able to save close to 6,000 Ghana cedis (1,112 dollars) from the little that I earn from the sale of my farm produce and from my work as a pollinator,” he says.

He also noted that record-keeping and budgeting have helped him track the progress of his work. Also the owner of a one-acre rice farm, Solomon says writing down every expenditure and daily activity on the farm helps him to know whether he is making a profit or a loss at the end of the farming season.

Currently, he earns 800 Ghana cedis (148 dollars) monthly from his farms and his work as a pollinator. He saves 20 Ghana cedis (4 dollars) every month, an amount he says was hard to come by two years ago.



Beneficiary: Solomon Aidoo Community: Wuriyie

In 2015, Solomon Aidoo returned from Sunyani to his community after a fruitless job search upon completing secondary education. After being in the community for a year, he heard about MASO's campaign to train the youth to become entrepreneurs. He, therefore, decided to join the Business Academy.

After a number of training sessions and a needs assessment exercise to help him identify the right business to venture into, Solomon settled on starting a daycare. He made use of an abandoned church and 200 Ghana cedis (37 dollars) to revamp the structure into a daycare.

With the intent of offering babysitting services to mothers who are farmers, he began with four toddlers. With MASO's support, Solomon now caters for over 120 children from two to eight years. Solomon also employed seven staff to help him manage the daycare.

"The idea to start a daycare, which was inspired through the MASO programme has changed my life. I had no source of income, prior to joining the programme but today, I run a school valued at 20,800 Ghana cedis (3,848 dollars)," Samuel says.

Earning a monthly income of 1,500 Ghana cedis (278 dollars), he has been able to save 5,000 Ghana cedis (851 dollars) in two years, of which he has used part to purchase a one-acre land for a proposed school complex. Solomon hopes to complete the complex in five years.

He ascribes his tenacity to succeed to MASO's influence in shaping his future goals, re-orienting his mindset and providing him with the skills to follow through with his dream.



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Solidaridad West Africa

Nico Roozen Heights
Block 14, Nii Sai Road, East Legon,
PMB KD 11, Accra, Ghana
Phone : +(233) 553 198277

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