

COCOA LIFE

OUR IMPACT

STORIES



COLOPHON

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ABOUT THIS PUBLICATION

This publication features the inspiring stories and experiences of cocoa farmers, young people, women, and communities that benefited from the Cocoa Life Ghana program.

It highlights the significant impact of the Mondelēz International funded program on the livelihoods of smallholder cocoa farmers and members of the 122 partner communities.

Through the program, implemented by Solidaridad, over 10,000 smallholder cocoa farmers

from the Eastern region of Ghana are now implementing good agricultural practices in their farming activities.

More than 4,000 participants have gained financial stability by diversifying their income streams through at least one additional livelihood activity.

Additionally, over 200 community development projects, including schools, health centers, and water boreholes, have been successfully completed and are now providing essential services to the communities.



BACKGROUND AND INTRODUCTION

Launched in 2012, Mondelēz International's Cocoa Life program is designed to tackle the complex challenges facing the cocoa sector, promoting sustainable cocoa production in key cocoa-growing countries, while supporting community development in cocoa-growing regions.

In Ghana, the Cocoa Life program is committed to equipping cocoa-growing communities with the skills and confidence to take ownership of their economic development and secure a prosperous future.

As an implementing partner, Solidaridad has been leading the implementation of the program in the Eastern region of Ghana since October 2018.

The Eastern region's economy is largely driven by agriculture, with cocoa being a major traditional cash crop.

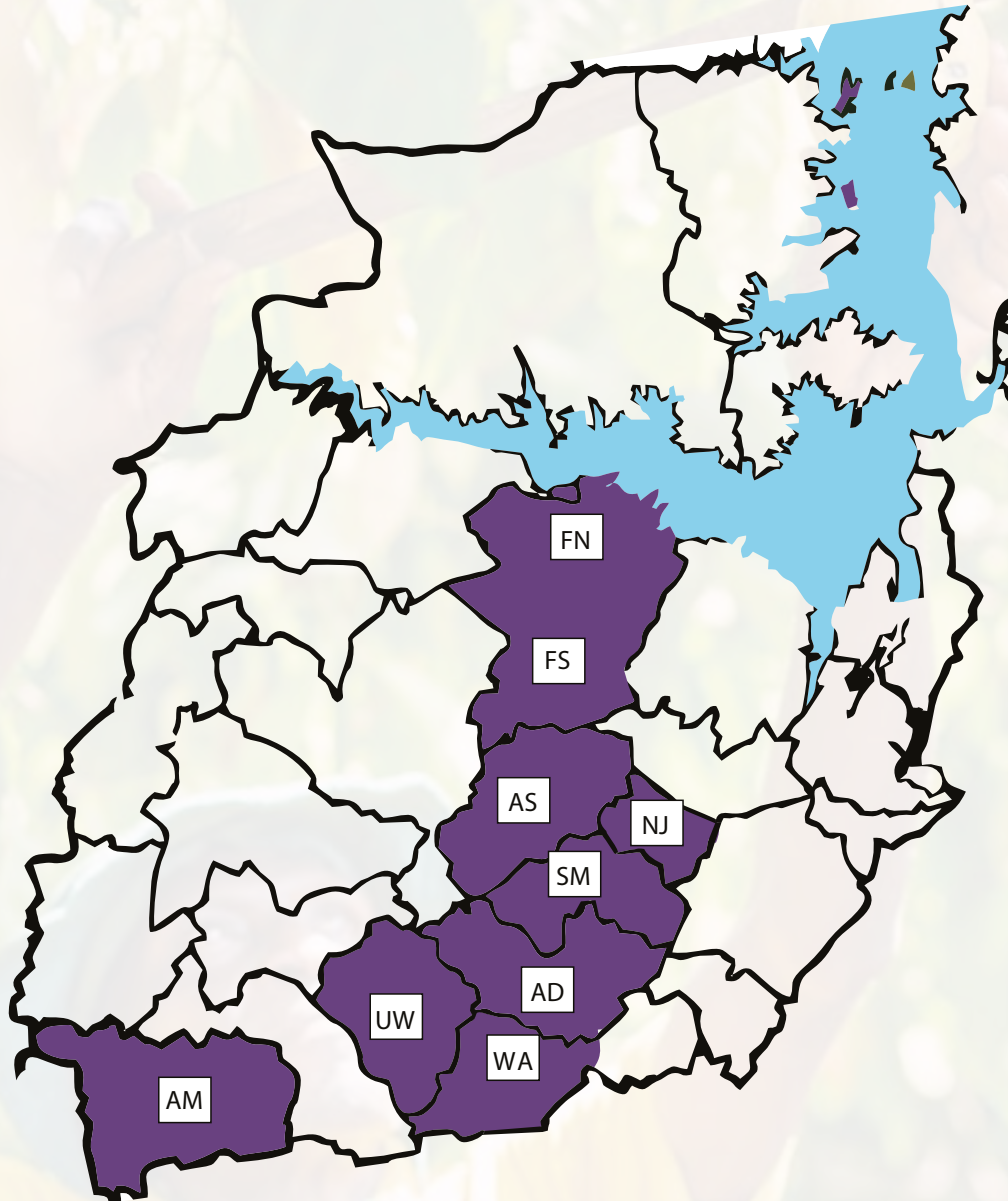
However, like other cocoa-growing regions, it is faced with challenges such as low productivity, lack of access to financial resources, quality farm inputs and services. The Cocoa Life program offered timely and effective solutions to address some of the pressing challenges.

During the first phase of the program (2019 - 2023), Solidaridad successfully engaged and worked with 122 communities across four cocoa farmer unions in the Eastern region — New Juabeng, Suhum, West Akim, and Fanteakwa. The program was structured around two main components; sustainable cocoa farming and inclusive and empowered communities.

Beyond improving farmers' livelihoods, the Cocoa Life program sparked meaningful community development, empowering community members to design and implement projects that address their unique challenges and priorities.



OPERATIONAL AREAS: EASTERN REGION, GHANA



LEGEND

- BOUNDARIES
- WATER BODIES
- OPERATIONAL AREAS

- NJ New Juaben North Municipal
- SM Suhum Municipal
- AD Ayensuano District
- WA West Akyem Municipal
- UW Upper West Akyem District
- FN Fanteakwa North District
- FS Fanteakwa South District
- AS Abuakwa South Municipal
- AM Asene-Manso Akoroso District

COMPONENT 1

SUSTAINABLE COCOA FARMING



Under this component, Solidaridad worked with smallholder farmers who were also registered members of cooperatives from different communities. The program enhanced the entrepreneurial skills of these farmers, equipping them with the needed knowledge and skills to engage in cocoa farming as a lucrative business. The farmers were trained in good agricultural practices using different methodologies. These included land preparation, cocoa nursery establishment, planting, soil fertility management, shade management, weed management, pruning, pest and disease management, harvest and post-harvest techniques, good environmental practices, and health and safety.

The program also enhanced the capacity of young people in the communities by training them as farm service providers.

Key activities

To boost farmers' productivity levels and promote sustainable practices, Solidaridad implemented the following activities:

- Training of smallholder cocoa farmers on the adoption of Good Agricultural Practices.
- Setting up of demonstration farms to provide practical on-farm training.
- Establishment of Video Viewing Clubs for off-farm training sessions.
- Establishment of cocoa nurseries to provide quality planting materials.
- Formation of youth service provision groups to provide farm management services to farmers.



KEY RESULTS



95.1% of farmers (owners/ caretakers/sharecroppers) in Cocoa Life communities are active members of farmer organizations



10,619 farmers (**2,898** women and **7,721** men) currently registered under Cocoa Life



677,702 cocoa seedlings distributed



7,692 farmers increase their cocoa farm income per hectare



10,409 farmers (**2,759** women and **7,650** men) trained in good agronomic practices



133 cocoa nurseries established



1.0 MT/Ha average cocoa farm yields (T/Ha)



679,516 of cocoa seedlings produced in nursery



122 demonstration plots established



4,528 farmers increased their income from non-cocoa farm sources

COMPONENT 2

INCLUSIVE AND EMPOWERED COMMUNITIES



To support the development of thriving cocoa-growing communities, the program introduced a series of interventions focused on empowerment and inclusivity, driving progress and improving the well-being of community members. These interventions did not only transform the communities but also ensured development by the people and for the people.

Key activities

To drive meaningful change, Solidaridad undertook a variety of key activities, including:

- Establishment of enterprise groups in communities
- Training of smallholder farmers, community members and enterprise groups in additional livelihood activities such as vegetable and food crop farming, soap production, animal farming, beads making, and beekeeping
- Development, review and implementation of Community Action Plans using the Community Driven Development (CDD) approach
- Establishment and training of Community Development Committees (CODECs) to oversee development initiatives in the communities
- Establishment of Village Savings and Loans Associations in communities
- Training of animators to ensure effective mobilization of community members and monitoring of activities in the communities
- Strengthening of Farmer Union and CODEC engagements



KEY RESULTS



1,015 women in leadership and/or decision-making positions in **122** communities



1,021 women started or expanded their baking, bead and soap making enterprises



206 community development initiatives/projects supported by district assemblies and other stakeholders

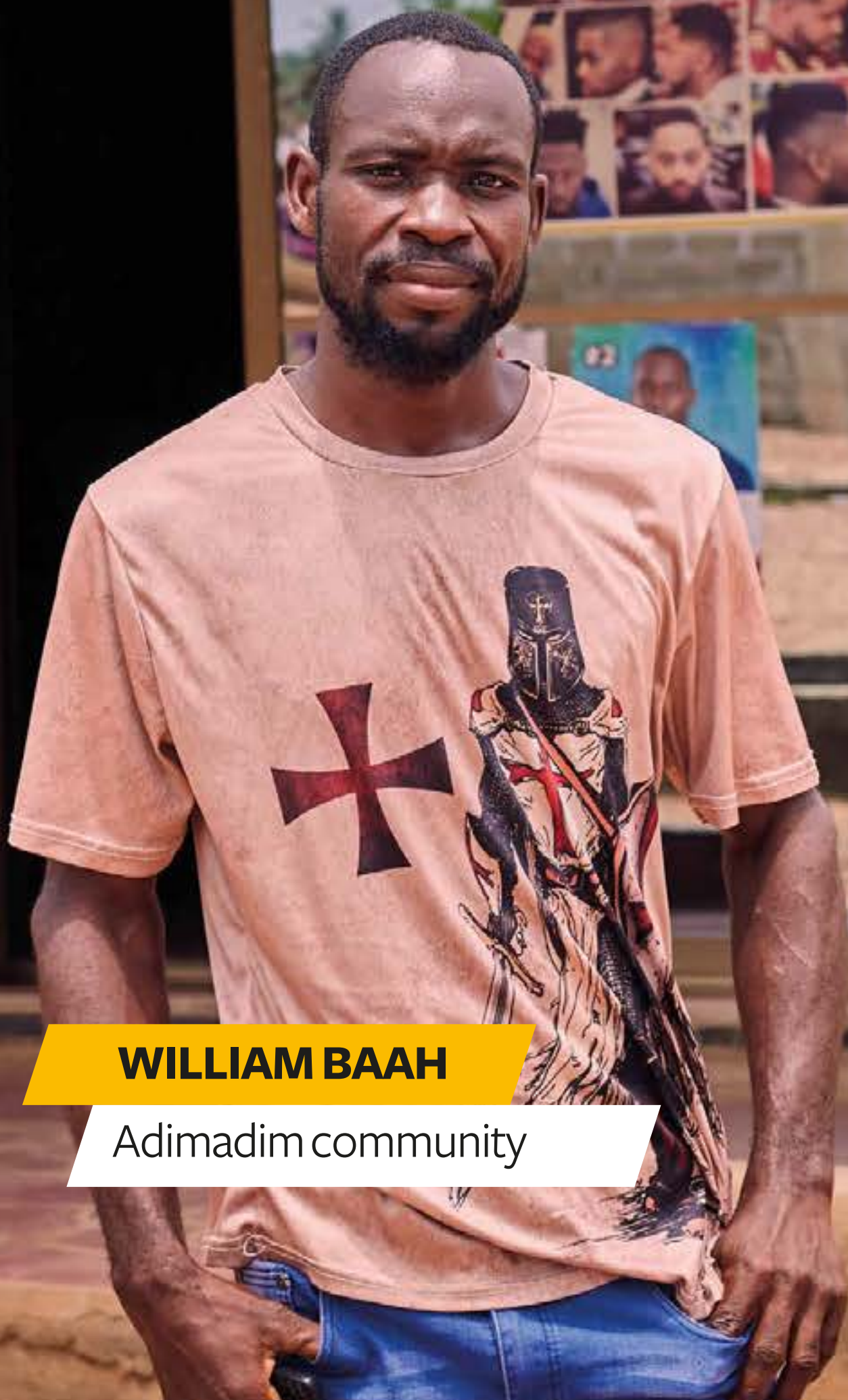


4,139 participants practicing at least one additional livelihood skills trained on





VOICES FROM THE FIELD



WILLIAM BAAH

Adimadim community

According to Ghana's 2021 Population and Housing Census, approximately 1.55 million youth -out of the 11.54 million economically active population, are unemployed. However, a World Bank report titled "Youth Employment Programs in Ghana: Options for Effective Policy Making and Implementation", has identified agribusiness, entrepreneurship, apprenticeship, construction, tourism and sports as potential key sectors that can increase employment opportunities for the youth.

Solidaridad under its programmes mainstreams youth-focused initiatives to support the youth in driving Africa's agricultural innovation. Through the Cocoa Life program, Solidaridad actively engaged and supported the youth in cocoa-growing communities where the program was implemented to become self-sufficient agripreneurs.

Over 400 youth who benefited from this initiative have set up profitable businesses in areas such as farm management services, vegetable production, pastry making and animal rearing.

Among them is William Baah Yoder, who has become a thriving cash and food crops farmer as well as a successful entrepreneur.

Meet William Baah Yoder

In the heart of Adimadim, William Baah, a youth cocoa farmer, tended to his modest three-acre cocoa farm. Aside from cocoa, he also cultivated other food crops such as cassava and plantain. Like many other young people William was content with having just enough to get by.

Having joined the Cocoa Life program in 2019, William became aware of the enormous opportunities that existed in the cocoa sector.

William's perspective shifted entirely when he was elected as the youth leader under the Cocoa Life program.

As a leader, he mobilized other youth in his community to be trained in cocoa-related businesses such as the provision of farm management services like weeding and pruning, as well as additional livelihoods.

Versatile entrepreneur

During the training process, William showed a keen interest in exploring coconut farming as an additional source of livelihood. He was supported with 200 coconut seedlings to start his coconut business.

Additionally, he also commenced the production of green pepper production on a half-acre farm which he later expanded to one acre after achieving great success.

Being an active member of the Village Savings and Loans Association (VSLA) in the community, he was able to save and secure some loans to expand his farming business.

Today, William can boast of a well-managed 4.5-acre cocoa farm, a 2-acre coconut farm, and a one-acre vegetable farm. Within three years, this young farmer has diversified his income and significantly improved his livelihood, moving from just cocoa farming to cultivating other cash and food crops.

Taking his business venture a step further, William established the first-ever barbering salon in his community, with the proceeds from his farming business. He also hopes to establish a well-stocked boutique in the near future.

A leader and a role model

Aside from being an agripreneur and an excellent businessman, he is also an active member of the Community Development Committee (CODEC). William gained a wealth of knowledge and experience from the leadership training sessions organized by Solidaridad for members of the Adimadim Community Development Committee. As a CODEC member, he received training in good leadership skills, conflict management, lobby and advocacy and child labour.

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**WILLI
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FOR SOWATEY SOUTH ELEC

#Accountability, Unity and Devel



According to William, he did not possess the confidence and charisma for public speaking before the training sessions.

“I used to be a shy individual who struggled with speaking to large audiences. However, after participating in the leadership training program, I have been transformed into a well-versed public speaker. I was even confident enough to run for the position of assemblyman in our district assembly elections in 2023,” he says with pride.

William is also the facilitator and supervisor for all VSLA groups in his community and has been elected as the vice president of the Adimadim Cocoa Farmers' Cooperative Union.

With all his achievements, William Baah has become a role model for the youth in his community, encouraging them to strive for excellence and reach higher heights.

“My life has changed tremendously in the past three years, particularly in terms of farming knowledge, business management and entrepreneurship,” he says.

Just like William Baah, many more young people have experienced significant progress under the Cocoa Life program, after having access to different capacity-building opportunities and receiving support. The program has been a major boost to the agribusiness sector in Ghana, a sector that has been identified as one of the key solutions to address youth unemployment in Ghana.





ABIGAIL GHAMA

Asikasu community

Abigail Ghama, a 64-year-old cocoa farmer with more than 20 years of experience, was encouraged to take an active role in decision-making in her community after undergoing training in gender inclusivity, leadership and financial literacy. Today, Abigail is the first female president of the Asikasu Cocoa Society Farmers' Association in the Eastern region of Ghana.

The making of a President

In 2019, Solidaridad organized a women's empowerment workshop for beneficiary communities in the Asikasu area. Abigail, together with other women in her community, received training on how to develop a savings culture through the Village Savings and Loan Association scheme, financial literacy, records keeping, gender and leadership, as well as alternative livelihood initiatives. The goal was to enable them to build agency and resilience, be financially independent and empowered to take a proactive role in decision-making.

Having learnt the art of public speaking, effective communication, group dynamics and equality from leadership and gender training, Abigail who was the association's treasurer at the time took the initiative to contest with two other men for the position of president when nominations were opened in 2019 for the election of executives for the association. She got 80% of the total votes, thus becoming the first woman to vie for and win that position in her community.

"I always knew I had leadership traits, but I did not have an opportunity to nurture it. Thanks to Solidaridad's women empowerment training through the Cocoa Life program, I have been emboldened to make my voice heard and contribute to decision-making in my community," says Abigail.

Abigail's commitment to empowering other women

Abigail has been a member of her community's Village Savings and Loan Association group since 2019.

Prior to the formation of the VSLA, Abigail and another female member from her group — comprising 27 members, benefited from training in soap making. After the training, they received funding support from Solidaridad to produce soap for commercial purposes. The association also supported them with additional funding. Since then, they have been producing and selling locally made soap.

Abigail is leading the group to have their soap products certified by the Ghana Food and Drugs Authority — the sector regulator — to enable them to export the soaps to other countries.

Under her leadership, the Asikasu Cocoa Society Farmers' Association has also bought a piece of land to establish a community centre that can be used to hold events and various training sessions.

"I am fortunate to have the support of my community, especially the women, who are now encouraging me to vie for the position of an Assembly Woman in the district-level elections for the Asikasu electoral area."

She adds that through Solidaridad's training on gender she does not get saddled with household chores, as the men — including her husband — have also been trained to take part in household chores, and see their partners as co-contributors to household expenditure.

"Women are a catalyst for change and are essential for cocoa-growing communities to thrive and as such empowering them on an individual, household and community level strengthens the impact of the Cocoa Life program," Kwame Boadi Apau, coordinator for the Cocoa Life program, says.

Kwame indicates that he is elated with what Abigail has been able to achieve for herself, her family and her entire community with the support of the programme.



He says other women and young girls who have witnessed what Abigail has achieved are now inspired to take up leadership roles to contribute to development in the community.

Gender mainstreaming under Cocoa Life

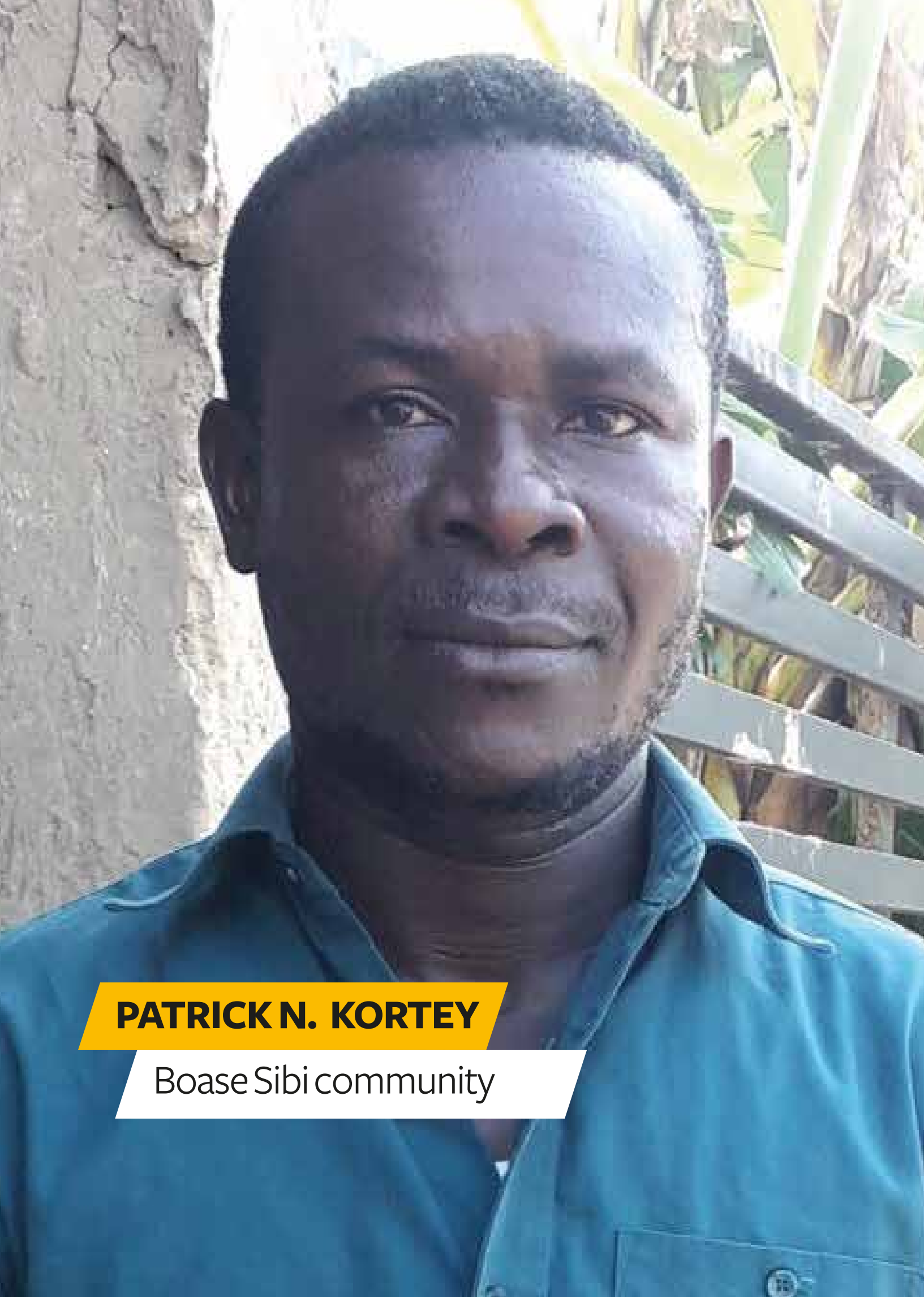
The Cocoa Life programme funded by Mondelēz International uses gender mainstreaming as an approach to ensure that different groups of people participate in the implementation of the project and

get equipped to take a proactive role in decision-making in their communities through economic empowerment.

Under Cocoa Life, over 200 Village Savings and Loans Associations were formed.

Furthermore, 4,139 participants diversified their income through the adoption of at least one additional livelihood skill, such as bead and soap making and animal rearing introduced under the programme.





PATRICK N. KORTEY

Boase Sibi community

Patrick Newman Kortey has become a household name in the local Boase Sibi community in Ghana. As an entrepreneur and inspirational leader to other small-scale farmers, he has worked with Solidaridad to build a variety of businesses that supplement his income from cocoa while he establishes a strong foundation for future success.

Patrick's rollercoaster start as a farmer

Completely reliant on his cocoa farm for income, and with limited knowledge of practices that could have improved his yield, Patrick and his family lived in difficult circumstances. As he says, **“For each cocoa season (11 months), I earned as little as 2,000 Ghana cedis (173 dollars). This program has really improved my income and standard of living.”**

Benefits of the Cocoa Life program

After in-depth training and two years of applying lessons on good agricultural practices, Patrick nearly doubled his annual cocoa yield, and as an added benefit the programme also trained farmers on ways to diversify their incomes.

For Patrick, this introduction to vocational training was the turning point in his life. After additional training from Solidaridad that emphasized possibilities for supplemental income, Patrick launched a grasscutter farming business. Grasscutters are a small animal in Ghana and important source of meat. Kortney's new business quickly became profitable, and he used that income to start a fish farming project that today includes four fish ponds with a capacity of up to 7,000 fingerlings.

His first fish harvest yielded 4,200 Ghana cedis (372 USD) from the sale of both unprocessed and processed fish. Patrick now intends to tap into a growing market, by spawning and breeding fingerlings to sell to other aspiring fish farmers.

Finally, in addition to fish farming, he has launched a venture to raise snails.

This diversified agricultural portfolio has now nearly doubled Patrick's income.

From earning only 2,000 Ghana cedis per cocoa season, he now earns a total of 3,800 Ghana cedis (338 USD) every month from multiple income streams. He is even able to provide educational support to two of his siblings. Patrick's life is evidence of the transformative power of entrepreneurship combined with hard work and training provided by Solidaridad, plus an enduring faith in one's own ability.

Patrick the leader, trainer and role model

Now, Patrick is sharing his passion for entrepreneurship with others, training nearly 190 people in his community, especially youth, in fish farming, grasscutter farming and snail rearing. As a result of his training, five farmer cooperatives have started to raise snails, while two other groups are involved in a grasscutter business. Additionally, ten young people have started their own fish farming businesses in an effort to profit from Patrick's training and inspirational leadership.

Patrick's achievements have sparked wide-spread community interest. Today, there is even more interest in Solidaridad's Cocoa Life program, while more young farmers have developed an interest in diversified livelihood projects. Patrick has joined in on community visits with the Solidaridad team to encourage more youth to take up farming as a business. Through his efforts, more young people in the district are venturing into cocoa farming.

“Thanks to the Cocoa Life program, I have earned a lot of respect within my district and beyond.”





KWAKU ATTA

Sukrong Canaan community

In Ghana, the sweet potato is the fourth most important root crop after yams, cassava and taro root. Research shows that sweet potatoes are a potential source of income, food security and nutrition for smallholder farmers. For farmers looking to diversify, it turns out that sweet potatoes are the perfect go-to crop.

Compared to other crops in Ghana, the sweet potato requires less labor, and according to the International Potato Center, new varieties are able to withstand dry conditions, resist diseases, and grow even in poor soil. Thanks to Solidaridad's Cocoa Life program, members of the Sukrong Canaan community in the Eastern region of Ghana have discovered the benefits of crop diversification and cultivate sweet potatoes on their cocoa farms.

In 2022, through the Cocoa Life program, Solidaridad put out a call to cocoa farmers in Ghana proposing a variety of crops in an effort to diversify their income streams. In communities that participated in the project, Solidaridad provided training and established demonstration farms so farmers could put their training into practice while observing the real-world results of their efforts.

Like other farming communities in the region, farmers in Sukrong Canaan were focused on growing cocoa, which often provided insufficient income. Crop diversification represents an opportunity to improve the livelihood and income of community members.

As part of the diversification program, members of the Sukrong Canaan community zeroed in on sweet potatoes. Agriculture to train and support the Sukrong Canaan farmers as they established a four-acre sweet potato demonstration farm.

During the project's pilot phase, farmers applied their training in good practices and achieved success with the new crop. As a follow-up to their efforts, the

program connected the farmers with an easily accessible market for selling the new produce at an appreciable profit.

With these shared profits, the farmers soon acquired the means to cultivate sweet potatoes on their own farms. Currently, ten smallholder cocoa farmers from the community are farming sweet potatoes for additional income.

The news of their success has spread to other communities and an additional 25 farmers have joined the training programme and diversified their crop production.

For Kwaku Atta, the additional source of income has been a lifesaver. Now, he is able to provide an education for his children, pay his rent on time and invest in his farm without having to apply for loans. His 6.5 acre sweet potato farm has proven very productive.

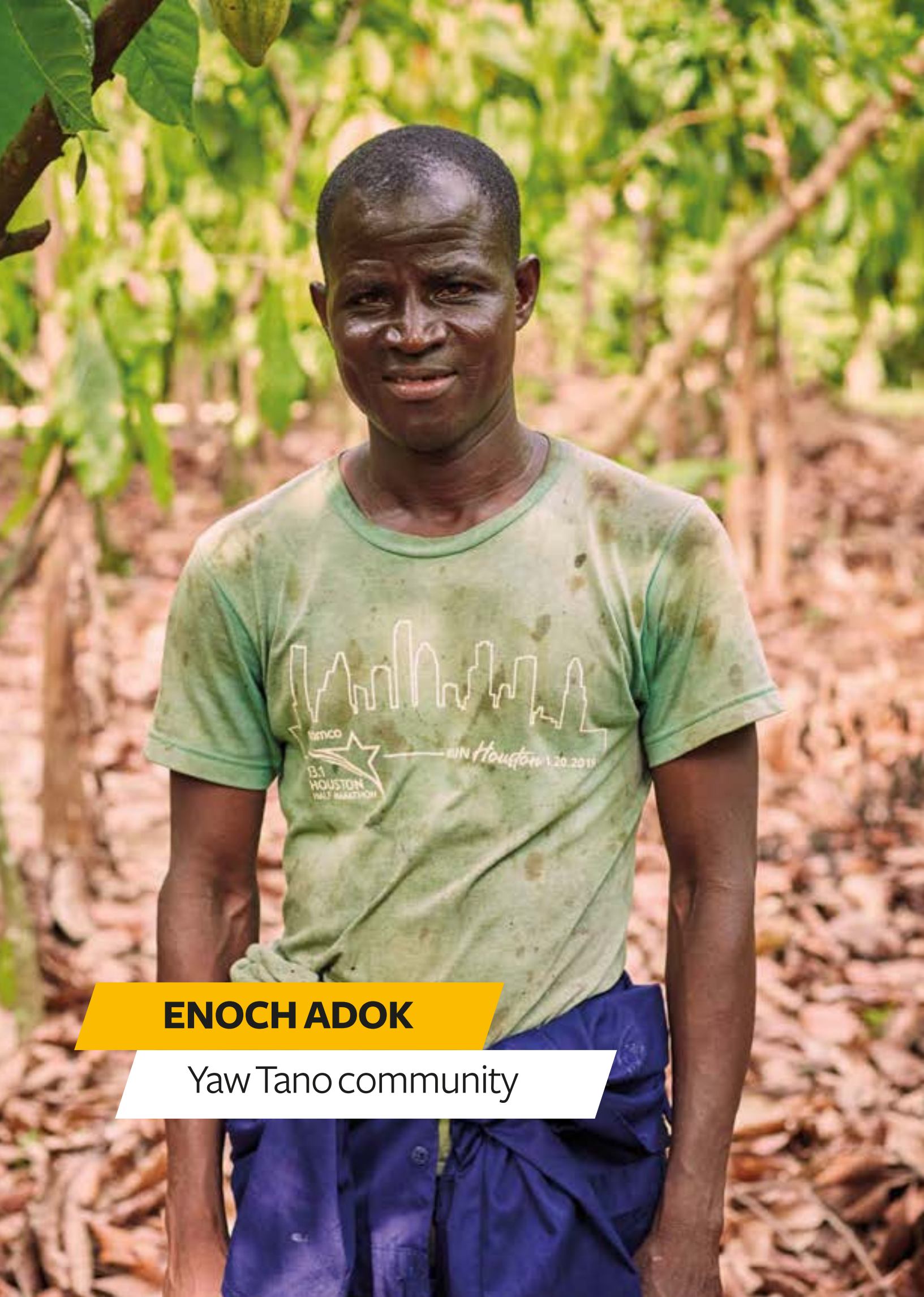
"During my second harvest in March, I was able to harvest up to 50 bags (100 kg per bag) of potatoes which I sold at 600 Ghana cedis (53 USD) each. I made 30,000 Ghana cedis (2,653 USD). I'm happy to have been part of the training on crop diversification."

To date, Kwaku has harvested and sold 133 bags of potatoes while earning a total of 64,300 Ghana cedis (5,444 USD).

Alex Atigla, the leader of the group from Sukrong Canaan, acknowledged the significant role Kwaku Atta has played in the community.

"As an early adopter, Kwaku has set the pace in the community and influenced other members to diversify their income as well. Moreover, his potato farm now serves as a source of income for some women in the community during harvest."





ENOCH ADOK

Yaw Tano community

Enoch Adok's emergence as a beacon of hope and a catalyst for change, not only for his family but for his entire community, tells a story of resilience and strength.

Before the intervention of the Cocoa Life program, the life of the father of four, originally from the Bono Ahafo region of Ghana but currently residing in the Yaw Tano community in the Eastern region, was a constant struggle.

Cultivating maize and cassava barely provided enough to sustain his family, leaving him relentlessly worried about their future.

"Life was difficult because I wasn't earning enough to take care of my family," he recalls, reflecting on those challenging times.

Moment of change

The turning point came when he was introduced to the Cocoa Life program by Solidaridad in 2019.

The Mondelēz International cocoa sustainability program targets helping improve the lives of farmers, women, and children in cocoa growing communities.

Enoch and the youth in his community received comprehensive training in essential agricultural practices such as pruning, pollination, spraying, lining, pegging, and weeding.

This training was further bolstered by the provision of essential farming equipment like pruners and sprayers.

"The intervention made farming and its management a lot easier and fruitful," he says.

Conception of farm management services

Armed with newfound knowledge and resources, Enoch took a bold step forward.

The 37-year-old leads the Asafoatse Adwuma Nkoso group, a youth service provision organization composed of about 30 members.

This group is dedicated to providing farm management services to cocoa farmers within the Cocoa Life societies and beyond, creating a sustainable source of income and reducing youth migration to urban areas.

"Our intervention has not only generated additional income for the youth but has also significantly benefited the older cocoa farmers".

"Initially, these farmers struggled with maintaining their farms. However, since we started managing their farms, they've seen a notable improvement in their yields and income," Enoch explains.

The impact of Enoch's initiative quickly became evident. The Asafoatse Adwuma Nkoso group now serves approximately 200 cocoa farmers, with many clients recommending their services to others.

This has led to a significant increase in their client base, extending their reach to neighbouring communities as well.

The group seeks to make cocoa farming profitable for smallholders by providing them with socially and environmentally sustainable farm management services.

Expanding his income stream

Beyond his group efforts, Enoch also works independently with about 15 cocoa farmers. Enoch currently earns between 4,000 to 5,000 Ghana cedis every month.

This income, he said, has allowed him to provide quality education for his children, run a provision shop for additional income, and meet all his household needs.

Before the intervention of the Cocoa Life program, the life of the father of four, originally from the Bono Ahafo region of Ghana but currently residing in the Yaw Tano community in the Eastern region, was a constant struggle.

“With the income from the service provision business, I’ve been able to stock and purchase a fridge for the shop,” he shares proudly.

Enoch’s personal success story doesn’t end there. He also owns and manages a 6-acre cocoa farm using the skills and knowledge acquired through the Cocoa Life program.

Reaping the benefits of knowledge acquired

His journey from a struggling maize and cassava farmer to a successful cocoa farmer and group leader is a testament to the power of training, support, and determination.

His dedication and leadership continue to inspire many, proving that, with the right support, anyone can overcome adversity and achieve greatness.

for smallholders by providing them with socially and environmentally sustainable farm management services.





TUTU AIKINS

Osino community

While many of his peers sought opportunities in the bustling cities, Tutu Aikins remained steadfast in his commitment to agriculture. Coming from a long line of cocoa farmers, he was determined to carry on the family business. Despite the challenges, he held onto the hope that farming would provide enough to support his family.

At 33, Tutu Aikins, a father of three children, serves as the President of the Calvary Cocoa Partnership in Osino. Not only has his labour in farming yielded fruitful results, but he is now a shining example to farmers within his community of how applying sustainable farming practices can improve one's farming fortunes.

Tutu shares his story:

“Before the Cocoa Life program, I was barely keeping afloat,” Tutu recalls.

“My farm was struggling, overrun by weeds and pests. From my two-acre farm, I could only harvest four bags per cycle—nowhere near enough to support my family.”

The future seemed bleak, and Tutu began to consider leaving for the city. But then, the Cocoa Life program arrived, bringing renewed hope. He recounts how he diligently attended all the training and coaching sessions, gaining valuable skills and knowledge about pruning, weeding, fertilizer application, and farm spraying, all of which were necessary for improved harvests.

“Initially, many young people were reluctant to join the Cocoa Life program or take up cocoa farming. But as they witnessed improvement in our living conditions, they began to change their minds. Having applied the knowledge from my good agronomic practices training, my yields have doubled from four bags to at least eight bags (62.5 kgs per bag) per cycle,” Tutu says.

The Cocoa Life program didn't just impact individual farmers; it transformed the entire community. Tutu describes how community development projects—like building boreholes, schools, teacher bungalows, and toilets—have improved living conditions and inspired more young people to take up cocoa farming.

“Our community projects have gained the admiration of many. Young people are now motivated to pursue cocoa farming,” Tutu says proudly.

VSLA and additional livelihood initiatives

One of the most impactful initiatives introduced by Solidaridad was the Village Savings and Loans Association (VSLA) scheme. This community-based savings and loans group has been a lifeline for many, including Tutu. The scheme is designed to help members manage their resources, fostering a savings culture and providing access to credit.

“Village Savings and Loans Association has been a tremendous support, especially for our female members who engage in petty trading; they are able to take out loans to invest in their businesses. When I need supplies for my farm, I rely on the VSLA for a quick loan,” Tutu shares.

The Cocoa Life program also emphasized additional livelihoods. Farmers were trained to diversify their income by growing other crops and engaging in other activities.

“After receiving training in additional livelihoods, I secured land to grow yam, cassava, and maize. Selling these crops at the local market has helped support my household,” he explains.

Tutu also highlights the success of other farmers who learned new skills, such as soap making and baking.

In one of the communities called Nsutem, bread produced by Cocoa Life farmers has become the preferred choice for many community members, resulting in increased production and consequently more income for the farmer bakers.

Tutu's journey from plot owner to homeowner

The direct impact of the programme on Tutu's life is profound. He is now a proud homeowner, something he once thought was an unattainable dream.

“I had a plot of land for years but couldn't afford to build. The income from my improved cocoa farm and additional crops finally made it possible. Now, I live in my own house with my wife and children,” Tutu says with gratitude.

Providing education for his children has been another significant benefit. Tutu's first child is in the university while the other two are in senior high school.

The impact of the Cocoa Life programme on farmers' health cannot be understated. Tutu explained that previously, farmers experienced many injuries and respiratory illnesses due to a lack of proper personal protective equipment (PPE). The training received from Cocoa Life emphasized the need for PPE such as safety boots to prevent farm injuries and nose masks for spraying and fertilizer application to prevent respiratory diseases.

Overall, Tutu believes that the Cocoa Life programme has been the catalyst for positive change in his life. He is confident that those who diligently apply what they learn from the program will thrive.

“Cocoa Life has transformed my life. I'm living proof that sustainable farming practices and community support can lead to a prosperous and fulfilling life,”





VICTORIA BAAH

Akwanserem community

Twenty-nine-year-old Victoria Baah's life took a transformative turn with the intervention of Solidaridad's Cocoa Life program.

Previously managing a poorly yielding two-acre cocoa farm, Victoria's lack of knowledge and skills resulted in minimal harvests — barely one bag of cocoa on two acres.

However, the introduction of the Cocoa Life program marked the beginning of a remarkable journey towards agricultural success and community development.

The struggles before Cocoa Life

Victoria recalls her initial struggles with farming, **“My yields were low because I didn't have the right training or resources. I didn't see farming as a business, but rather as a means to survive.”**

Everything changed when Solidaridad, through the Cocoa Life program, began training young farmers like her in good agricultural practices. She was taught essential skills such as pruning, proper fertilizer application, and effective weeding techniques. With these new skills, Victoria's farm productivity soared.

“I now harvest as much as 3 to 4 bags (62.5 kgs per bag) of cocoa from the same two acres,” she shares.

More interventions

The program didn't stop at cocoa farming. Solidaridad introduced the Village Savings and Loans Association (VSLA) scheme to Victoria's community, Akwanserem, in the Eastern region of Ghana.

The VSLA was to address the poor savings culture among farmers and the difficulty in accessing finance.

“Previously, collective saving efforts often failed at Akwanserem because some members would abscond with the funds,” Victoria hints.

The VSLA, however, provided a structured and secure way for the community to save money as a group.

Victoria and her peers received training and the necessary kits to manage their savings effectively. This initiative significantly improved their financial stability.

“You should see us holding our regular VSLA meetings; it's a sight to behold!” Victoria exclaimed, highlighting the newfound financial independence and community spirit.

Additionally, Solidaridad provided training in alternative livelihoods, like vegetable farming. Victoria received seeds and farm inputs for the farming of garden eggs and pepper.

“I encouraged others to take advantage of this opportunity and the collective effort paid off,” she says.

Last year, Victoria earned 4,000 Ghana cedis from her garden egg harvest and 6,000 Ghana cedis from her pepper farm. The additional income allowed her to reinvest in her farming business and support her family.

Young women, who were initially unemployed, now have stable sources of income to invest in business ventures.

“For me, the increased income means I can invest in my farm, support my family, and save for my child's education,” she adds.



Her son, currently in Junior High School, has brighter prospects for the future thanks to her hard work and the Cocoa Life program.

Looking ahead

Today, Victoria manages a well-maintained five-acre cocoa farm alongside her thriving vegetable farms. She is now a pillar in her community, supporting her husband, parents and ensuring a better future for her son.

“The Cocoa Life program has truly transformed my life and the lives of many in my community,”

Victoria reflects with gratitude.

Victoria considers herself to be one of the lucky 10,000 farmers who benefitted from the Mondélez International interventions implemented by Solidaridad.

Addressing educational challenges

The impact of the program extended beyond individual success stories.

Under the empowered community intervention area, Solidaridad helped all the 122 communities they supported with interventions to develop their own community action plans. Due to this, most of the communities have been able to implement projects to improve education, health, water, and other basic amenities.

In Akwanserem, there was no Junior High School, forcing children to walk four miles to Apaah, a neighbouring community for education. This arduous journey often discouraged attendance, especially during harsh weather conditions.

“Our children were sometimes beaten by the rain and considered quitting,” Victoria recalls.

The community action plan, developed under the Cocoa Life program, prioritized the construction of a Junior High School. While construction was underway, a primary school block was converted to serve as an interim JHS. “The children are now excited and motivated to go to school,” she says.



A portrait of an elderly woman, Eunice Odonkor, standing outdoors. She has dark skin and is wearing a red and white striped sleeveless top with a white panel in the center featuring a pattern of small dots. She also wears a black and white patterned headwrap and small gold earrings. The background is a textured, light brown wall.

EUNICE ODONKOR

Abisim Dawa community

Eunice Odonkor, a resilient widow and mother of four, stands as a testament to the transformative power of community support and agricultural education.

Residing in Abisim Dawa, a rural cocoa-growing community, Eunice has faced and overcome significant financial and personal challenges, thanks to her involvement in the Village Savings and Loans Association (VSLA) under the CocoaLife program.

Two of her children were forced to drop out of school to learn a trade because Eunice couldn't afford their school fees.

She was juggling multiple roles as a cocoa farmer, petty trader, and cultivator of cassava and maize, but her income was insufficient to support her family.

Joining the VSLA: A turning point

The turning point came when Eunice joined a Village Savings and Loans Association in her community.

The VSLA is a grassroots financial initiative that instills the culture of savings among residents in communities and provides them the opportunity to save as a group and give out soft loans to members.

As a member of the VSLA in her community, Eunice received the financial support she desperately needed. With access to loans and some savings Eunice was able to pay for her other two children's education, ensuring they completed their Senior High School education successfully.

“Joining the VSLA was a blessing, it allowed me to keep my children in school and invest in our future.” Eunice recalls.

In 2023, Eunice secured a loan of 15,000 Ghana cedis from her VSLA group. This substantial amount was invested in her grocery store and farming business.

Building a home and a future

One of Eunice's significant achievements has been her ongoing building project. With loans and savings from the VSLA, she began constructing a four-bedroom house two years ago.

Despite the setback of losing her husband, which paused the construction, she persisted. The support from the VSLA has been crucial, allowing her to continue the project and work towards completing her home.

“The loans and savings from the VSLA have played a significant role in expanding my business and building our home,” says Eunice.

“I was supposed to complete the building last year but had to stop when I lost my husband. However, I am determined to finish it soon.”

Eunice's success with the VSLA has also enabled her to support her grandson's educational needs. This is a significant milestone, highlighting the broader impact of the VSLA on her family's educational aspirations.

Cocoa Life program: Enhancing agricultural practices

Eunice's journey to agricultural success was further bolstered by the Cocoa Life programme. Before her involvement, she had little knowledge of good agricultural practices. She often left her cocoa trees unattended, resulting in poor yields of less than three bags per acre.

“The Cocoa Life program introduced me to essential agricultural techniques like weeding, pruning, and removing mistletoes,” Eunice explains.

“Initially, I could not even harvest up to three bags of cocoa from an acre. After implementing the practices, I now harvest seven bags (62.5 kgs per bag) per acre.”

Diversifying livelihoods

The Cocoa Life program also provided training in additional livelihood options, including pastry making, palm oil production, and grasscutter rearing. Eunice seized these opportunities, starting a pastry business with a loan from her VSLA.

“I now sell pastries in my community and take orders for events. I have also trained other women in pastry making. Two of my trainees have successfully started their own bread businesses,” she says proudly.

A ripple effect of empowerment

Eunice’s story reflects a broader community transformation. The Cocoa Life program and the VSLA have empowered many in her community, enabling

them to pursue higher education and start their own businesses.

Eunice’s journey from financial hardship to stability and empowerment is a powerful example of what can be achieved through community support, education, and resilience.

“The VSLA has proven to be beneficial, not just for me but for others in my community too,” Eunice affirms.

The program underscores the importance of grassroots financial initiatives and agricultural education in transforming lives. Eunice’s story demonstrates that with the right support and determination, it is possible to overcome adversity and build a brighter future.





EVELYN AZAMETI

Okorase community

Evelyn Azameti would have still been struggling to earn a stable income but for the introduction of the Cocoa Life program at Okorase in the Eastern region of Ghana.

Her meagre and unbalanced earnings made it difficult for her to meet the needs of her five children.

“Despite being able to afford my children’s fees, I still faced difficulties meeting all their needs,” says Evelyn. However, with the necessary push and training under the programme, the 41-year-old and her family are now living comfortably.

Grabbing the opportunity

After a decade of farming, Evelyn was still not reaping the maximum benefits in agriculture, as she was not able to track her earnings, not to speak of saving.

“I earned without knowing if I was making a profit or loss because I didn’t have the details of my initial investment. So the farming business was not seeing any progress. This sometimes discourages me, but I just could not stop,” she says.

The most she was able to produce from her 4.5-acre farm for the entire year was eight bags of cocoa beans.

With her interest drowned in farming, she decided to engage in cassava and okra farming to complement her income from her cocoa farm. This, however, did not fetch her the required revenue to live a contented life with her family, as they were still struggling to afford basic needs.

But Evelyn’s farming business saw a new life breathed into it with an intervention by Solidaridad under the Cocoa Life program.

The program, which is funded by Mondelez International, was targeted at enhancing the livelihood of cocoa farmers, women, men, and youth in 122 cocoa-growing communities by making them economically independent.

Under the Cocoa Life program, Solidaridad provided farmers with training in good agricultural practices such as pruning, fertilizer use and weeding.

The training was all Evelyn needed to turn her fortunes around.

“After applying the practices from the training, I have increased my yields from two bags per acre to 8-10 bags (62.5 kgs per bag) per acre. I also learned that cocoa farming is not merely an activity but a business. Therefore, maintaining records is crucial for sustaining this business, as it allows you to assess whether you are experiencing losses or profits. This new skill contributed to the growth of my farming business,” she attests

VSLA; game-changer

The introduction of the Village Savings and Loans Association (VSLA) scheme by Solidaridad also came as relief and life-changing support to the people of Okorase, Evelyn’s community.

The scheme is a community-based savings and loans group that allows its members to manage their own resources.

It is aimed at helping women and other farmers achieve financial inclusion by developing a savings culture and accessing credit to expand or start new businesses.



“The VSLA scheme also enabled me to save and acquire a loan to invest in my farming business. This eventually led to the expansion of my business and increase in revenue,” Evelyn discloses

Additional livelihood

To have multiple streams of earnings, Evelyn diversified her source of income.

“I also received training in financial management, record-keeping and additional livelihoods to support my cocoa business. Currently, aside from the cassava and okra, I now cultivate plantain, banana, cocoyam, pepper, coconut, and garden eggs as additional sources of income”.

She also ventured into other income-generation enterprises.

“I am also involved in snail farming, goat rearing and poultry farming. The profits generated from these businesses enable me to fund my children’s education, give out loans to people, and support others experiencing financial challenges.”

Evelyn, who did not know how much she used to earn as income, is now able to track her returns.

“In a month, I make between 2,000 to 3,000 Ghana cedis in profits. I have also started making soaps for sale and use at home. This has reduced our costs at home”.

The mother of five is now excited to be in a position to provide for the needs of her children.



A portrait of Gameli Dzediku, a man with short dark hair, wearing a red polo shirt with a dark collar and a small logo on the left chest. He is standing outdoors in a lush green field with trees in the background. The image is framed by a dark red banner at the bottom left containing his name and a white banner below it containing his community name.

GAMELI DZEDIKU

Saamang community

In addition to his cocoa farm, Gameli Dzediku has been cultivating cassava, maize, coconut, and plantain for over two decades to fend for himself and his family.

But for years, the effort of the 48-year-old native of Saamang in the Eastern region of Ghana yielded modest returns despite committing most of his time and resources to his farming activities.

“My best was not enough to enhance production on the farm. The return was not sustainable and sufficient to cater for the needs of my family. This at a point even made the farming business unattractive,” Gameli says.

Grabbing a life-changing opportunity

In business; passion drives everything.

For Gameli, beyond sourcing income from his farming activities, the passion he had for anything agricultural kept him in the farming business even though he sometimes did not break even after harvest.

With the burning desire to succeed in growing his business, Gameli was ready to embrace any opportunity that would see him improve his farming.

So when Solidaridad introduced the Cocoa Life program, an initiative of Mondelēz International to improve the lives of cocoa farmers and their communities, Gameli did not allow the chance to pass him by.

Under the programme, he was provided with training and supported with farm inputs to manage his cocoa farm.

“Grabbing the long awaited life-changing opportunity was the best thing to have happened to me because after applying the knowledge I received on best agronomic practices and proper application of fertilizer, my productivity increased significantly, boosting my income as well. The harvest from my 2.5-acre cocoa farm increased from 6 to 10 bags (62.5 kgs per bag),” the father of three shares.

Additionally, Gameli manages a 3.5-acre cocoa farm that is still in its early stages.

Diversifying earnings

A training in additional livelihoods encouraged him to diversify his crops, leading to his cultivation of pepper, garden eggs, and okro on a 4-acre plot.

Remarkably, he began harvesting these vegetables just three months after planting.

“The profit made from the additional livelihood has been very helpful. I even earn more from my vegetable farm sometimes than from my cocoa farm,” excited Gameli explains.

This new venture proved successful enabling him to provide a better future for his children.

His first child has successfully graduated from the Kibi Presbyterian College of Education, the second is currently attending the same college, and the third is in Senior High School.

Beyond supporting his children’s education, the additional income allowed Gameli to realize his dream of completing a five-bedroom house.

Bagging an award

Gameli was only hoping to improve his farming activities and earn enough to make life comfortable for his family by being able to provide for their basic needs, but his effort was not only to be recognized by his family, but by all.

His achievement in vegetable farming was acknowledged when he won the best pepper farmer award in his constituency for the second time.

The proud father now aspires to win an award at the Farmers’ Day celebration at the regional level.

“My pepper and garden egg farm alone now generates an impressive annual profit of about 30,000 Ghana cedis. In addition, my cocoa production yields no less than 10 bags while other crops further contribute to my revenue. Life has undoubtedly improved now,” he says.

Reflecting on his journey, Gameli indicates, **“I now realize that farming is a lucrative business.”**

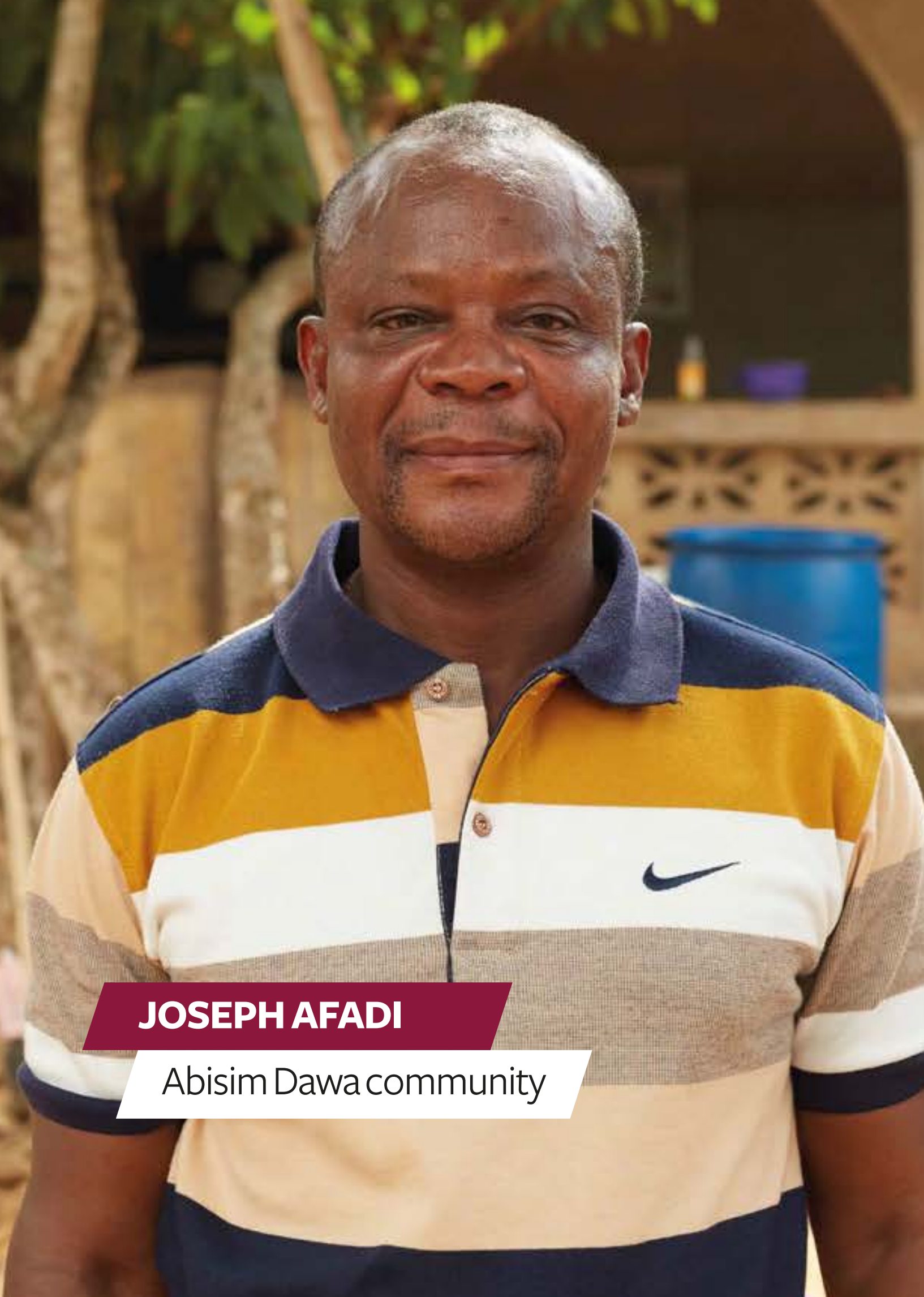
His story stands as a testament to the power of education, diversification, and determination. By embracing new agricultural practices and food crops,

Gameli has not only transformed his own life but has also set a powerful example for other farmers in his community.

Gameli Dzediku’s journey from a struggling farmer to an award-winning agricultural entrepreneur illustrates the profound impact that targeted training and support can have on individuals and communities.

His dedication and success continue to inspire many, proving that with the right opportunities, anyone can achieve remarkable growth and prosperity in farming.





JOSEPH AFADI

Abisim Dawa community

Joseph Afadi, a 52-year-old cocoa farmer from Abisim Dawa, has experienced a remarkable transformation in his farming practices and livelihood, thanks to the intervention of Solidaridad's Cocoa Life program.

Married with five children — four daughters and one son — Joseph's story reflects the impact of sustainable agriculture initiatives on smallholder farmers in Ghana.

Before the Cocoa Life intervention, Joseph's cocoa farm produced only 4 to 5 bags per acre annually. Unaware of the potential for improvement, he thought his yield was adequate. However, financial challenges persisted as his income struggled to meet the needs of his growing family and farm expenses.

"I was living from hand to mouth," Joseph recalls, highlighting the financial strain on his household.

After joining the Cocoa Life program in his community, Joseph received comprehensive training in good agricultural practices tailored for cocoa farming. Techniques such as optimal spacing, proper monitoring, and harvest practices were emphasized, along with the importance of record-keeping for effective farm management.

Equipped with this knowledge, Joseph started applying these practices on his farm, gradually increasing his yields and improving his overall efficiency.

The program also introduced Joseph to additional livelihood opportunities beyond cocoa farming. With support from Cocoa Life, Joseph expanded into poultry farming and diversified his crops to include yam and plantain cultivation.

These additional ventures not only contributed to his income diversification but also provided resilience against market fluctuations and seasonal variations.

Joseph's involvement in the Village Savings and Loans Association (VSLA) scheme facilitated by Cocoa Life played a pivotal role in his financial stability. Through the VSLA, Joseph accessed loans to invest in various ventures, including starting a beverage business. Having learned the importance of savings, he is now able to cover his children's educational expenses.

"The VSLA has transformed my approach to financial management," Joseph remarks, emphasizing the tangible impact of community-based savings and lending mechanisms on his family's well-being.

Today, Joseph's farm productivity has soared, with yields ranging between 9 to 12 bags (62.5 kgs per bag) per acre annually — a significant improvement from his previous output. His annual income from cocoa farming alone has increased to 25,000 Ghana cedis, complemented by additional earnings from his yam and plantain fields.

Beyond his personal success, Joseph has become an advocate for sustainable farming practices in his community. He has trained and mentored youth and fellow farmers in good agricultural practices, promoting environmental stewardship and responsible farming techniques. To date, Joseph has trained 15 individuals, with several of them forming a youth service provision group, to propagate these practices further.

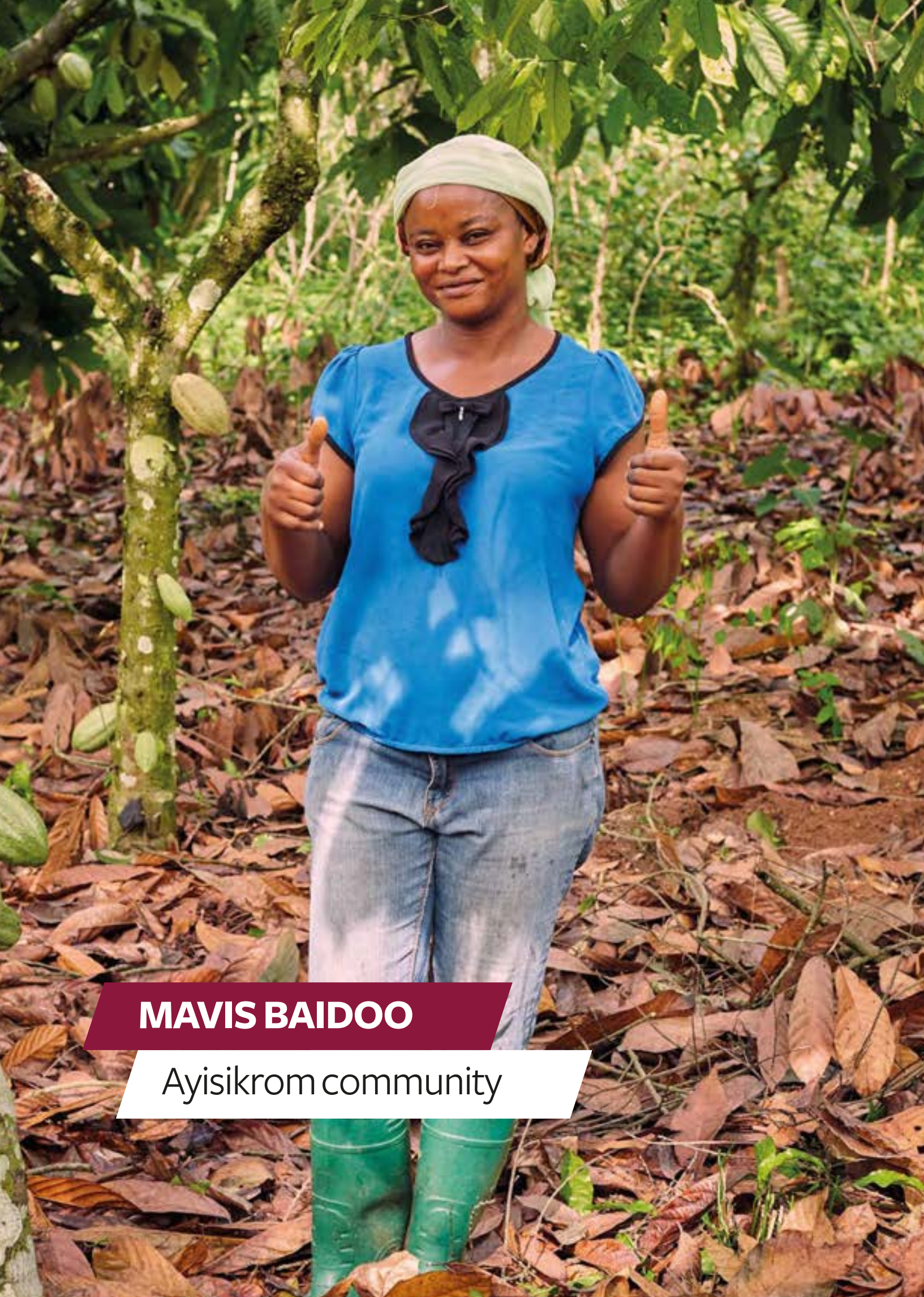
Besides the agricultural and financial improvement, Cocoa Life's focus on social responsibility and child protection deeply impacted Joseph. He now prioritizes preventing child labour on his farm, ensuring his children focus on their education and avoid hazardous work during school hours.



As Joseph reflects on his journey of transformation, he expresses gratitude for the opportunities afforded by Cocoa Life. **"I am no longer just a cocoa farmer — I am a community builder,"** he affirms, embodying the ethos of sustainable development and responsible agriculture championed by Solidaridad.

The impact of the Cocoa Life program extends beyond individual farmers like Joseph. By empowering farmers with knowledge, access to financial resources, and sustainable farming techniques, the program contributes to the socio-economic development of rural communities, fostering resilience and prosperity.





MAVIS BAIDOO

Ayisikrom community

“My daughter is the first female in my community to be enrolled in a tertiary institution!” says Mavis with pride.

Mavis Baidoo, a 39-year-old mother of four and a cocoa farmer in the Ayisikrom community in the Eastern region of Ghana, has made history as the first woman in her community to break the “no girl-child education beyond basic level” record.

Mavis recalls how she yearned to see some level of transformation in her community, but that seemed impossible then.

Today, Mavis looks back with pride, excitement and appreciation for the progress made so far.

She has become a shining example of women’s empowerment and a beacon of hope within her community.

Ayisikrom — where the journey begins

Ayisikrom, where Mavis resides with her husband and children, is one of the cocoa-growing communities located within the Suhum Municipality in the Eastern region of Ghana.

According to Mavis, gender inequality, linked to certain religious beliefs, posed a significant challenge to development in her community. The community is governed by a patriarchal system where girls are required to take the backseat and discouraged from further pursuing their education after completing Junior High School or Senior High School. They are offered the alternative of getting married instead. This was the customary practice in the community for a long time until the new dawn.

Empowered to lead — A new dawn for Ayisikrom

To drive development processes within the Ayisikrom community, the Cocoa Life program set up a Community Development Committee in 2021. Mavis, who is also the treasurer for the Cocoa Life farmers’ group in her community, was elected as the women’s representative. The committee members were taken through different training sessions to enhance their leadership skills and provide the needed guidance to carry out their responsibilities effectively.

“I was clueless when it came to issues related to leadership. The concept of leadership was lost on me, as I could not fully grasp its true meaning,”

she confesses.

They were also taken through various topics on gender, conflict management and youth empowerment.

For Mavis, these training sessions began a whole new exciting chapter in her life.

According to Mavis, the knowledge and skills she acquired from the training program empowered her to stand out and speak up.

“My newly acquired knowledge and skills have transformed me into an agent of change in various capacities. Most of the women in my church and community now look up to me to speak on their behalf during discussions and meetings. I even found the courage and determination to challenge the long-established community norm by enrolling my first daughter in a tertiary institution, despite the challenges,” she says with pride.

She is currently the leader of the “Anigyie” women’s group, a group created for newlyweds in her church. Thanks to the training received in gender and conflict management, Mavis is able to offer wise counsel to the young married women who reach out to her with their challenges. So far, she has engaged between 15 to 20 women, successfully supporting them to resolve conflicts within their households.

This transformation, however, has not been without challenges. Some of the men in the community accused Mavis of turning their wives against them. These issues were resolved through further engagements with support from Solidaridad.

Mavis has also gained some recognition beyond her community. In 2022, World Education Inc. offered her an opportunity to train about 30 girls in soap and pastry making. These girls, she says, have all become successful entrepreneurs in their communities.

Not only has she been empowered to impact her community and beyond, but has also significantly improved her parenting skills. Mavis looks forward to supporting her children through school and helping them explore their potential to the fullest.

“I did not know that as a woman, I could also become a leader because of the beliefs in my community. I am so proud of the woman I have become,” she says.

The leadership training programme also empowered the CODEC with the right knowledge and skills to collectively lead and guide development initiatives in the community with great success.

Improved productivity, increased income

As a participant in the Cocoa Life program, Mavis also received training in good agricultural practices,

including pruning, spraying, weeding and records keeping.

Additionally, the leadership and gender training equipped her with skills to effectively manage her farms independently, even after close to 20 years as cocoa farmer.

“Initially, I solely depended on my husband for the management of my cocoa farms (three and four acres). I never really benefited from the profits made because it was inadequate and managed by my husband. The yield for each acre at that time was four bags (62.5 kgs per bag),” she says.

Mavis took charge of both farms after the training, applying the knowledge and skills she had acquired. Her yields improved significantly in no time. She now harvests between seven to eight bags of cocoa per acre.

“I have a net profit of at least 5,000 Ghana cedis per cocoa season after accounting for all costs,” she says with a smile.

She is also a cocoa purchasing clerk in her community.

A woman of “many hats” — diversifying her income

In addition to her accomplishments as a successful leader and cocoa farmer, Mavis embarked on an entrepreneurial journey through the livelihood training program. Equipped with skills in soap and pastry making, she went on to establish thriving businesses in both areas.

Currently, she sells the soap she makes to eateries and students and sells the pastries in her community. She also operates a livestock business that includes poultry and goats.



Currently, she sells the soap she makes to eateries and students and sells the pastries in her community. She also operates a livestock business that includes poultry and goats.

“I earn between 2,500 and 3,000 Ghana cedis a month from all my additional business activities,” she says.

Mavis is now able to support her husband, who is also a cocoa farmer and a driver, in taking care of the household needs, and their children’s education.

“The Cocoa Life program has been a game-changer, unlocking numerous possibilities for me,” says Mavis.





OBED OKANTA

Chief of the Okanta community

From harvesting two bags on an acre of cocoa farm to harvesting 12 bags (62.5 kgs per bag) on the same acre; that is the transformational story of the caretaker Chief of Okanta — a small cocoa-growing community in the Eastern region of Ghana.

Obed Okanta says he now harvests every month throughout the year, giving him a stable income.

The 46-year-old may now be living a decent life through his farming activities, but this was not achieved on a silver platter.

Struggling with farming

After dealing in second-hand clothing for several years in Ghana's capital, Accra, Obed decided to return to his hometown, Okanta, to do farming.

Being the last born of his father, he inherited a family cocoa farm.

“I was not earning much from the farm because I couldn't manage it properly. Lacking proper training, I failed to recognize farming's potential as a profitable venture,” Obed says.

The turning point

In 2019, Obed's farming journey took a remarkable turn after being introduced to good agricultural practices under the Cocoa Life program.

“We received comprehensive training in pruning, spraying, fertilizer application and weeding, alongside some lessons on record keeping. This enabled me to save enough money to invest in my farm and purchase farm inputs. In addition to the training, Solidaridad also provided us with essential farm inputs,” he reveals.

The impact was real, as Obed witnessed a significant increase in both his yields and income.

“Thanks to all the support I received, I have increased my yield from about 2 to 3 bags per acre to 12 bags per acre. This also means improved returns and a stable source of income,” he says with a smile.

Additional income source

Even with an improved income from his cocoa farming, Obed was convinced that diversifying his earnings would make life more rewarding for him and his family.

He was eager to take advantage of Solidaridad's training opportunity in additional livelihoods, such as vegetable production, animal rearing and beekeeping.

On a separate 4-acre land, Obed currently cultivates cassava, maize, plantain, tomatoes, pepper, oil palm and okro as additional sources of livelihood.

“Last year, I made a profit of 50,000 Ghana cedis from maize, cassava, plantain, tomatoes and okro. In addition to this I have also started animal rearing and beekeeping. Last year, I was awarded the best cassava farmer in my municipality,” he shares

Reaping the benefits

Obed is now a happy man, knowing he is able to provide for the basic needs of his family.

“With the additional income sources and increased income from my 6-acre cocoa farm, I have been able to renovate my house to befit my status, provide my children with quality education, and invest in my cocoa farming business.”

I also successfully supported my eldest daughter through hairdressing training”.

“Previously, cocoa farming was not a lucrative business in my community, but that has changed thanks to the Cocoa Life programme, which taught me the business aspect of cocoa farming.

Now, other farmers in the community look up to me for guidance and inspiration,” he indicates.

In Obed’s community, a health centre was built with the support of the program to provide basic healthcare services for community members who hitherto had to travel over long distances to access healthcare.

“The Cocoa Life program has brought about a remarkable transformation in both my life and the entire community”, Obed states.



Health centre, Okanta community

A portrait of a woman, Rose Eyisibea, standing in a lush green field. She is wearing a yellow, long-sleeved button-down shirt and a brown skirt. Her head is wrapped in a red and white patterned cloth. The background is a dense, green forest.

ROSE EYISIBEA

Akim Juaso community

Call her the “Queen of vegetable farming” — a title well-deserved. Rose Eyisibea hails from Akim Juaso in the Eastern region of Ghana. For Rose, cocoa farming was her mainstay due to the stability provided by the fixed pricing system. For 12 years, she remained in this comfort zone until she discovered the additional income-generating opportunities beyond cocoa farming.

After joining the Cocoa Life program, Rose uncovered a new opportunity in vegetable farming, which became her alternative source of income alongside cocoa farming. This was a game-changer for Rose.

Life as a novice vegetable farmer

As a project participant, Rose received training in vegetable farming. The training included lessons on land selection, seed nursing, transplanting, weed, pest and disease management, monitoring farm maintenance, budgeting, and bookkeeping.

Rose began her vegetable production journey in August 2021 with just a half acre of land. With some guidance from the programme officers, Rose planted garden eggs and peppers. Being new to this, she consistently sought guidance from them at every stage of cultivation. She was pleasantly surprised to find out that her earnings far exceeded her initial expectations.

“I earned 500 Ghana cedis a week from the sale of my produce. I would not have believed it if someone told me I could make so much from farming garden eggs and pepper. The income I made was more than what I earned from my cocoa farm during my last harvest,” she says

For someone coming from a community that considered vegetable cultivation solely for domestic purposes, this was beyond her imagination.

After renting irrigation machines for a short period during the dry season, Rose was able to save enough money to purchase one.

From novice to expert

Today, Rose owns a well-managed 2.5-acre vegetable farm which produces bountiful harvests (an average of about 280 bags per harvest) and an irrigation machine. During peak seasons, she is able to harvest eight bags a week and earns between 400 and 500 Ghana cedis per week.

Rose has not been selfish with her newly acquired knowledge and skills. With the level of success achieved and the experience gained, she has been engaging some interested cocoa farmers under the programme by sharing her story and providing some guidance. As a result of her efforts, four farmers have also begun vegetable farming as an additional source of livelihood and income.

Life with an additional source of income

As a mother, Rose has always put in a lot of effort to ensure that all her children have access to quality education, an opportunity she never had growing up.

“I never had access to education, even though my dad was a teacher. I know how bad of an impact it has had on me. I don’t want the same experience for my children. I want them to have the best education,” she says.

The additional income from the vegetable farm has been a major boost, enabling Rose to provide quality education for her children. She uses some of the profits to cover all their educational needs. Her third son has completed Senior High School, while her fourth son is still in school.



She has also purchased a welding machine for her second son's entrepreneurial endeavours.

Rose has now completed her four-bedroom house after seven years, finally having a roof over her head.

For Rose, the program has been like a one-stop financial shop providing her with all the financial support she needs to improve her livelihood, care for her family, secure a decent home and meet her children's educational needs.

The Cocoa Life program

The Cocoa Life program supported farmers to diversify their income as well as implement community development initiatives.

Over 12,000 cocoa farmers who received training under the programme, like Rose Eyisibea, are now involved in additional income-generating activities such as vegetable cultivation, pastry making and soap making. Rose Eyisibea is one of the many success stories that have emerged from the program.



A portrait of Samuel Ashong, a man with a warm smile, wearing a yellow hard hat and a blue work shirt with reflective yellow-green stripes. He is holding a surveying pole with a red and white top. The background is a lush green forest with large, oval-shaped leaves.

SAMUEL ASHONG

Kwao Baah community

So much potential remains untapped in agriculture. While many continue to view agriculture through traditional lenses, the reality is that agriculture has evolved beyond subsistence farming into a diverse and interconnected global industry, encompassing modern techniques, advanced technologies, and complex supply chains. Each point of the supply chain presents numerous opportunities, which very few people are inclined to explore.

Samuel Ashong, a 32-year-old from the Kwao Baah community in the Eastern region of Ghana, dared to be different. When an opportunity to venture into farm service provision presented itself through the Cocoa Life program, Samuel grabbed it with both hands, securing his future and that of his family.

Like many young people in the Kwao Baah community, Samuel was seeking an escape from unemployment and an opportunity to break the poverty cycle that plagued his family for years. In the past, he ventured into various activities, including petty trading within his community, which were largely unsuccessful and unfulfilling.

Occasionally, he would take on requests from local farmers to provide labour services such as weeding and harvesting. He admits that he did this casually, without any training or special technique. However, driven by a desire to learn more about farm maintenance and how to effectively commercialize his casual work, he joined the Cocoa Life program.

Samuel benefitted from training on good agronomic practices, records keeping, and business development. He recounts that these foundational pillars have been essential to the thriving farm service business he has built today.

“The Youth in Cocoa Farming initiative under the Cocoa Life program gave me all the requisite skills I needed to build a thriving farm service business,” says Samuel.

Together with some friends, Samuel established the Kwao Baah Unity Service Providers, a farm service provision company that offers farm maintenance services such as weeding, pruning, and spraying, among others to farmers at a fee. The objective of the company is to bring agricultural services to the doorsteps of farmers within their target communities.

Addressing farming inefficiencies through services provision

The concept of a farm service provision company addresses a fundamental challenge: the lack of organized and efficient farming services, prevalent in local farming communities. Smallholder farmers often attempt to carry out these activities individually, limited by their capacities and expertise. The provision of coordinated services at the local level guarantees the appropriate use of expertise and tools, markedly increasing crop yields while reducing waste in effort and capital.

“We began with just 50 farmers as many were sceptical about the quality of our work and how it would directly translate to farm growth. However, our listed farmers began to report their successes and many changed their minds and decided to join,” says Samuel.

Currently, his farm service company has over 200 farmer clients, to whom they provide a myriad of services.



“Previously, most of our clients were producing an average of 2 bags per acre, but with our support, they are now averaging 3 to 4 bags (62.5 kgs per bag) per acre,” says Samuel.

“We currently serve over 200 farmers within this enclave. Thanks to our exemplary services, we have been engaged by the Ghana Cocoa Board as part of their farm extension service delivery to prune farms within this area”

Speaking on the personal benefits of his service provision work, Samuel says, **“Beyond what I ever imagined, I am able to effectively cater to the educational needs of my children, which is one of my proudest achievements as a father. I am now financially independent and free from the anxiety I used to experience every time I had to pay the school fees of my children.”**

Additionally, Samuel has been able to invest some of his earnings into a fresh coconut supply business.

He buys truckloads of fresh coconuts and transports them to Accra to resell, which has been very profitable.

Samuel and his team envisage a future where their service provision business expands beyond their community, serving as an inspiration to many young people who can follow in their footsteps and build thriving careers in cocoa farming. Growth in their business means they can employ more young people, contributing to reducing youth unemployment in the country.

Since Cocoa Life began its Youth in Cocoa initiative, it has inspired many young people to stay in the Kwao Baah community and pursue a career in agriculture. Previously, these young people were migrating to the big city, but now they are choosing to stay within their community, aware of the untapped potential in the cocoa sector and actively pursuing these opportunities.



VOICES FROM THE FIELD



**COMMUNITY DEVELOPMENT
COMMITTEE (CODEC)**

Asukyerema community

TRANSFORMING ASUKYEREMA: HOW COMMUNITY DEVELOPMENT COMMITTEE (CODEC) IS SHAPING A BRIGHTER FUTURE

In the Upper West Akyem district in the Eastern region of Ghana lies Asukyerema, a community experiencing a significant transformation in its developmental agenda. This transformation is largely credited to the establishment of a Community Development Committee (CODEC), an initiative that has brought unity and development to the community, changing lives and creating a brighter future.

Solidaridad introduced the Community Development Committee (CODEC) to help all 122 communities that benefited from the Cocoa Life program to develop their own community action plans. The committee comprises farmer representatives, a representative from the traditional authorities, a unit committee member, an assemblyman, youth and women representatives, and a representative from the Cocoa Life society.

Bridging gaps in education

Before the formation of CODEC, Asukyerema faced several developmental challenges, particularly in education. The Asukyerema DA Basic School needed a kindergarten block, delaying the enrollment of young children and forcing many parents to take their children to farms and workplaces. This gap in early childhood education left children without a structured learning environment during crucial developmental years.

Recognising this critical need, the committee prioritized the construction of a kindergarten block. This initiative was included in the Community Action Plans, developed by the committee in collaboration with members of the community, and presented to the traditional leader, who provided land for the project. With the support of Solidaridad and resources from the Cocoa Life program, the community successfully constructed the much-needed kindergarten block.

Empowering parents and enhancing education

The impact of the new kindergarten block was immediate. Mothers, like Oye Spendilove, experienced newfound freedom to support their husbands on the farm and focus on their businesses, knowing their children were safe and receiving quality education.

“I’m relieved that I don’t have to worry about finding a caretaker for my child anymore because the school takes care of him during my work hours,” Oye Spendilove shares.

James Baah, the head teacher of Asukyerema D/A Basic School, noted that the new block significantly improved enrollment and enhanced the learning environment for the children.

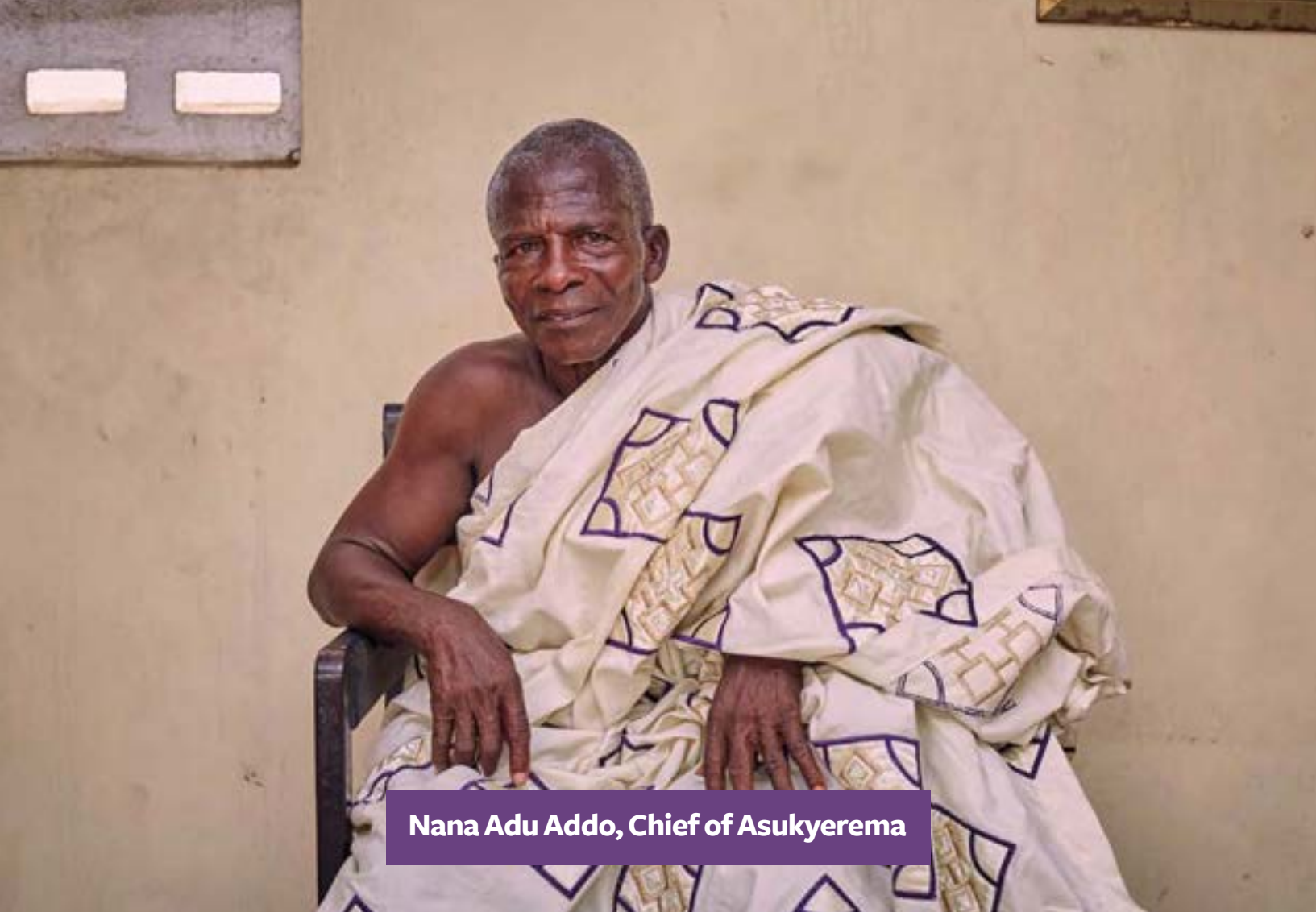
“The kindergarten block has become a cornerstone of the community’s educational infrastructure, setting a strong foundation for the future,” he says.

The Chief of Asukyerema, Nana Adu Addo, praised the construction of the kindergarten block as a transformative project that improved the quality of education in the community.

He also highlighted the additional source of livelihood training by the program, as well as the presence of purchasing clerks in the community, which has made it easier for cocoa farmers to sell their produce locally.

Fostering unity and financial stability

Before CODEC’s introduction, there was a noticeable lack of interest among community members in coming together to discuss development issues, leading to disunity and stagnation. However, the institution of the Community Development Committees changed the dynamic by mobilizing community members and fostering a collaborative spirit focused on development.



Nana Adu Addo, Chief of Asukyerema



**James Baah, Head teacher of
Asukyerema D/A Basic School**



**Daniel Owiafe,
CODEC member**



**Oye Spendilove, mother of a pupil
at Asukyerema D/A Basic School**

One of CODEC's remarkable achievements was the introduction of the Village Savings and Loans Association (VSLA) scheme. This initiative addressed the financial challenges faced by members of the community. Mavis Mensah, a CODEC member, emphasized, "The VSLA brought the community folks together to save as a group and access loans at low-interest rates to support one's business or solve a financial need."

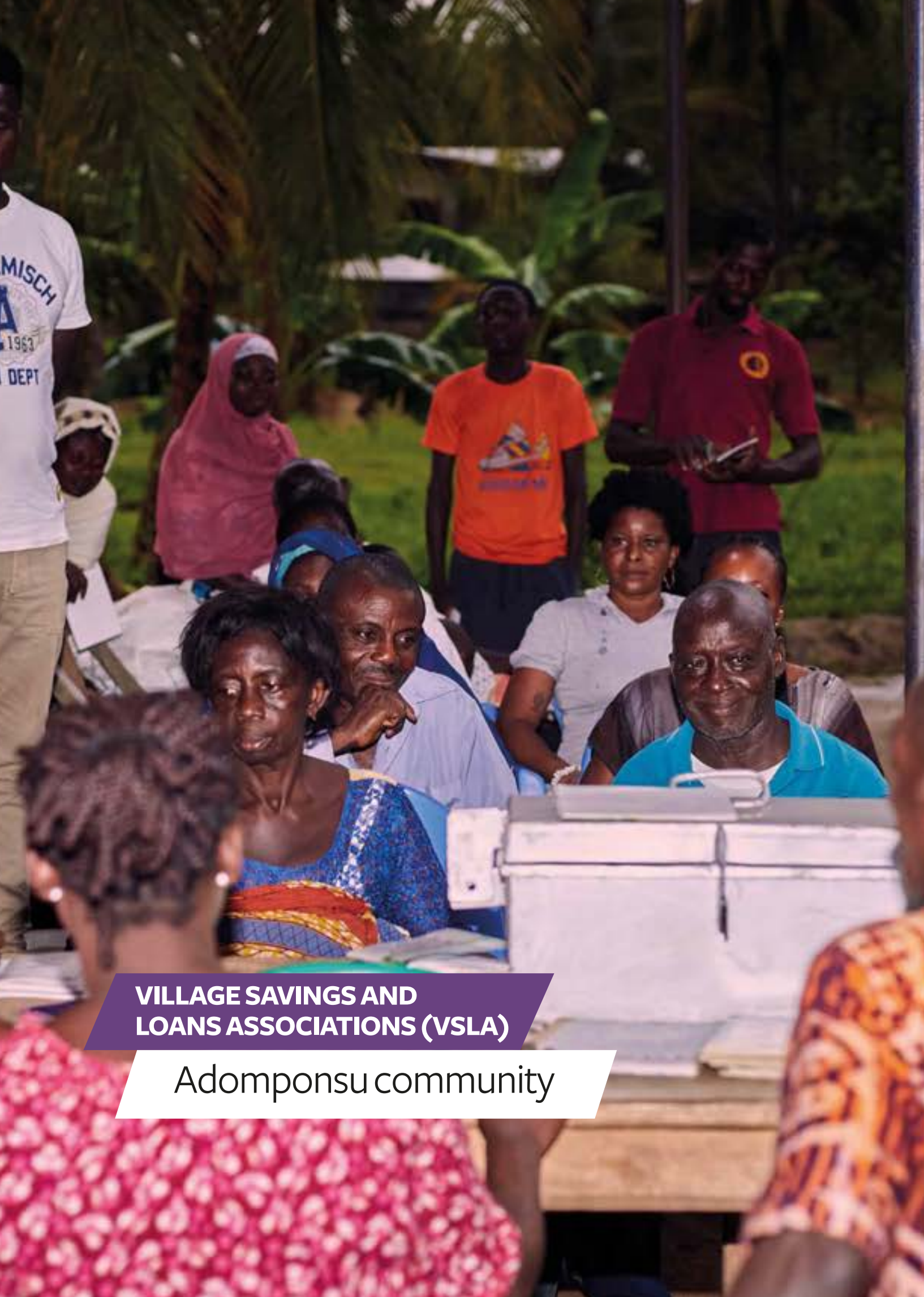
For Daniel Owiafe, a CODEC member, the VSLA scheme was a game-changer. **"Before the Cocoa Life program, we faced a lot of challenges in the community, including financial challenges. Members even struggled to support their children's education. The VSLA scheme helped in solving issues related to our finances. We were also introduced to good agricultural practices such as lining and pegging and pruning, which significantly improved our productivity as cocoa farmers."**

Comfort Toabea, another beneficiary, shared how the VSLA provided easy access to financial resources, enabling her to save, obtain loans, and ensure quality education for her children. **"The VSLA has created easy access to financial resources and has become a reliable source of funding to provide for my children, among others,"** Comfort mentioned.

A brighter future for Asukyerema

Looking ahead, the people of Asukyerema are hopeful and ambitious. They aspire to further developments, including the construction of a health centre and improved roads in their community. The progress initiated by CODEC and supported by the Cocoa Life program has laid a strong foundation for continued growth and prosperity.





**VILLAGE SAVINGS AND
LOANS ASSOCIATIONS (VSLA)**

Adomponsu community

PAVING THE WAY TO FINANCIAL INCLUSION THROUGH THE VILLAGE SAVINGS AND LOANS SCHEME

In the serene community of Adomponsu, nestled within Ghana's cocoa belt, a financial revolution is quietly unfolding.

Led by the visionary efforts of Salifu Aminu, a Cocoa Life community animator, the community has embraced the Village Savings and Loans Association (VSLA) scheme, bringing profound changes to its residents' lives.

The birth of a financial movement

In 2019, Solidaridad introduced the VSLA scheme to the Adomponsu community under the Cocoa Life program.

What began as a modest gathering of locals pooling their resources has now blossomed into four thriving groups. The VSLA is a community-based savings and loans group that allows its members to manage their own resources with the aim of helping them achieve financial inclusion. Members of the groups make weekly contributions ranging from 25 to 100 Ghana cedis.

Salifu's leadership and commitment have been instrumental in this growth, fostering a culture of savings and financial empowerment within the community.

"At first, the whole VSLA concept was not taken seriously by many," he recalls. "But now, after seeing the many benefits, people from other communities have expressed their interest to be part of it."

Life-changing benefits for members

For Mariama Iddrisu, a member of the fourth group, joining the VSLA has been nothing short of transformative.

She began with a modest weekly contribution of 25 Ghana cedis, saving a total of 1,650 Ghana cedis by the end of her first year. These savings allowed her to diversify her business, adding groceries to her food vending business.

"I increased my contribution to 50 Ghana cedis weekly in the second year and saved up 2,950 Ghana cedis," Mariama shares. "With these savings, I restocked and expanded my grocery shop. In the third year, I increased my contribution to 100 Ghana cedis and saved up to 5,035 Ghana cedis at the end of the year."

Today, Mariama boasts a well-stocked grocery store and is financially independent. She supports her household, meets the educational needs of her two nephews, and continuously contributes to the community's economic growth.

A future full of promise

Francis Martey, a 64-year-old cocoa farmer, also cultivates cassava, tomatoes, and pepper. Joining the VSLA in 2019 marked a turning point in his ability to support his family and invest in his farming business.

"Thanks to the VSLA, I was able to enroll my daughter in a tertiary institution and support my son through Senior High School," Martey says. "I can now save about 10,000 Ghana cedis annually through the VSLA."

The financial stability provided by the VSLA allows Martey to reinvest in his farming operations and support his extended family, reflecting the broader community impact of these associations.

Building a sustainable future

The collective savings of each VSLA group range between 40,000 to over 100,000 Ghana cedis annually, depending on the contributions.



**Salifu Aminu,
Cocoa Life community animator**



**Mariama Iddrisu,
member of VSLA**



**Francis Martey,
member of VSLA**

This financial pool provides members with an accessible source for loans, which contrasts sharply with the often stressful and cumbersome bank loan processes.

“Accessing loans from the bank is stressful, but with the VSLA, all you need to do is contribute according to the rules to be able to acquire loans,” Salifu explains.

“All our members operate within the rules and regulations.”

The success and growing interest in VSLAs from surrounding communities signal a promising future.

Salifu Aminu envisions a day when these associations will be robust enough to establish a community bank, further enhancing financial independence and development.

The VSLA initiative in Adomponso is evidence of the power of collective effort and financial literacy.

The VSLA scheme has not only improved individual lives but also set a foundation for sustainable economic growth.

As more members join and contribute, the dream of a community bank becomes ever more attainable, promising a brighter, more prosperous future for all.



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