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# WOMEN'S LAND RIGHTS AND ECONOMIC EMPOWERMENT IN COCOA COMMUNITIES IN GHANA

## GENDER ASSESSMENT

### INTEGRATED LAND AND RESOURCE GOVERNANCE TASK ORDER UNDER THE STRENGTHENING TENURE AND RESOURCE RIGHTS II (STARR II) IDIQ

Contract Number: 7200AA18D00003/7200AA18F00015

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**APRIL 2021**

This document was produced for review by the United States Agency for International Development. It was prepared with support from the Integrated Land and Resource Governance Task Order, under the Strengthening Tenure and Resource Rights II (STARR II) IDIQ. It was prepared by Tetra Tech.

Cover Photo: Tenure and Global Climate Change/Ghana.

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Suggested Citation: Bessa, T., Mesfin, Z., & Tobbin Osei, M. (2021). *Women's land rights and economic empowerment in cocoa communities in Ghana: Gender assessment*. Washington, DC: USAID Integrated Land and Resource Governance Task Order under the Strengthening Tenure and Resource Rights II (STARR II) IDIQ.

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# WOMEN'S LAND RIGHTS AND ECONOMIC EMPOWERMENT IN COCOA COMMUNITIES IN GHANA INITIAL GENDER ASSESSMENT INTEGRATED LAND AND RESOURCE GOVERNANCE TASK ORDER UNDER THE STRENGTHENING TENURE AND RESOURCE RIGHTS II (STARR II) IDIQ

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## **DISCLAIMER**

This publication is made possible by the support of the American People through the United States Agency for International Development (USAID). The contents of this publication are the sole responsibility of Tetra Tech and do not necessarily reflect the views of USAID or the United States government.

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# LIST OF ACRONYMS

|          |  |
|----------|--|
| CEDAW    | Convention on the Elimination of All Forms of Discrimination Against Women |
| Cocobod  | Ghana Cocoa Board  |
| COVID-19 | Coronavirus Disease 2019   |
| DOVVSU   | Domestic Violence and Victim Support Unit                                  |
| ECOM     | Ecom Agroindustrial Corp.  |
| FGD      | Focus Group Discussion   |
| GALS     | Gender Action Learning System  |
| GAPs     | Good Agricultural Practices  |
| GBV      | Gender-Based Violence  |
| GEPs     | Good Environmental Practices   |
| GoG      | Government of Ghana  |
| GSPs     | Good Social Practices  |
| ILRG     | Integrated Land and Resource Governance                                    |
| KII      | Key Informant Interview  |
| MoFA     | Ministry of Food and Agriculture   |
| NGO      | Non-Governmental Organization  |
| SMC      | School Management Committee  |
| SRO      | Social Responsibility Officer  |
| USAID    | United States Agency for International Development                         |
| VSLA     | Village Savings and Loan Association                                       |
| WAJU     | Women and Juvenile Unit  |

# EXECUTIVE SUMMARY

The United States Agency for International Development (USAID) is working with Ecom Agroindustrial Corp. (ECOM), a global commodity trading company, as well as their international brand name partners, including Hersheys, to strengthen women's land rights and economically empower women in the cocoa value chain in Ghana. An initial gender assessment was carried out by the Integrated Land and Resource Governance (ILRG) program to provide a better understanding of ECOM's current capacity and the barriers and opportunities for women's economic empowerment in two target districts, ultimately informing a two-year activity with ECOM and Hershey.

The assessment included a review of existing primary and secondary data, as well as new qualitative data obtained through interviews with ECOM staff and local stakeholders and focus group discussions with women and men farmers. This gender assessment report analyses findings according to five domains: 1) laws, policies, regulations, and institutional practices; 2) social norms and beliefs; 3) gender roles, responsibilities, and time use; 4) access to and control over assets and resources; and 5) patterns of power and decision-making.

Although the legal framework in Ghana provides for equal rights to land ownership and inheritance, in practice women face barriers to owning and making decisions about land. Land ownership determines not only who is considered a cocoa farmer, but also membership in farmers' groups, and access to resources. As women usually do not own land, they have less access to inputs, training and extension services, technology, and financial services. These constraints negatively affect the quantity and quality of cocoa they can produce, and their income. The dynamics between indigene land owners and immigrant family tenants, and women's roles in each, further influences if and how women access and control cocoa fields.

Social norms and related beliefs, attitudes, and behaviors limit women's participation and benefit-sharing in the cocoa value chain in Ghana. Cocoa is considered a man's crop, with men typically considered to be farmers and women to have a supportive role, even though they actively perform several tasks in cocoa production. The assessment found that women who head households on their own face additional barriers to participation in the cocoa sector and that gender-based violence is socially accepted and prevalent in the target communities. Because men are socially accepted as heads of households and considered more knowledgeable about cocoa, they have greater decision-making power. Men have the discretion to make decisions about cocoa production, resources, and income without consulting women, but the reverse does not apply.

Roles in cocoa farming are highly gendered: tasks considered to require physical strength, high level skills, and key decision-making power are reserved for men. These include land clearing, pruning, spraying, harvesting, fermentation, bagging, and the sale of cocoa. Women carry a disproportionate burden of unpaid household labor, so they have less time to work in cocoa farming, participate in training, and engage in income diversification activities.

ECOM has promoted gender equality within the company and in how it engages with cocoa farmers in Ghana, although clear policies, strategies, and expertise to guide such efforts remain a critical gap. Based on these findings, the assessment includes recommendations to strengthen ECOM's gender capacity and ways in which to integrate gender equality and women's empowerment into ECOM's core business.

# I.0 INTRODUCTION

## I.1 BACKGROUND

Although women are an active part of cocoa production in Ghana, the sector is male dominated and gender inequality is pervasive. Due to its commercial value, cocoa is considered a man's crop (Barrientos, 2013). Women are involved in nearly all activities of cocoa production, although their role and contributions remain unseen, undervalued, and often unpaid (Millard et al., n.d.). This is caused by a combination of unequal access to productive resources, unbalanced power relationships, and harmful gender norms.

Land ownership is a key factor and influences who is perceived as a cocoa farmer and who gets access to inputs, extension services, financial services, and technology. Men usually either own farmlands, or are engaged in *abunu* agreements, and are considered to be genuine farmers, whereas women are seen as helpers who work in family farms. Because women typically do not own or lease land on their own, they are not perceived as farmers by themselves or others and have low representation in cocoa producer groups, which are an important vehicle for receiving inputs and information on good agricultural practices. Women also have limited to no involvement in the sale of cocoa and do not have decision-making power when it comes to determining how income from cocoa should be used (World Cocoa Foundation, 2017).

To address these barriers, the United States Agency for International Development (USAID) is working with Ecom Agroindustrial Corp. (ECOM), a global commodity trading and processing company specializing in coffee, cocoa, and cotton, as well as brands who buy cocoa from ECOM (including Hershey), to strengthen women's land rights and economically empower women in the cocoa value chain in Ghana. Implemented by the Integrated Land and Resource Governance (ILRG) program,<sup>1</sup> the two-year activity proposes to integrate gender equality and women's empowerment into ECOM's operations through three strategic approaches:

- Strengthening ECOM's local and regional gender awareness, knowledge, and capacity;
- Increasing women's access to and control of land and other productive resources; and
- Promoting crop diversification and women's economic resilience.

The activity will draw upon ILRG's engagement with private sector partners to empower women in different supply chains in India and Mozambique, as well as ECOM's previous experience promoting women's participation and gender norms change in the coffee sector in Kenya. Partnering with ECOM to promote women's economic empowerment provides a unique opportunity for sustainability and scalability. The activity will engage both the sustainability and commercial branches of ECOM to integrate gender equality principles into its standard business operations and core training programs on

Theory of change: *IF* companies involved in the cocoa value chain in West Africa adapt their farmer training and engagement approaches to better reach, benefit, and empower women, *THEN* women will have improved access to land and other productive resources and increased decision-making power in household and farm activities *AND THEN* farming households will enjoy increased income, more responsible spending, and improved gender relations, *AND* the cocoa sector will benefit from increased productivity and inclusivity.

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<sup>1</sup> ILRG has been working with ECOM and chocolate brand Hershey since 2018 in selected cocoa communities to promote land documentation and climate smart agriculture to ensure sustained livelihoods for cocoa farmers.

Good Agricultural, Environmental, and Social Practices offered to farmers. This will provide ECOM with the knowledge, resources, and best practices to empower women in Ghana and potentially more broadly in West Africa, which could ultimately scale benefits to 120,000 cocoa farmers ECOM engages with in Ghana and over 800,000 in Ivory Coast and Nigeria.

## 1.2 OBJECTIVES AND SCOPE

An initial gender assessment was carried out between November 2020 and March 2021 to provide a better understanding of the barriers and opportunities for gender equality, social inclusion, and women's economic empowerment in the cocoa value chain in Ghana, particularly focused on ECOM's current practices and capacity regarding gender equality and women's empowerment, women's access to productive resources in target cocoa communities, and crop diversification opportunities for women.

This report details the assessment's methodology and findings that will be used to test the applicability of the activity's initial theory of change and proposed strategic approaches detailed above and to recommend any necessary adaptations. It also offers information and recommendations for the activity partners to finalize the implementation plan and refine a monitoring, evaluation, and learning (MEL) plan.

## 1.3 METHODOLOGY

The gender assessment used multiple methods to quickly collect data, as time in the field was limited in light of the Coronavirus Disease 2019 (COVID-19) pandemic. To build upon existing and available data as much as possible, the assessment included both secondary and primary information:

- **Existing literature** on gender equality and women's empowerment in the cocoa sector in Ghana and West Africa. The literature review included over 30 academic articles, programmatic reports, learning papers, and gender analyses produced by a broad range of organizations (see Annex I for a full list).
- **Existing quantitative data** from ECOM's field monitoring data and data from ILRG's 2020 land use planning diagnostic report<sup>2</sup> to provide demographic data about specific cocoa communities and population, including the number/percentage of women cocoa farmers, the number/percentage of women registered with ECOM, existing village savings and loans associations (VSLAs), and the number/percentage of women extension agents/ECOM field staff.
- **New primary qualitative data** on ECOM's approach to gender equality and the barriers and opportunities women face in target communities to access land and other productive resources. ILRG carried out phone key informant interviews (KIIs) with ECOM staff at the management level in Ghana and with ECOM staff in Kenya to discuss their previous experience integrating gender equality into operational and training



COVID-19 precaution measures during field data collection - temperature check in Nanhini, Antoakrom District  
SYLVESTER TWENEBOAH

<sup>2</sup> The land use planning diagnostic used rapid rural appraisal (RRA) and participatory rural appraisal (PRA) methods and a variety of tools such as interviews, focus groups discussions, community discussions, transect walks, participatory mapping, historical matrix, and problem ranking matrix.

practices. A local gender specialist was engaged as a consultant (assisted by a local notetaker) to conduct KIIs with field ECOM staff and local stakeholders in two districts, as well as focus group discussions (FGDs) and participatory exercises with men and women in cocoa communities. Participatory exercises with focus groups included cocoa value chain mapping, gender roles in cocoa family farms matrix, seasonal calendars, access and control of resources matrix, and a decision-making matrix (see Annex 3 for the tools used). COVID-19 precautionary measures were adopted during field data collection, including testing of the consultant and note-taker before field visits, distribution of masks and hand sanitizer, checking temperature of participants, limiting the size of focus groups, and holding meetings outdoors as feasible. Informed consent was obtained from all participants.

The use of these multiple methods and sources of information enabled triangulation of data, increasing the validity of findings. Field data was collected in the two cocoa districts where proposed field activities will take place, which were recommended by ECOM based on the number of registered cocoa farmers and staff capacity, as follows:

**TABLE I. TARGET COMMUNITIES**

| District   | Number of Communities | Number of Farmers | Communities Selected for Data Collection |
|------------|-----------------------|-------------------|--|
| Assin Fosu | 34                    | 1,723             | Beyeden and Kwafo                        |
| Antoakrom  | 22                    | 1,214             | Akropong and Nanhini                     |

The sampling frame included women and men farmers in these four cocoa communities, ECOM staff at the management and field levels, and key local stakeholders, including officers from the District Assembly and Unit Committees (who play a role in the distribution of farm inputs from the government), Ghana Cocoa Board (Cocobod) extension agents, and Ministry of Food and Agriculture (MoFA) extensions officers. The goal was to better understand their role in the cocoa value chain and to assess their perceptions on whether/how ECOM integrates gender equality in their interactions. Local stakeholders also included representatives from community organizations such as school management committees (SMCs), the Steering Committee on Child Labor, VSLAs, and non-governmental organizations (NGOs) to assess whether/how gender is integrated in the establishment and functioning of these structures and whether/how they contribute to women’s access to productive resources and economic diversification.

The assessment included 27 KIIs with 40 interviewees (7 female and 33 male) and eight FGDs separated by gender (four with men and four with women) with 122 cocoa farmers (73 women and 49 men). Focus group respondents were between the ages of 19 and 77, and had an average of 4.6 children. Most FGD participants were married (105 were married, 11 were widowed, and five were single). Most focus group respondents had up to junior high school level education (41 percent), followed by no formal schooling (30 percent), primary school (19 percent), and senior high school (10 percent). In all, 162 people (80 women and 82 men) participated in primary data collection. Please see Annex 2 for a detailed list of participants.



Location of the two target districts for the gender assessment

KIIs, FGDs, and data analysis followed the five domains recommended by USAID ADS 205 to gather data and information for gender analyses: 1) laws, policies, regulations, and institutional practices; 2)

social norms<sup>3</sup> and beliefs; 3) gender roles, responsibilities, and time use; 4) access to and control over assets and resources; and 5) patterns of power and decision-making (USAID, 2017). The findings described in Sections 2 to 6 follow these domains. A matrix detailing the qualitative data to be collected according to each of these domains, as well as the level of analysis, tools used, target participants, and linkage with the three strategic approaches of the proposed activity is available upon request.

#### **I.4 LIMITATIONS OF THE GENDER ASSESSMENT**

As mentioned, the assessment was based on a combination of secondary sources, existing primary data, and new primary data. A main gap in the literature reviewed referred to the treatment and needs of different sub-groups of women in the cocoa value chain. The primary data was mostly qualitative and collected in a limited number of communities within the target areas in a short timeframe. Hence, this report provides a snapshot of ECOM's approach to gender equality and the barriers faced by women cocoa farmers. Although the team strived to recruit members of cocoa communities that represented diverse backgrounds in terms of age, *abunu*<sup>4</sup> farming, migration, single-headed households, among others, the limited sample is likely to have excluded some key groups and their views.

Another limitation was that some of the KIIs were carried out in-person, whereas others were remote, largely to accommodate COVID-19 precautionary measures. The level of rapport and comfort of participants in remote and in-person interviews is different and may have influenced responses. Although most KIIs were individual, some were carried out with small groups of two to six people, so that explicit or implicit power dynamics may have led to some participants being more vocal than others or some feeling discouraged to express their opinions freely. This also applies to the FGDs. Finally, respondents' social desirability bias must also be considered, particularly for ECOM staff.

Despite these limitations, the data gathered was sufficient to identify the main barriers and opportunities faced by women cocoa farmers in the target communities (and possibly generalizable to other areas in Ghana) and ECOM's current capacity and approach to gender equality and women's empowerment in Ghana. The resulting data analysis and recommendations detailed in the following sections provide valuable information on gender equality challenges in the cocoa value chain that can be used to inform the proposed activity and other future interventions by USAID and other stakeholders.

---

<sup>3</sup> In the ADS 205 this domain is called "Cultural Norms," but ILRG opted to use "Social Norms" instead.

<sup>4</sup> *Abunu* is a type of land tenure arrangement where a landowner offers a parcel of usually unfarmed land for someone to clear and plant cocoa trees. After the trees have been established, the land is divided and customary land ownership is secured for the person who contributed the labor (Bymolt et al., 2018).

## **2.0 LAWS, POLICIES, REGULATIONS, AND INSTITUTIONAL PRACTICES**

### **2.1 NORMATIVE FRAMEWORK ON GENDER EQUALITY, WOMEN'S RIGHTS, AND LAND**

The Government of Ghana (GoG) has signed international agreements and enacted national legislation and policies that promote gender equality, non-discrimination, and the elimination of gender-based violence (Britt et al., 2020). In 1986, the GoG ratified the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). Article 17 of the 1992 Constitution prohibits discrimination on the basis of sex and permits affirmative action, and a 1994 constitutional amendment criminalized female genital mutilation/cutting and traditional widowhood practices. In October 1998, the Domestic Violence and Victim Support Unit (DOVVSU) of the Ghana Police Service was established as the Women and Juvenile Unit (WAJU), in fulfilment of Ghana's treaty obligations to protect women and children from violence. The Ministry of Women and Children's Affairs (now known as the Ministry for Gender, Children and Social Protection) was established in 2001 and the Domestic Violence Act was adopted in 2007, including a broad definition of violence that includes economic violence. In 2015 the National Gender Policy was adopted with the theme of "Mainstreaming Gender Equality and Women's Empowerment into Ghana's Development Efforts," containing explicit commitments to gender equality in land/natural resources and agriculture. In 2015 the Economic Community of West African States, of which Ghana is a member state, passed the Supplementary Act Relating to Equality of Rights Between Women and Men for Sustainable Development, a binding legal document for harmonizing legislation on women's rights amongst member states. Among the provisions for women's rights, land rights is strongly featured. It is important to note that while there is a strong legal and policy framework protecting women's rights and promoting gender equality, there are still serious obstacles to operationalizing them (Britt et al., 2020).

When it comes to women's land rights, the legal framework provides for equal rights to land ownership and inheritance. In July 2020 the Ghanaian Parliament passed the Land Bill (2019) to reform land administration in the country and consolidate various legislation on land. The bill also strengthened women's land tenure security by establishing that land acquired during the course of a marriage must be registered in both spouses' names and both spouses must consent to transact their land. However, despite these legal provisions, in practice women's customary rights to land are insecure and they face social barriers to owning land and their decision-making power and control over land are limited. Men are typically considered the head of household and make all decisions about how land is used, even in communities that follow a matrilineal inheritance system (Jiekak & Freudenberger, 2018).

### **2.2 ECOM CAPACITY ON GENDER EQUALITY**

#### **2.2.1 ECOM APPROACH TO GENDER EQUALITY IN GHANA AT THE CORPORATE LEVEL**

As part of the ten-year Cocoa Livelihoods Project (2009 – 2019) funded by the Bill and Melinda Gates Foundation, the World Cocoa Foundation conducted an audit of gender policies and general gender awareness of the project partner organizations such as ECOM and major chocolate brands Barry Callebaut, Cargill, Mondelez, and Hershey in Cameroon, Côte d'Ivoire, Ghana, and Nigeria. The report did not discuss specific outcomes of the gender audit of ECOM but claimed that most companies consulted "had very little exposure to gender programming" (World Cocoa Foundation, n.d., p. 32).

ECOM is an equal opportunity company and employees (and prospective employees) are treated equally without discrimination based on sex or gender. The literature review included a scan of how gender is currently integrated in ECOM policies. At the time of the literature review, ECOM had the following publicly available policies: *Supplier Code of Conduct Policy*; *Modern Slavery Statement*; *Environmental and Social Policy*; and *Ethics Concerns Policy*. While the *Supplier Code of Conduct* policy had non-discrimination language, the other publicly available policies have limited or no explicit gender equality and social inclusion integration. ECOM's operational handbook contains the standards that guide its operations and it does not contain any gender specific guidance. However, field staff mentioned that as part of operational standards ECOM staff undergo orientation and in-service training on gender equality awareness.

ECOM staff claimed that the company actively promotes gender equality principles internally and in its operations. There is an explicit effort to recruit more women and there are women occupying strategic positions such as human resource director, controller, and sustainability director for all West Africa. The Ghana staff handbook states that ECOM Ghana strives for gender diversity and inclusiveness in the workplace, with a goal of having a workplace that is gender balanced in all job classifications and levels and where women and men are treated equally in terms of recruitment, hiring, transition, promotion, and leadership positions.



Interview with ECOM staff in Assin Fosu  
PRINCE DUKU/ECOM

It was highlighted that there is difficulty in getting gender balance in certain roles due to broader social and cultural barriers in Ghana, such as norms that women should be responsible for childcare and the fact that more men than women pursue technical training in science. For instance, as of now ECOM Ghana has 60 regional managers and only one is a woman. According to staff surveyed, women staff feel supported within the company. ECOM has developed a two-year women's trainee management program to support women to grow within the company. However, it was observed that women feel the expectation to overperform and overprove themselves and avoid "blaming" difficulties encountered on gender issues.

ECOM Ghana is currently developing a sexual harassment policy and there has been recent training on the topic, although some staff consulted, both at the field and management level, had not received such training yet. Staff consulted claimed they have not experienced sexual harassment. As part of its sexual harassment policy, ECOM Ghana is setting up a line for staff to report concerns and incidents anonymously, which will then be investigated.

The assessment found that beyond the information included in the staff handbook mentioned above, there is no explicit gender strategy or policy at the institutional level that codifies ECOM's commitment to gender equality or how those commitments might be operationalized. However, a key informant interview with ECOM management revealed that the company is finalizing a set of sustainability commitments that have gender equality as one of the themes. The commitments and framework are planned to be announced in the spring of 2021 and will include an implementation plan for operationalization by regional and country teams.

Although staff consulted agreed that overall ECOM has a culture that promotes gender equality and is recognized as a buying agent that leads activities to empower women farmers, they also suggested that there is room for improvement. Gender expertise within the company was highlighted as a gap to strategically guide gender equality both within the company and in how it engages with cocoa farmers.

## 2.2.2 ECOM FIELD STAFF KNOWLEDGE AND ATTITUDES TO GENDER EQUALITY IN GHANA

The assessment included individual and group interviews with local teams from ECOM and Crop Doctor (ECOM subsidiary) in both districts, where 11 field staff were consulted (eight men and three women). These staff interact with men and women cocoa farmers on a daily basis through a variety of tasks:

- Provision of inputs;
- Purchasing of cocoa;
- Provision of extension training/support on Good Agricultural Practices (GAPs), Good Environmental Practices (GEPs), and Good Social Practices (GSPs);
- Regular public education campaigns on issues around child labor, parenting, nutrition, and family welfare;
- Targeted women's empowerment activities such as VLSAs and livelihoods/income diversification programs (e.g., pepper farming, snail culture/heliciculture, turkey farming, fish farming, rabbit farming, pig farming, and soap making).

Local purchasing clerks serve as intermediaries between ECOM and cocoa farmers, for instance, selling inputs to farmers on credit. Some women are purchasing clerks for ECOM: in Assin Fosu two out of 34 purchasing clerks are women. Some cocoa farmers contact ECOM directly for input supply through Crop Doctor, which helps cocoa farmers get inputs and machinery/equipment primarily to enhance the scale of production.

KIIs with ECOM field staff revealed a fair awareness of the need to pay attention to the needs of women and support women farmers. However, field teams exhibited little or no understanding of the core gender principles guiding such needs. Field staff had no knowledge of any gender considerations in ECOM's strategic objectives, policies, activities, and budget. They are unaware of any gender-sensitive or gender-responsive organizational and safeguarding policies within the company. For instance, staff in both districts were unable to outline any procedure for addressing sexual harassment. Respondents in both districts were not sure about specific gender expertise within ECOM. However, the Antoakrom field team revealed that the Social Responsibility Officer (SRO) is responsible for public education on gender roles and child labor in the district, providing annual training for staff on emerging gender issues and related topics.

It appears that the company is implementing affirmative action to employ more women in its major field operational areas such as purchasing clerks, field officers, and others, and also actively promoting women to higher positions. Respondents however could not point to any written policy document covering this action. Even though there is still some social stigma that a field officer position is a "man's job," ECOM recruits both men and women for such positions. Staff acknowledged that the nature of field jobs is challenging for women due to social pressures related to women's roles and childbearing/caring responsibilities. In Antoakrom District, one out of the six field officers is a woman and four out of 21 field trainers are women. The field staff in one of the districts believe that ECOM compares better than other commodity purchasing companies who hardly employ women in such roles.

ECOM purchases cocoa from individual farmers according to land ownership, which means most transactions are done with men. Sometimes a man has several plots of land and gives one to his wife, in which case ECOM will sign a contract with her. According to field monitoring data, in the target areas ECOM is working with 1,311 farmers, out of which 479 are women (37 percent) and 832 are men (63 percent). Farmers' ages range between 20 and 93, but most farmers are between 45 and 50 years of age. The average size of men's cocoa farms is 3.8 acres, while the average size of women's cocoa farms is 2.8 acres. The majority of farmers (86 percent) own their land. The majority of women who work with

ECOM reported owning their land (88 percent). A minority of farmers in the two districts acquired land under *abunu* agreements (nine percent), out of which 66 percent are men and 34 percent are women.

Although ECOM engages with more men than women farmers, most staff highlighted that the company consciously gives men and women equal opportunity and access to resources for agricultural production. For instance, even though contracts are signed with the male landowner only, ECOM collects data about all adults in the household, so if there is a wife who also works with cocoa, she will be offered training and support.

However, even though it was claimed that the approaches used for extension training are the same for men and women, there are some areas where ECOM trains only men, with no intentional effort to include women, such as on pruning and spraying. Women participate less in training: according to ECOM field monitoring data, out of the 1,311 farmers in the target areas, 636 men and 353 women participated in training in the last five years. ECOM field staff have taken the initiative to investigate why, finding out that women want to attend, but the timing is always inconvenient for them. In response, ECOM staff has shifted the timing of subsequent training programs, revealing willingness to promote gender-responsiveness. A field officer stated that machinery and equipment used for cocoa farming are uncomfortable for women. Some staff from ECOM and Crop Doctor stated that there is no difference in how men and women approach cocoa farming, or in their motivations to engage in this commercial activity. Although well-intentioned, “gender neutral” approaches can fail to acknowledge certain practical and social barriers faced by women in the sector.

When discussing their perceptions of why women want to – or might want to – work with ECOM, field staff highlighted the equal treatment of men and women by ECOM officers; positive interpersonal relationships between ECOM staff and cocoa farmers; opportunities to participate in VSLAs; and projects to support additional livelihoods. They noted that the main constraints for women cocoa farmers include limited time for farming activities due to unpaid care responsibilities such as childcare and household chores; less access to farmland to use as collateral to access financial services; and social norms within the household that preclude women from certain roles, such as selling cocoa beans to licensed buying agencies. Finally, ECOM field staff highlighted that ECOM can increase women’s engagement by providing incentives to boost their morale; promoting participation in farmers’ group to access inputs supplied by the government; providing credit and training for other viable income-generating opportunities; increasing training programs targeted at women; and intensifying women’s empowerment and awareness-raising activities at the community level.

### 2.2.3 ECOM INITIATIVES ON GENDER EQUALITY AND WOMEN’S EMPOWERMENT

In terms of commercial operations, as mentioned above ECOM promotes equal treatment of men and women farmers. Field teams revealed that certification standards promote strict compliance with gender equality from farmers who have registered to work with ECOM. Non-compliance with operational standards, including on gender equality, could cause a farmer to lose ECOM’s certification. For instance, if a farmer pays men higher wages than women for the same farming activity, they could be disqualified.

ECOM works with Rainforest Alliance standards and staff receive extensive training on all aspects of certification, including gender, and their knowledge is tested. Efforts to promote gender equality and women’s empowerment in operations are much stronger in certification districts compared to non-certification districts. ECOM works in 188 districts in Ghana and around 80 are certification districts.<sup>5</sup> It was agreed that clear standards and metrics from certification offer guidance and incentives for staff to operationalize gender equality.

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<sup>5</sup> Certification of a district depends upon whether a client requires it.

Field staff said they feel comfortable working with both men and women farmers and men and women farmers expressed being comfortable working with ECOM officers. Women field officers said men farmers are respectful of their role and technical expertise and women cocoa farmers are not self-conscious about interacting with male officers. To the best knowledge of interviewees, no form of harassment of female ECOM officers has come to attention.

Because the price of cocoa is set by the government, farmers might feel compelled to work with a certain buying agent depending on other added value, such as a premium, tree seedlings, additional capacity building, and opportunities for alternative livelihoods. It is acknowledged that ECOM is a leading company in offering these additional benefits. ECOM Ghana has carried out sustainability activities for several years, including targeted women's empowerment projects. This includes vocational skills and support for women to pursue income-generating activities (e.g., vegetable farming and soap making), VSLAs, and sanitation and nutritional campaigns. ECOM's VSLA initiative is dominated by women but often led by men. ECOM's alternative livelihoods support programs have more women beneficiaries than men, helping women to be financially independent. Staff consulted in both districts claim that many of these projects, which were implemented with partners from civil society organizations, have recently ended. ECOM is also involved in educating communities on child development and family welfare, mostly targeting women. This might inadvertently reinforce gender stereotypes and inequalities, which was raised by field staff in one district.

ECOM's experience in other countries bridging sustainability and commercial operations to empower women will be useful for the proposed activity in Ghana. In Kenya, ECOM has worked on promoting gender equality in coffee farming since 2008. The sustainability team identifies and addresses factors affecting farmers' yields (and consequently the companies to whom ECOM supplies commodities). Gender inequality within households was one of these factors. With international development partners, the Kenya team worked to promote gender equality in its coffee value chain between 2008 and 2019, eventually adapting the Gender Action Learning System (GALS) methodology<sup>6</sup> with the goals of increasing the quality and volume of coffee produced and promoting coffee farming as a viable livelihood for men, women, and youth. GALS tools were integrated into GAPs training and taught to farmers at the same time. The approach uses "farmer promoters" to disseminate both technical aspects of coffee production and gender power issues related to household dynamics and takes about six months, with home visit follow-ups. ECOM staff were trained alongside farmers on GALS.

ECOM's experience in Kenya has demonstrated significant successes, increasing women's decision-making power in households and benefit-sharing, women's access and control of land and resources, including increased joint titling, joint contracts, and joint bank accounts, as well as more equal sharing of income and decisions on household spending. Enhanced women's access to resources and decision-making power over those resources led to increased women's participation in economic and entrepreneurial activities such as participation in VSLAs and honey production. In terms of productivity, target farmers increased their yields by 50 percent. In addition to the farmers, the main beneficiary of this increased volume is ECOM, so that gender equality is indeed a business benefit. This type of return for investment is key for the private sector.

In terms of challenges, the ECOM Kenya team raised that such interventions can be time consuming as they demand reflection and changing norms and behaviors. Another issue was losing staff who had been trained on GALS due to staff turnover. A main learning was acknowledging that farmers have invaluable knowledge and community-led innovation. It is also important to contextualize GALS and make the

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<sup>6</sup> GALS is a community-led household methodology that uses principles of inclusion to improve income, food, and nutrition security of vulnerable people in a gender-equitable way. It comprises role playing and visual tools to help farmers plan their lives and sustainable livelihoods through collaborative intra-household decision-making.

intervention about household relations (and not necessarily about gender only, so target participants do not think it is only for women).

## 2.2.4 APPROACHES TO GENDER EQUALITY BY OTHER LOCAL STAKEHOLDERS

In addition to ECOM and similar buying companies, other stakeholders hold key roles in the cocoa value chain at the local level. Cocobod is an institution established by the GoG to encourage and facilitate the production, processing, and marketing of quality cocoa and other commodities (coffee and shea). In addition to fixing cocoa prices, Cocobod also supports cocoa farmers with training and input distribution. MoFA also has extension officers that provide farmers with training on best farming practices. These officers are overwhelmingly male. Cocobod extension officers and quality control officers, as well as MoFA extension officers, interact directly with farmers through farm visits, cooperative meetings, input distribution, and training. The assessment also interviewed local unit committee members, who work closely with assembly members and play an intermediary role between the local government and community members with the support of traditional leadership. They do not interact with farmers directly, only with the chief farmer of cooperatives, who are mostly men.



Interview with key informant in Akropong District  
SYLVESTER TWENEBAH

Inputs are distributed through farmers' groups or cooperatives, whose leaders (usually men) receive inputs for the whole group for onward distribution. Although these are not free, farmers can receive subsidies. All officers consulted expressed that all farmers have equal right to receive inputs, regardless of gender. However, according to local social practices women are often served earlier and permitted to move ahead in the line because of their limited time and need to go back home to attend to household duties. Cocobod has policies to encourage more women to participate in training. Some participants highlighted that women are less motivated to attend training programs than men because "most agronomic practices in the cocoa growing communities require the use of human strength and this relates more to the men than the women."

Regarding relationships with men and women cocoa farmers, there was variation in responses. Similar to what ECOM field staff claimed (see Section 2.2.2 above), some participants initially said that there is no significant difference in how men and women farmers interact with male and female officers and vice versa. However, when probed further, it was noted that interactions with men can happen anywhere, both in open and closed spaces, at any given time, but with women it should happen in open spaces at agreed times. This concern about social rules regulating male/female interactions was also expressed by an extension officer, who said he normally announces his presence to the chief and community leaders when entering a community "to avoid being lured by a women farmer into an unintended agenda." Most extension officers will not visit women farmers without prior notice to their husbands. Having a male cocoa farmer present is also common.

Some extension officers said women cocoa farmers find it easier to interact with female technical officers, although they sometimes prefer dealing with male extension agents as they think they are more knowledgeable. Participants claimed differences in interactions with men and women farmers, saying that men are more flexible and available, whereas women are not quick to respond and very formal. This could possibly be explained by women's competing time demands, lower educational levels, and lower social and physical mobility to attend farmer's groups meetings and social gatherings. It was raised that

even though they are often more reserved (“shy”), women are quicker to ask for support and provide more information to officers. It was also remarked that women are more serious and results driven than men, putting more effort for high cocoa yields and being more dedicated during specific tasks such as cocoa pollination and when they participate in group activities. Women are also reported to uptake new technology better than men and to be more trustworthy than the men cocoa farmers.

In terms of local stakeholders’ perception of whether and how ECOM integrates gender equality into its activities, it was claimed that women’s representation in ECOM’s staff is better compared to other buying companies. Stakeholders also viewed that ECOM is constantly championing a good working relationship with cocoa farmers – particularly women – through livelihoods programs and training on best farming practices. An interviewee remarked that ECOM is bridging the power gap between men and women cocoa farmers and empowering women to take a greater role in cocoa farming businesses.

## 3.0 SOCIAL NORMS AND BELIEFS

### 3.1 PREVAILING GENDER NORMS IN COCOA COMMUNITIES<sup>7</sup>

While the legal and policy environment in Ghana is overall supportive of gender equality and women's empowerment, social norms and related beliefs, attitudes, and behaviors limit women's participation and benefit-sharing in the cocoa value chain in Ghana (Barrientos, 2013). The literature shows that although some changes are occurring, there are social restrictions to women's public speaking and mobility. For instance, an evaluation of the Cocoa Life program in Ghana and Côte d'Ivoire found that women were not allowed to speak in public, in particular to address traditional leaders (Abeywardana et al., 2015). At the beginning of the project families were resistant to allow women to participate in project activities and changes in these norms over the lifetime of the project enabled women to increasingly participate in VSLAs.

In the districts consulted, men normally own land and are considered head of households, so that married men hold extreme control over cocoa farms. This happens even when land was acquired or inherited by women, as it is seen as a way for women to show respect and deference to men. Married women farmers cannot take any major step on farms without their husbands' approval. Men normally procure farm inputs for their wives, even when using women's own money. Discussions with focus groups revealed a common perception that men know more about cocoa farming and are more experienced than women. This perception is fueled by higher illiteracy levels among women; according to the United Nations Educational, Scientific and Cultural Organization Ghana, the adult literacy rate for men is 83.52 percent as compared to 74.47 percent for women (World Bank, 2020a). According to both men and women focus group respondents, it is acceptable for a woman to travel to buy farm inputs, but she would definitely require her husband's approval.

Respondents consulted discussed the motivations for women to grow cocoa and the main challenges they face. Women work on cocoa farming mostly through family influence, on their husbands' land or when they inherit cocoa farms from their parents, as matrilineal systems of inheritance encourage women to continue with cocoa farming. Women are also encouraged by the desire to leave farms for their children as a sustainable livelihood. Many women without formal education (especially those who are the only adults in their households) consider cocoa farming a major economic activity for lucrative income, one that is considered particularly reliable during retirement from other regular work. Other sources of motivation include the existence of women's cooperatives and groups that provide support and a sense of identification and belonging. The role models of other women who excel in cocoa farming was also cited as a motivator, particularly for women to seek extension services to improve their knowledge and succeed.

“The success of women in cocoa farming serves as the source of encouragement for other women.”

- Local stakeholder in Beyeden community

In terms of aspirations to grow within the cocoa value chain, ECOM field staff indicated that men farmers often aspire to become purchasing clerks, but this is considered a man's role. When discussing opportunities for women to access positions of leadership within the value chain (for instance within organizations like Cocobod), a local stakeholder remarked that childbearing can be an obstacle for women. Similarly, women focus group respondents did not state any aspirations to pursue leadership positions but some expressed interest in engaging directly with buying agents and having cocoa farm land in their name. Most women respondents expressed interest in engaging in small trading of household goods, selling cooked food, retailing, and processing by-products of cocoa into soap, fertilizer, and

<sup>7</sup> It is important to note that social and gender norms are embedded throughout the following sections as well, as they influence gendered roles and responsibilities, use of time, access to resources, and decision-making power.

animal feed. When asked how attainable these aspirations are, both men and women explained that these are attainable as long as the husband is supportive.

The main challenges for women in cocoa farming are related to social expectations of male and female roles on farms. As detailed later in this report, it is accepted that men are the backbone of farms and women perform a supportive role. Social norms about how women are expected to behave are a major hindrance to women's involvement in leadership and decision-making processes in the cocoa sector. These norms dictate that women cannot lead, but must instead follow and obey instructions, and girls are brought up to be submissive to boys/men. Women in FGDs said that they are reluctant to pursue greater agency within the household and in the community due to beliefs that men are the heads of the family and will always have their way and make final decisions. Whenever women become assertive, they are perceived to be arrogant and rude and lack family and social support. This affects women's confidence to take initiative, as they are worried about "getting it wrong" and being condemned by their husband, their family and community.

### 3.2 PERCEPTION OF WOMEN AS FARMERS BY THEMSELVES AND OTHERS

In many cocoa producing countries, including Ghana, women's roles in cocoa production remain invisible, undervalued, and underpaid. As a cash crop, cocoa is perceived as a man's crop even though women contribute significant labor to its cultivation and perform tasks that are critical for the quality and quantity of cocoa produced (a gendered breakdown of cocoa activities is provided in Section 4).

Gender bias in the definition of farmers as landowners and lack of land ownership are consistently identified as a barrier for women being recognized as cocoa farmers. Women are not recognized as cocoa farmers, nor do they perceive themselves as farmers due to a lack of land ownership and prevailing gender norms around who is considered a farmer and norms around what are considered suitable aspirations for girls (Millard et al., n.d.). Indeed, "women typically do not self-identify as farmers and consider their land-owning husbands to be the cocoa farmers" (World Cocoa Foundation, 2017, p. 11).

Identification as a cocoa farmer is thus closely related to land ownership and not only to working in cocoa production. Women work with their husbands, but men own the farms and women are seen as just supporting them. To the majority of male and female participants consulted, once a woman has a cocoa farm of her own, irrespective of how she acquired it, she recognizes herself as a cocoa farmer and is recognized by her husband and the community as a cocoa farmer. For instance, if a husband gives a portion of his cocoa farm to his wife, she immediately recognizes herself as a cocoa farmer and is socially accepted as such.

ECOM field staff also concurred with these perceptions. Men always present themselves as *the* farm owner, seldomly as joint owners with their wives. Women only see themselves as farmers if they are given a portion of land (usually by their husbands), which gives them access to extension services and all the farm inputs and support that farmers enjoy from government and cocoa buying companies. Like other farmers, in order to enjoy these benefits women must register with a cooperative and become a member of a farming association.



FGD with women cocoa farmers in Kwafo, Assin Fosu District  
BISMARCK NKURUMAH BAIDEN/ECOM

However, in a settler community in Antoakrom District, more than half of male respondents agreed that a woman who received a parcel of cocoa farm land from her husband will not perceive herself as a farmer because it was given by her husband and she is only there to support him. Interestingly, in that

“Until the name of a woman reflects in the farmers’ list, the community does not recognize her as a cocoa farmer.”

- Male focus group respondent, Kwafu community

same community the majority of women had the opposite view and said that a woman would in fact consider herself a cocoa farmer if she received part of her husband’s farm. The few women in the group who disagreed argued that even if a woman is cultivating a part of the farm independently, she cannot be perceived as a cocoa farmer because the land is not officially registered in her name. This once again reveals the persistent linkage between farming identity and land ownership.

### 3.3 TREATMENT AND NEEDS OF DIFFERENT SUB-GROUPS OF WOMEN

Single women and widows are the most vulnerable among cocoa farming women because they lack labor and financial support from male relatives. As further discussed in Section 4, certain labor-intensive activities in cocoa farming are considered men’s jobs, such as land clearing, pruning,<sup>8</sup> and spraying. As a result, women cocoa farmers who do not have a husband to perform these tasks (widows and single women) need to hire labor, adding to their costs and reducing profits.<sup>9</sup> Older widows may be less vulnerable than young unmarried or widowed women because they may have older male children to support them. Some single women benefit from *nnoboa* (peer support) groups in various communities to access free labor.

Access to labor is a challenge since most of the laborers are cocoa farmers themselves and they would rather finish clearing their own land before taking on other paid work. Also, in one of the communities in Antoakrom District, Akropong, illegal small-scale gold mining (*galamsey*) has taken away most of the young men from cocoa farming, making it difficult for women to hire labor. They resort to hiring labor from nearby communities where *galamsey* is less active, which comes with additional transportation costs that increase the overall cost of labor. Because of gender power dynamics between men and women, some laborers take advantage of women who hire them by not doing exactly what they are paid to do.

Participants agreed that if a woman is financially sound and has the capital, she could successfully engage in cocoa farming. However, it was argued that single women cannot access land for cocoa farming because of social norms that associate marriage with maturity<sup>10</sup> and beliefs that a woman needs a man to be able to successfully manage a cocoa farm, as certain activities can only be conducted by men. Therefore, unmarried women are considered incapable to own a cocoa farm and to manage it with prudence.

When women lose their husbands their vulnerability increases, as they tend to lose the cocoa farms they were managing with their husbands. This is often the case if the man was farming on family land and the land reverts to the extended family upon his death. Some families allow the widow and her children to manage the land so long as their trees are on it, whereas other families take over the farm and drive the widow and children away. The intestate succession law of Ghana (PNDC Law 111) makes provisions for the widow and children if a man dies without a will, but most women in cocoa communities are not aware of these legal provisions and end up losing their late husbands’ assets, including land. It is worth

<sup>8</sup> Focus group respondents indicated that pruning is a highly specialized skill so men are primarily responsible for pruning, though it is not unusual for women to prune young cocoa trees.

<sup>9</sup> According to Bymolt et al. (2018), women who head households on their own earn less net income from cocoa than households headed by a couple (US\$960 versus US\$1,275 per year).

<sup>10</sup> Social norms also associate young men to immaturity, limiting their access to land.

mentioning that both study districts are *Akans*, who practice the matrilineal inheritance system where traditionally children are not allowed to inherit their fathers' properties because they belong to their mothers' families.<sup>11</sup> While in matrilineal inheritance systems women can and do inherit land from their parents, women are expected to work on their husband's farmland. Because women are expected to cultivate their husband's farmland, in the case of death, that can leave them vulnerable to losing the farm they have managed with their husbands.

Local stakeholders argued that migrant/settler women are particularly vulnerable as they normally migrate to accompany their husbands to new areas, where they have less social support networks. Their families normally resort to the *abunu* system of farming where profits are divided with the landowner. It is much more difficult for migrant women to acquire their own land and husbands are unlikely to give them a portion of the *abunu* land.

### **3.4 PERCEPTIONS AND ATTITUDES RELATED TO GENDER-BASED VIOLENCE (GBV)**

Although there is no specific quantitative data about GBV prevalence in cocoa communities, data from the Ghana Demographic Health Survey show that between 23 percent of women in the Western Region and 46 percent of women in the Brong Ahafo have experienced physical violence (Caro et al., 2011). In 2014, 28 percent of women agreed that there are some justifications for a husband to beat his wife, which is down from 37 percent in 2008 (Britt et al., 2020). Men who do not beat their wives may be considered weak by others (World Cocoa Foundation, 2019).

Acceptance of GBV, particularly intimate partner violence, came out in the FGDs in target districts. Respondents believe that it is unacceptable for a woman to argue with her husband in a defiant manner. Whether to punish the wife or not depends on the behavior after an incident of perceived defiance. If the wife takes the time to explain her actions to her husband, it may not warrant any punishment. However, if the wife demonstrates arrogance, it is not out of place for a husband to punish her. Both men and women focus group participants agreed that a man has the right to punish his wife if she disrespects or disobeys him, or "misbehaves," noting that some of these misbehaviors include having an extramarital affair, raising her voice at her husband in public, disobeying his orders, not seeking his permission for certain things, refusing to have sexual intercourse, and not cooking or cooking late. Punishment for these behaviors may include:

- Physical violence: the majority of male and female respondents thought that a husband does not have the right to physically abuse his wife, but all argued that wife battering is a common occurrence in cocoa communities. In the women's groups they raised that physical beating is a common punishment for perceived wrongdoing.
- Verbal violence: this includes yelling and insulting, particularly in public to shame the wife.
- Emotional violence: men often engage in relationships with other women as a reprisal and threaten to divorce their wives to demand compliance.
- Economic violence: men refuse to provide for family needs in response to perceived transgressions by their wives.

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<sup>11</sup> In matrilineal systems, children are seen as belonging to their mothers and therefore cannot inherit their father's family property, "the man's property is instead transferred to males members of his matrikin, the preferred order of inheritance being: the man's uterine brother, the son of a uterine sister, and the son of the deceased's mother's sister" (La Ferrara & Milazzo, 2012, p. 5).

As previously mentioned, Ghana has legal provisions that criminalize GBV. However, respondents demonstrated limited knowledge of such legal provisions or where to access services. For instance, participants were not familiar with the DOVVSU and the services available. Women experiencing violence can report their husband to family male elders who will verbally caution the husband. The women in the cocoa communities surveyed do not report intimate partner violence to the police as they fear they would be stigmatized in the community and called litigious. They are also likely to lose their marriages as they believe no man will stay married to a woman who takes him to the police. This would in turn affect their economic lives, since for many of them, their husbands control their main source of livelihoods that provides for their children.

“If you run to your family head, he is a man and will accuse you of having done something to deserve the violence from your husband; the elderly women are even worse, all they will do is advise you to humble yourself, not to warrant such beatings the next time.”

- *Woman farmer in Nanhini*

When participants were asked about their views on child early and forced marriage, it was clear that child marriage is frowned upon in the target communities and respondents could not imagine a parent giving their child out for marriage as a result of economic hardship. The assessment however did reveal that teenage pregnancy is very prevalent in communities consulted and usually leads to parents forcing their daughters and the father of the baby to marry, almost always leading to her leaving school. When a pregnant girl goes to live with the baby's father, the community recognizes the union as a *de facto* marriage.

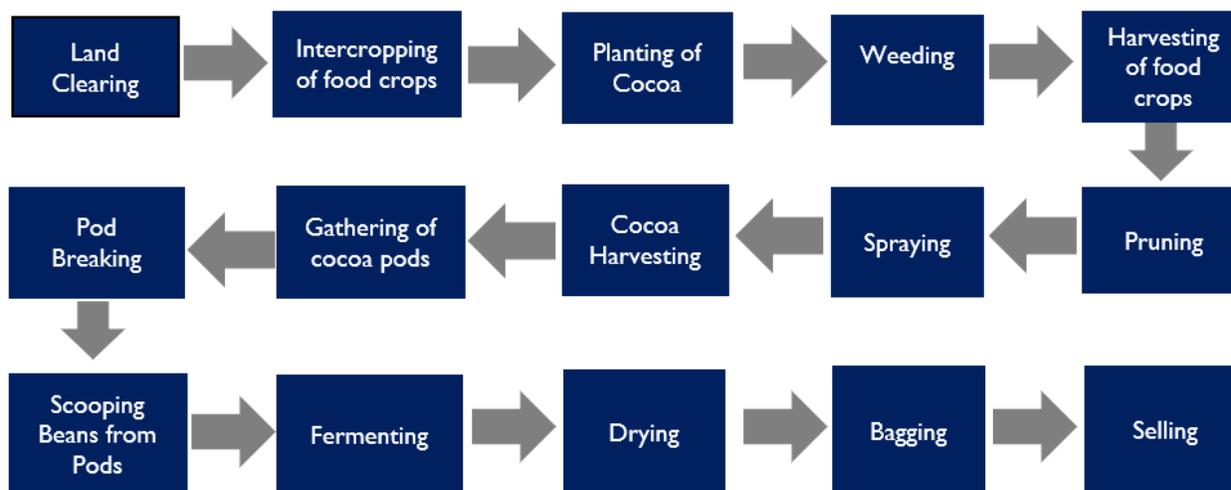
In terms of general violence, participants stated that there are no major security concerns in their communities, with habitual peaceful co-existence. One of the communities in Antoakrom District mentioned the presence of armed robbery on the main street targeting travelers and outsiders. Theft in cocoa farms is somewhat common, with cocoa pods, beans, and other products stolen from time to time. This negatively impacts women who manage farms alone, as men are often able to protect their farms with locally made guns, whereas women are perceived as helpless.

## 4.0 GENDER ROLES, RESPONSIBILITIES, AND TIME USE

Cocoa production is seasonal and has a series of tasks that take place at somewhat fixed times in the year. With small variations, men and women in FGDs mapped the cycle of tasks involved in cocoa farming as follows:

- Land clearing and nursery preparation: January – March
- Planting of food intercrops: April – May
- Planting of cocoa: May – June
- Weeding: April – October
- Harvesting of food crops: June – August
- Pruning: April – June
- Spraying: September – October
- Harvesting, breaking pods, fermentation, and drying: October – December (minor harvesting in January – February)
- Bagging: October – January
- Selling: October – January

**FIGURE 1. THE COCOA FARMING CYCLE**



### 4.1 GENDERED ROLES IN COCOA PRODUCTION

Division of labor in the cocoa value chain is highly gendered. While Ghanaian women are involved in almost all activities, men dominate those that have higher social and economic value, such as purchasing cocoa seeds/seedlings, bagging, and selling to purchasing or aggregator agents (Barrientos, 2013). Even though women participate in nearly 90percent of all cocoa farming activities, the role of selling cocoa

and making decisions about cocoa income are almost exclusively dominated by men because of the perception that women cannot read scales (Abeywardana et al., 2015).

“The men normally take the center stage of the entire cocoa value chain and use the women to achieve the set targets. This is pervasive in husband wife relationship within the cocoa value chain”

- Local stakeholder during KII

The above was also evident in the KIIs with ECOM field staff and local stakeholders, as well as FGDs with women and men farmers. All stakeholders, including field and extension officers, argued that there are aspects of cocoa farming that are male dominated, whereas a few parts are female dominated. They attributed this to socially defined gender roles that reserve physically strenuous activities and key decisions in the value chain to men.

During FGDs women and men in the target communities also carried out a participatory mapping of the gender roles in cocoa farms. Participants discussed the tasks and steps involved in cocoa production and were asked to indicate which of them were completed only by women, mostly by women, by men and women, mostly by men and only by men. Table 2 below further details the gendered division of labor in cocoa production activities.

**TABLE 2. GENDERED DIVISION OF LABOR IN COCOA FARMING**

| Task  | Role  |
|---|---|
| Land clearing                                   | Only completed by men                                   |
| Intercropping with food crops (cereals, tubers) | Mostly completed by women (with men’s assistance)       |
| Planting of cocoa                               | Completed by men and women (men lead and women support) |
| Weeding   | Mostly completed by women (with men’s assistance)       |
| Harvesting of food crops                        | Mostly completed by women (with men’s assistance)       |
| Replanting of cocoa <sup>12</sup>               | Completed by men and women                              |
| Pruning   | Mostly completed by men                                 |
| Spraying  | Mostly completed by men                                 |
| Harvesting of cocoa                             | Mostly completed by men (with women’s assistance)       |
| Gathering of cocoa pods                         | Mostly completed by women                               |
| Pod breaking                                    | Mostly completed by men                                 |
| Scooping of beans from pod                      | Mostly completed by women                               |
| Fermenting                                      | Mostly completed by men                                 |
| Drying  | Completed by men and women (led by men)                 |
| Bagging   | Only completed by men                                   |
| Selling cocoa                                   | Mostly completed by men                                 |

Most tasks are completed by both men and women, with those that require physical strength dominated by men. Most participants, men and women, largely felt that land clearing is too difficult for women, although some women respondents disagreed and said that they are able to engage in land clearing, especially if they did not have other competing household and farming duties. Pruning is a highly skilled activity and considered a men’s role. Some women are able to do pruning at the ground level, when plants are young. Farmers remarked that when ECOM organizes training on pruning, they focus on men only. Women usually fetch water to support the activity. Spraying is also a male task due to carrying heavy equipment and the fact that personal protection equipment is usually ill-fitting for women.

<sup>12</sup> This is known locally as *ntetemu*, or replanting cocoa in place of dead seedlings.

Women fetch water for spraying but are discouraged from actually spraying because it is believed the chemicals can negatively affect their reproductive health. Children under 18 are also not allowed to do spraying. Fermentation is a task that influences the quality of the production and requires a level of skills and experience normally associated with men.<sup>13</sup>

During harvesting, men normally pick cocoa pods and women gather them on the ground, although women may harvest at the ground level. Women said they know how to harvest and are able to do it, but refrain from doing it due to perceptions that it is a man's job. A previous study by ILRG (Jiekak & Freudenberger, 2018) found that most households harvest cocoa themselves (59 percent), with 36 percent mixing household and hired labor and 12 percent relying solely on hired labor. In terms of gender, 41 percent of households only used male labor, whereas harvesting solely by women was very uncommon (only three percent of households). Bagging cocoa is also a male task. It involves weighing bags on standard scales that require some level of technical knowledge that is considered outside of women's abilities. The bags of cocoa are usually sent to storage depots in the evening, when women are engaged in household duties. It is not acceptable for a woman to bag the beans and send it to the depot, as it is seen as disrespectful to her husband.

“The majority of the women know how to do harvesting of cocoa but they are not willing to do because society looks it as a man's role.”

- *Woman farmer in Akropong*

Women who lead households on their own often resort to hiring out labor for these male-dominated activities which, as mentioned, impacts their profitability. In critical times these women will perform some of the tasks themselves, like harvesting and bagging beans.

Some tasks are seen as women's jobs, such as weeding, gathering pods, and scooping beans from pods. Women are also mostly responsible for planting and harvesting food crops, sometimes with men's support to speed up the process. Men usually handle bagging and the sale of maize and other cereals, whereas cassava and plantain are kept for domestic consumption. Women sell food crops to generate additional household income, although the proceeds are given to men. Focus group respondents explained that men are given the proceeds of food crops to help offset household expenses as cocoa income is seasonal.

Men control the sale of cocoa to buying agents, which is largely connected to land ownership. Male and female participants interviewed generally agreed that the person who owns the land or has *abunu* rights – typically men – should have full control over the sale of cocoa and related proceeds. Even in instances where the land belongs to women, men still take over negotiation of cocoa sales. The belief that women cannot read scales and cannot negotiate further reinforces the dominant role men play in the sale of cocoa. Social norms establish that it is a sign of respect for women to have men leading the sale of cocoa and most women think it is not their place to sell cocoa beans. The men in one of the target communities revealed that some men deceive women by presenting wrong figures to them, even when the cocoa belongs to the women.

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## 4.2 GENDERED USE OF TIME AND UNPAID CARE WORK

On average, Ghanaian women spend 26 hours per week on unpaid domestic labor, while men spend 10 hours per week (Bymolt et al., 2018). Women cocoa farmers in the country face similar challenges as they are mainly responsible for unpaid household tasks. These are in addition to performing tasks

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<sup>13</sup> It is interesting to note that the literature suggests that women's involvement in tasks linked to the quality of the final product can have a positive influence. An assessment carried out by Cadbury in 2009 found that women were more likely to adhere to longer cocoa bean drying times (the best practice is five to 12 days), which contributes to better quality. Men were more likely to dry their beans for six days or less so that they could sell quicker (Barrientos, 2013).

related to cocoa production and providing the majority of labor (85 percent) to produce food for household consumption (Marston, 2016).

Male and female FGDs participants described a similar division of labor, highlighting that women are normally responsible for most unpaid household activities like childcare, cooking, house cleaning, washing, fetching water, fetching firewood, and shopping for household needs. When asked about men's roles in the household, responses were focused on financial support, such as provision of housekeeping money, paying school fees, paying of communal levies, and funeral donations. A couple normally works together on the farm and at the end of the day the man can rest or go out to socialize, whereas the woman has to cook and do chores. Men and women farmers also remarked that a woman's ability to achieve her aspirations in cocoa farming and beyond depends on whether her husband agrees to support her with household tasks. Flexibility in gender roles is influenced by community culture and the level of mutual understanding and cooperation between spouses.

Key informants said that women have less availability to work in cocoa farming due to these gendered roles that take most of their time. All stakeholders agreed that men have much more time to dedicate to cocoa production and consequently produce more cocoa than women. Some women are more successful in cocoa farming than men, but they are normally those with ample financial assets that enable them to mobilize other resources like labor. Some stakeholders also believe that women's reproductive roles impact their ability to carry out some farming tasks.

Another consequence of the high burden on women's time is the limited opportunity to regularly participate in training or income diversification activities compared to men. Because of their disproportionate share of household work, women find it harder to attend training. Men and women in FGDs noted that husbands and wives will typically decide together who should attend a training. If the woman is not pressed for time and will be able to manage her household and farming duties then she may participate in training. If a couple decides that she cannot participate in training due to competing time demands, the husband will "represent the woman" in the training. For women who head households alone, time pressures are even higher, further hindering their availability to participate in training or enjoy opportunities to diversify livelihoods. As previously mentioned, ECOM staff make intentional efforts to establish training times around women's schedule as much as possible.

During FGDs participants also completed participatory seasonal calendars to show how men and women use their time in productive tasks throughout the year. For women, the busiest months are April to December. Women normally dedicate themselves to vegetable farming between January and March, intercropping food crops (cereals, tubers, plantain) from April to June, and harvesting food crops between July and September. From October to December they work on cocoa farming.

For men, the busiest months are October to December, the peak cocoa season. Men and women agreed that income scarcity is higher between May and July, when food insecurity is also more likely to happen. January to March is the cocoa lean season, when men resort to burning trees for charcoal, participating in the transport business, palm wine tapping, timber logging, and illegal mining (in some communities) to obtain income. Women use small trading (mostly from vegetable farming) and soap making throughout the year as a source of additional income. Farmers who do mixed farming are able to get income from diverse sources to cater for their family in lean periods and are less likely to experience food insecurity.

## 5.0 ACCESS TO AND CONTROL OVER ASSETS AND RESOURCES

### 5.1 PERCEPTIONS AND ATTITUDES TO WOMEN'S LAND RIGHTS

Approximately 80 percent of land in Ghana is governed under customary tenure arrangements. In cocoa producing areas, settling families normally occupy uncultivated land that is later allocated to relatives, extended families, and/or new migrants (Persha et al., 2020; Lambrecht & Asare, 2016). While the legal framework in Ghana provides for equal land rights regardless of gender, in practice access, ownership, and control over land are limited for women and remain a fundamental barrier to women's empowerment in the cocoa value chain (Abeywardana et al., 2015). Indeed, gender and other social vulnerability factors influence tenure security, with migrant farmers and women in female-headed households expressing lower perceived tenure security over their farms (Ghebru & Lambrecht, 2017).

In rural Ghana, men hold 3.2 times more farms than women, and 8.1 times more of medium and large-sized farms with five acres or more (FAO, 2012). Women often hold land at an older age than men, which is likely linked to inheritance customs in some parts of the country.. A recent ILRG assessment (Jiekak & Freudenberg, 2018) found that even when Ghanaian women feel secure about their land tenure and can acquire and inherit land under the same conditions as men, they have less influence in decision-making and do not get the same benefits from land as men do. Key informants consulted during this assessment claimed that inheritance of land in the target districts goes mostly to sons, not daughters, and unless women are able to buy on their own, it is hard for them to get land.

Land is thus a key resource in cocoa production and more accessible to men. As mentioned, those who own land are considered the cocoa farmer, and in turn the landowner is the one who keeps and controls income from cocoa. Women who do not own the land are generally not considered cocoa farmers and their contributions to cocoa production are unseen and either underpaid or unpaid. Land ownership is often a requirement for membership in cocoa cooperatives or producer groups, which are an important vehicle for delivering information on good agricultural practices and for accessing loans and credit (Osorio et al., 2019; World Cocoa Foundation, 2017).

According to local stakeholders consulted, men acquire larger farmlands for cocoa production than women, who are usually engaged in small-scale cocoa farming. With lower access to land and other productive resources unlocked by land ownership, few women are doing well in small-scale cocoa farming and most women cannot go into large-scale cocoa farming; it's rare to have prominent women cocoa farmers. Women rely on men, normally their husbands, to access land and other resources and their role is seen as supportive only. Both men and women FGD participants argued that mostly men have the money to acquire farmland for the family, retaining full control over land use. Few single women have funds for land acquisition.

During FGDs, respondents were asked to react to a scenario of a cocoa farming couple. The majority of men and women in both districts were of the view that the wife was not a farmer, but rather a support to her husband because the land was likely not registered in her name.<sup>14</sup> When respondents were asked whether the couple would consider joint titling of their land, most respondents considered that the wife might be interested in joint titling but she should not seek joint ownership as that would give the impression of competing with her husband. When FGD respondents were asked whether the woman would be considered a farmer if her husband let her manage a section of their farm, most women and

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<sup>14</sup> Women can and do own land, however they are expected to support their husband farming their land. Even when women do own personal land, they still defer control and major decision making to their husbands as a sign of respect.

men agreed that she would perceive herself as a farmer even if that portion of land was not titled in her name.

As discussed earlier, settlers sometimes engage in *abunu* agreements as a way of gaining access to land without a significant cash outlay. It is rare for a farmer to give a portion of his *abunu* cocoa farm to his wife and he would need to inform the landowner before taking this step. Should this happen, both the community and the husband would recognize his wife as a cocoa farmer. She would equally enjoy all benefits if she registered to become a farmer's association member. Though the landowner would recognize the wife as a farmer, they would likely not engage with her directly but through her husband because he was the one with whom the *abunu* agreement was made. Local stakeholders also added that settler families are less likely to invest in any permanent structures on the land, opting instead for temporary structures as a way of sustaining their livelihoods.

In Akropong, the assessment revealed that the community is losing most of its cocoa land to illegal small-scale gold mining (commonly referred to as *galamsey*). Cocoa farmers, especially women, are persuaded to use their cocoa farm for illegal mining. Some farmers are forced to give in to using their lands for *galamsey* when mining on neighboring farms encroaches into their plots and because miners dig underneath their cocoa farms. In addition, the chemicals used for mining operations contaminate the water supply and damage cocoa trees and other crops.

The expansion of illegal mining is negatively affecting the cost of living due to limited farmland available and the increase in the price of vegetables normally cultivated in cocoa farms through intercropping. It is also negatively impacting access to paid labor, which affects women (especially single/widowed women) disproportionately. Farmers in mining communities travel to neighboring communities to engage laborers, which increases transport costs. This is because most of the youth in these communities are engaged in illegal mining for quick and potentially higher incomes.

## **5.2 PERCEPTIONS AND ATTITUDES TO WOMEN'S OWNERSHIP OF COCOA TREES AND ACCESS TO INPUTS**

Women's ownership of and control of cocoa trees and access to inputs is inextricably linked to land ownership and cooperative group membership. Access to cocoa seedlings is a common challenge to all farmers. Distribution of seedling is determined by registration in cocoa cooperatives where women are largely underrepresented. In the communities assessed, women make up 37 percent of cocoa cooperative membership. Moreover, the high cost of seedlings is also a barrier to women who have less disposable income.

In addition to seedlings, farm inputs like fertilizer, pest control chemicals, and agricultural equipment/tools are distributed by the MoFA (on credit) to cocoa farmers registered in cooperative groups and according to farm size: whoever is the registered owner of the farmland receives the inputs. According to local stakeholders consulted, input distribution begins with awareness-raising in the local community or operational area. The farmer group leader submits the list of members to receive inputs for onward distribution. A local key informant stated that "distribution of farm inputs is not done on a gender basis. Sharing of farm inputs is done according to farm size and cocoa farmers who are registered with cooperative groups." Once again, this reveals that perceptions of "gender neutrality," although well-intentioned, fail to identify and address barriers to women's access.

In this system, because men are the majority of landowners and people registered in cooperatives, husbands usually receive inputs on behalf of the couple/family. If a woman is registered in a cooperative in her own name, she receives input supplies on her own. Informants said that on rare occasions some men would use inputs intended for a registered woman's farm instead of passing them to her. Illiteracy rates are higher among women, so they heavily depend on literate men to serve as intermediaries

between themselves and input suppliers. One of the local stakeholders interviewed argued that most municipal chief executives and input companies are – even if inadvertently – contributing to widening the gap between men and women in cocoa farming due to the practice of only dealing with cocoa farmers at the cooperative level. According to this informant, despite women’s contributions to cocoa production, most of them are not directly represented in cooperatives but rather by their husbands, so they do not get inputs, equipment, or information directly. The findings of the assessment align with estimates from



FGD with men cocoa farmers in Beyeden, Assin Fosu District  
BISMARCK NIKRUMAH BAIDEN/ECOM

the World Cocoa Foundation (2019) that show that women are 30 to 40 percent less likely than men to access farm inputs in the cocoa sector.

Women also have less access to spraying and pollination services provided through the government, as well as mechanized equipment, since those are often focused on larger farms, which men primarily own. Women are also less likely to use fertilizers because they do not have the necessary knowledge about correct application. As previously mentioned, social norms prevent women from handling pesticides due to beliefs that it could affect their fertility and reproductive health. Men play a lead role in the use of agricultural equipment and tools for cocoa and women are not knowledgeable about specifications for the agricultural equipment/tools

required for cocoa farming, once again relying on men. An ECOM field staff also noted that most equipment is produced as “one-size-fits-all” (i.e., based on male standards and sizes), and women struggle to use them.

In terms of access to technology, the cocoa sector has not seen mechanization in the same ways as other crops, since the large participation of smallholder farmers makes it more cost effective to use manual labor (Gayi & Tsowou, 2016). Literature on women cocoa farmers and their access to technology in cocoa communities was primarily around technology to lighten time spent on household tasks (such as collecting water and gathering wood, or hand grinding food staples) to allow for more time for cocoa and other income-generating activities (Marston, 2016).

Although technology use on cocoa farms in the target areas is low overall, focus group respondents agreed that men usually dominate tasks that use agricultural tools and techniques such as pruning and spraying because women are not trained on these techniques. Women who head households on their own rely on paid labor for these tasks. In Cameroon, the World Cocoa Foundation trained women on cocoa grafting, which is a technique that leads to increased cocoa yields, and provided women with a valuable skill that allowed them to generate income through providing grafting services to other cocoa farmers in their community (World Cocoa Foundation, n.d.). While respondents in target communities agreed that men usually do these kinds of tasks, cocoa grafting might be considered as a means to increase yields and provide women with additional income.

When it comes to the purchase, use, and disposal of equipment, those decisions are typically made fully by men without consultation of women. While most focus group respondents felt that women lack the knowledge to purchase and use equipment, they also said that if a woman needed to travel to purchase equipment, she could do so, although if she is married she would need her husband’s permission. Finally, women who operate cocoa farms without the support of men, like widows, single women, and women heading households on their own, are not able to save enough money to invest in farming equipment

and supplies due to competing household demands. As a consequence, their farms are less productive and perpetually less likely to be targeted for certain services.

### 5.3 WOMEN'S ACCESS TO EXTENSION AND RELATED NEEDS AND PREFERENCES

According to the World Cocoa Foundation (2019), less than five percent of agricultural extension services in the cocoa sector reach women and only 15 percent of extension staff are women. Less access to extension services, and as discussed in Section 5.2, less access to inputs, means that women-owned farms are 25 to 30 percent less productive than men-owned farms (World Cocoa Foundation, 2019). In Ghana, where extension is managed by the government, the majority of extension agents are men and very few women have access to extension services due to the perception that if a man receives training the knowledge will trickle down to others in the household (Osorio et al., 2019). Previous research identified obstacles to women's access to extension or training, including attachment to land ownership, being part of cocoa networks or groups, and timing and location of training (Millard et al., n.d.; Bymolt et al., 2018).

A final evaluation of the Cocoa Life project in Ghana showed that the highest participation of women in good agricultural practices training throughout the project was 36 percent (World Cocoa Foundation, n.d.). Recognizing that women had interest in learning about both food crops and cocoa but faced time constraints, the Cocoa Life project offered flexible training and pre-recorded video training sessions (World Cocoa Foundation, n.d.). The project also developed the concept of women extension volunteers which has since been adopted by the government of Ghana (Osorio et al., 2019). While this approach has encouraged more women to attend extension training, apply good agricultural practices, and has contributed to the normalization of women as sources of knowledge, these positions are unpaid, even though they perform similar work as male extension agents (World Cocoa Foundation, 2019).

Local stakeholders consulted said that there is great demand for extension services in the target communities and in Ghana more broadly. In the last two years, Cocobod has employed more than 10,000 extension agents but it seems the total number of extension agents is still not enough compared to the number of farm visits needed. This compels extension agents to prioritize large-scale farms at the expense of smaller ones. Women are affected disproportionately, as large-scale cocoa farms visited by extension officers are usually owned by men and communication between extension officers and women remains limited. As detailed in the previous section, women also face time constraints to attend training and they are often "represented" by their husbands, missing out on the opportunity to receive information directly or at all. According to a key informant, women in farmers' groups or cooperatives have an advantage to receive extension services because they are able to use their cocoa farms for field days or as tour centers for practical sessions.

Both men and women respondents in focus groups in the target communities confirmed that women have less access to good agricultural practices training due to competing household responsibilities. During FGDs participants were presented a scenario of a cocoa farming couple where the husband delegated a parcel of the farm to his wife's control. The majority of men and women respondents thought that even if the parcel is not registered to the wife's name, she would qualify for extension services though she may have time constraints and competing household responsibilities that may prevent her from regularly attending training programs. In one of the communities (Nanhini) male and female participants were of the view that having a parcel would make extension

"Women face time constraints regarding interactions with ECOM officers and performing other routine household duties."  
- Male focus group respondent, Nanhini community

services accessible, but the wife would need to seek permission from her husband before accessing extension services as a sign of respect.

#### **5.4 WOMEN'S ACCESS TO FINANCIAL SERVICES AND RELATED NEEDS AND PREFERENCES**

According to the World Cocoa Foundation (2019), women receive 10 percent of loans provided to smallholder cocoa farmers. Women in rural parts of Ghana have limited education and financial literacy, further hindering their access to financial services (Marston, 2016). The literature available on women cocoa farmers' access to finance was primarily focused on VSLAs. The Cocoa Life project found that VSLAs have facilitated women's access to formal microfinance institutions as they offer the opportunity to build credit history (Osorio et al., 2019). Barriers to women's access to VSLAs include underlying gender norms around women's mobility and control over income (Golden, 2019).

Respondents reported saving a portion of their cocoa income for lean periods due to the seasonal nature of cocoa farming. VSLAs provide easy access to credit in the form of soft loans with flexible terms. Access to credit is highly influenced by members with good standing in terms of savings contributions and loan repayment history. VSLAs promote gender equality by giving the same opportunity to members for credit allocation, regardless of gender. Roles and responsibilities in VSLAs are equitably distributed among men and women, and both men and women feel they can run for leadership positions. In practice, although VSLAs are meant for men and women, they are dominated by women. Women are seen as more credit worthy as they have more regular income throughout the year through small trading and other activities beyond cocoa, whereas men have more seasonal income.

FGDs with women confirmed that the primary means of accessing credit for women in all of the target communities is through VSLAs. While women have more access to VSLAs than men, women in FGDs explained that they do not have control or final say on how the funds are used and they need to gain permission from a husband to participate in a VSLA. Women explained that they seek permission from their husbands because they believe that ultimately the men would have to bear the cost if they misused or misapplied the funds.

"The women are considered to be more credit worthy than the men. However, the men control the utilization of funds from the credit."

- *Woman focus group respondent, Akropong community*

Some participants mentioned that an alternative source of credit is borrowing from purchasing clerks to repay during harvesting of food crops and cocoa, although this has a higher interest rate. Key informants highlighted that a woman would never take something on credit from purchasing clerks without consulting and obtaining permission from her husband. Women affirmed that other than VSLAs, there are no other credit schemes available for them. Men said that in times of need they normally resort to VSLAs or nearby banks with a guarantor. Accessibility to funds for other agricultural and non-agricultural work in the lean season was considered a major constraint by men and women in the target communities. The lean season is the period of low economic activity with limited capacity to generate income and it is not easy to access credit without collateral outside the cocoa harvesting season.

#### **5.5 WOMEN'S INTEREST AND VIABLE OPPORTUNITIES FOR INCOME DIVERSIFICATION**

Income diversification can be thought of in two ways, horizontal and vertical (Bymolt et al., 2018). Horizontal income diversification refers to generating income through other crops, livestock, and even non-agriculture livelihoods. In the context of the cocoa sector, horizontal diversification could include intercropping young cocoa trees with other food crops like cassava and plantain, or even dedicating a separate section of a farm for other crops (Bymolt et al., 2018). Vertical income diversification refers to

expanding into other income generating activities within the same value chain. In the context of the cocoa sector, vertical income diversification might include value-added activities such as processing cocoa waste<sup>15</sup> into soap, cocoa juice,<sup>16</sup> animal feed (Oddoye et al., 2013), fertilizer, and even commercial grade pectin (Millard et al., n.d.). Women cocoa farmers to an extent already diversify through the production and sale of other food crops like cassava and plantain, and small trading.

Projects that have supported women cocoa farmers' income diversification efforts have reported overall positive attitudes and perceptions towards women's participation in additional income-generating activities. Women in the Cocoa Livelihoods Program who operate their own cocoa inputs supply shops<sup>17</sup> have enjoyed increased financial independence (World Cocoa Foundation, n.d.). Men in the Cocoa Life project have recognized the value of women's participation in independent income-generating activities (making soap, processing gari, cassava flour and palm oil) (Abeywardana et al., 2015).

According to ECOM field monitoring data, 78 percent of women farmers reported that more than half of their income comes from cocoa.<sup>18</sup> This is also true for men farmers: 81 percent of men reported that cocoa accounted for more than half of their income.<sup>19</sup> As cocoa is seasonal and considered a men's crop, livelihood diversification can increase women's economic independence and benefit cocoa farming families more broadly, enabling them to have more secure income and food security during the lean months and to withstand the shock of external factors such as health crises and natural disasters. ECOM has promoted livelihood diversification activities in Ghana for several years, with a focus on women. Staff consulted detailed that in developing such programs ECOM usually carries out a needs assessment to understand the unique context of each district and evaluate whether agricultural or non-agricultural activities are better suited for diversification efforts. Following findings of the needs assessment, ECOM provides capacity-building for income-generating activities identified and inputs as feasible, including liaising with other stakeholders such as the MoFA for extension training. ECOM also supports farmers to identify and link them with markets.

All stakeholders consulted, including key informants and men and women farmers, agreed that there is a high level of interest by women to engage in income diversification activities. In terms of horizontal diversification, respondents suggested activities such as small trading of household goods and agro-chemicals, food vendor/catering, pepper farming, snailery (heliculture), turkey farming, fish farming, rabbitry, pig farming, and potato and cassava production for gari (flour) processing. Vertical diversification options included processing by-products of cocoa farming such as cocoa husks for local soap (locally known as *Alata Samina* or "Nigerian soap"), cocoa husks for fertilizer, chaff after scooping the beans to be used as fertilizer, fruit-flavored juice produced after transferring fresh cocoa beans to fermentation boxes, and juice from fermented beans mixed with water and herbs to be used as a pesticide spray.

There are challenges related to income diversification initiatives. The by-products of cocoa are usually processed in limited quantities and not on a commercial scale. When identifying markets it is important to avoid disrupting the local economy, as getting customers at the local level could be difficult due to

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<sup>15</sup> Cocoa beans make up only about 10 percent of the weight of a cocoa pod.

<sup>16</sup> A women's cocoa group in Brazil processes cocoa pulp into juice which is offered in the local school feeding program (Millard et al, n.d.).

<sup>17</sup> An aspect of the Cocoa Livelihoods Program was to train women to operate cocoa village centers. Women "received training on extension service delivery mechanisms for cocoa and food crop GAP, agro-inputs, as well as basic financial, accounting, and inventory skills" (World Cocoa Foundation, n.d., p.20)

<sup>18</sup> Twenty-eight percent of women reported that cocoa accounts for 51 – 75 percent of their income, 51 percent of women reported that cocoa accounts for 76 – 100 percent of their income.

<sup>19</sup> Twenty-one percent of men reported that cocoa accounts for 51 – 75 percent of their income, 60 percent reported that cocoa accounted for 76 -100 percent of their income.

low buying capacity, although some districts have high demand. This creates the need to transport goods to larger markets, such as the district capital, to find buyers. In addition to market linkages, start-up capital is another main need. Respondents said that women are interested in these types of programs and attend training, but lack capital. Although VSLAs are very active in the target communities, they do not provide enough resources for all women. Finally, literacy, financial literacy, and entrepreneurship capacity building were also raised as necessary to support women.

Key informants had differing opinions about whether there is a risk of men taking over new cash crops or income generating activities. Some said that this is unlikely because men focus on cocoa and are glad to have their wives bringing new/additional income. Other informants thought this is a real risk if/when men realize a new activity is lucrative, especially during the lean season. As such, focusing on alternative livelihoods activities targeting women during the early cocoa season would minimize men taking over. Respondents said this would not impact women's work in cocoa farming and further restrain their time availability because their main tasks happen during post-harvesting and processing.

## **6.0 PATTERNS OF POWER AND DECISION-MAKING**

### **6.1 BARRIERS AND OPPORTUNITIES FOR WOMEN TO PARTICIPATE IN EXISTING FARMERS' GROUPS AND COOPERATIVES**

While women's participation in cocoa groups in Ghana has increased over the years, women's representation at the leadership level remains limited (Abeywardana et al., 2015). As earlier noted, an often-cited barrier to women's participation in cocoa farmers groups is land ownership. A cocoa farmers' association in Ghana, Kookoo Pa, has successfully increased membership of women by requiring that men give a parcel of their land to their wives as a condition to join, and requiring joint group membership of spouses (Osorio et al., 2019). Women were not formally added to land titles, but were able to keep the income from the cocoa produced on their allocated parcel of land. As discussed in a previous section, the acquisition of land, no matter how, leads to women being recognized as farmers, opening doors for producer group membership and access to capital, inputs, and extension services (Bymolt et al., 2018). It can also open pathways for livelihood diversification. For instance the Kookoo Pa group had a women's only group attached to a VSLA that enabled women to pool resources together to purchase equipment for a soap and gari (flour) making business.

Respondents confirmed that some information is easily disseminated to cocoa farmers at the local level through women farmers' groups, including information on opportunities like credit through VSLAs, technical support/extension services, and access to vocational skills programs. Key informants said that women tend to lack the confidence to participate in joint cooperatives. Cocobod is supporting women cocoa farmers to organize themselves into women-only groups that are later graduated into cooperatives. There are three all-women cooperatives in the operational areas consulted. Cooperative membership is not free and the monetary commitment is frequently a constraint for women.

When focus group respondents were asked whether women could decide to join a producer group or cooperative, responses varied across communities. Both men and women in Kwafu agreed that it is the full decision of a husband whether his wife can participate in a producer group or cooperative. Both communities in Antokarom, both men and women, were of the view that the decision to join a farming group was mostly the decision of a woman, but she may need her husband's approval. Men in Beyeden were of the view that women had full decision-making power over whether a woman joins a farmers group or cooperative – they did not mention needing permission or approval from a husband; the women respondents in Beyeden felt that it was a joint decision between a couple. It is interesting to note that men do not need to inform or discuss with their wives before joining a group. They may decide to inform their wife out of respect, but there is no social norm dictating it.

### **6.2 GENDERED DECISION-MAKING POWER IN COCOA COMMUNITIES**

As described in Sections 3 and 4 above, due to social norms and highly gendered roles in farming and household activities, men are socially accepted as heads of households and more knowledgeable about cocoa, resulting in greater decision-making power. Men are the ultimate decision-makers for both farming and non-farming issues, even on issues women have more of a say. Men have the discretion to make decisions without consulting women, but the reverse is not true for women, who need to consult their husbands in most decisions.

Men in FGDs agreed that women must consult them on all decisions, but men do not need to consult women. Men also explained that society generally looks down on the capability of women with the mindset that men are always superior to women, especially when it involves decision-making. Although men are the decision-makers, it was argued that they respect women's opinion when they support their husband and bring additional income to the family.

Both men and women said that there is a fear of criticism and stigmatization of failure. Some women expressed fear of making a decision that goes wrong and being ostracized for it by their husband and others in the community. When asked about women in the community who do have more of a role in decision-making, both men and women described women who have financial resources, are knowledgeable about farming or trained in a skill, and are confident. These women are considered role models for others and to make decisions that positively impact their households and the larger community.



FGD with women farmers in Akropong, Antoakrom District

SYLVESTER TWENEBOAH

Women in the FGDs across the target communities agreed that the areas that they would like to have more autonomy and decision-making power are matters related to the household, such as managing household chores and managing essential expenditures (particularly in critical times), as well as pursuing income-generating activities to support the family. Men agreed that women want more autonomy in decisions that affect households and to pursue income-generating activities, although it was not clear whether that meant that men would be amenable to women actually having more decision-making power in these areas. Men also said that they believe women want more decision-making power over subsistence farming activities, including stewardship of vegetable farms, pricing, and sale of vegetables in the market.

### 6.1.1 DECISION-MAKING OVER PRODUCTIVE RESOURCES AND COCOA PRODUCTION

As earlier stated, cocoa is widely considered a “men’s crop” in Ghana with unequal access to and control over important resources, leaving women with very little agency and decision-making power over cocoa production (Osorio et al., 2019). While men and women take part in almost all activities of cocoa farming, men exclusively make decisions about the sale of cocoa and the income from it (Millard et al., n.d.). The literature shows that Ghanaian women have more influence over decisions related to the domestic sphere such as purchase of food items and selling food crops in the market (World Cocoa Foundation, n.d.).

To understand how men and women make decisions around land, cocoa production activities, and household income and expenditure, focus group respondents were engaged in a participatory exercise to indicate whether certain types of decisions were made fully by men, mostly men with women’s input, fully joint decision, mostly women with men’s input, or fully made by women. Decision-making over the acquisition, use and disposal of productive resources such as land and agricultural equipment was cited by men and women across the four communities as a domain that is exclusively reserved for men, without consultation of women. This is because men usually own land and view women as playing a purely supporting role in cocoa farming and lacking in technical knowledge.

“The opinions of women are not considered about the purchase, use and disposal of cocoa land.”

- *Woman farmer in Nanhini*

The decision over how to use land and whether to cultivate food crops or cocoa was seen by men and women focus group respondents as a joint decision between a husband and wife, though some respondents felt that this was mostly the husband's decision with input from the women. Men are not obliged to get women's opinion but do so out of respect and to gain her full support. Ultimately, the final decision lies with the man. This is also supported by the USAID Feed the Future

baseline report, where only 24 percent of women surveyed have input on decisions related to the use of income generated by cash crops (Zereyesus et al., 2018).

Women cannot take farming inputs on credit without telling her husband, but men do not need to obtain their wives' permission or even inform them. When it comes to the use of agrochemicals such as fertilizer and pesticides, the decision is either fully made by men or by men in consultation with women, although men make the final decision.

### 6.1.2 DECISION-MAKING OVER HOUSEHOLD INCOME AND EXPENDITURE

The literature review found that at the household level men exclusively make decisions around the sale of cocoa and the income from it as many women have varying levels of numeracy skills and there is a perception that women cannot read the scales (Abeywardana et al., 2015). An evaluation of the Mondelez Cocoa Life project found that there were some, although few, respondents who indicated that they jointly made decisions in their households about income and household expenditures and that women had greater negotiating power during the lean season of cocoa when they were the primary earners for the family (Abeywardana et al., 2015).

This was confirmed by men and women in FGDs, who explained that the negotiation and sale of cocoa is a decision that is usually made exclusively by men as they are perceived to be more experienced and skilled in negotiation. Women respondents noted that they accept the fact that it is a man's business and not theirs, however when asked about their aspirations in the cocoa sector women indicated that they would like to be more directly engaged in the negotiation and sale of cocoa. In a minority of households, women can give input and the sale of cocoa is viewed as a collective decision, although men still make the final call.

Focus group respondents confirmed this, explaining that income from cocoa is mostly the husband's decision with input from women. A man might consult his wife before making final decisions about how to use income, but as men are socially accepted as the heads of the household and the owners of the land and the cocoa trees, they ultimately decide how income from cocoa is to be spent. Decisions about spending income from other activities are also made mostly by men with input from women. If the income is from an activity that is managed by a woman, she will notify her husband of how it will be spent. As noted earlier, while women are expected to consult their husbands around the use of income, the reverse does not strictly apply.

## 7.0 CONCLUSION AND RECOMMENDATIONS

Private sector actors have an influential role in the cocoa sector and are strategically positioned to lead efforts to empower women by adopting sourcing policies that recognize and respond to their needs and providing women with targeted training and access to resources. Empowering women can increase not only household income and responsible expenditure, but also cocoa productivity, profitability, compliance with sustainability goals, and positive brand image, so that inclusive business models make social and economic sense. Hence, a more productive and inclusive cocoa value chain benefits both the communities involved in cocoa production, produce buying companies, and the chocolate brands they supply.

Stakeholders in the target communities often approach engagement with cocoa farmers in a “gender-neutral” way. Although well-intentioned, this fails to recognize women’s needs and the challenges they face in the cocoa sector, from one-size-fits-all equipment to motivations to farm cocoa, access to resources, and availability for training. The literature reviewed showed that previous projects promoting women’s empowerment in the cocoa value chain have yielded some positive results but little has been done to challenge and change social norms that hinder women’s participation and benefit sharing.

Increasing women’s access to key resources and participation in the cocoa value chain can lead to results at the household, community, and sector levels. FAO (2011) estimates that if women had equal access to resources their farm output would increase by 20 – 30 percent. Focus group data also showed that women have less access to training and extension. Emerging evidence suggests that secure land rights provide women with more financial security and higher standing within families and communities, leading to greater decision-making power on how resources are spent and distributed. Evidence also suggests that increasing women’s rights to land and participation in agricultural value chains could have a positive impact on productivity, adoption of sustainable farming practices, food security, household income, and responsible household spending in nutrition, education, and health (World Bank, 2020b; Meinzen-Dick et al., 2019; USAID, 2016).

The assessment found that ECOM has promoted gender integration through deliberate efforts to increase equality in recruitment in Ghana and in how it engages with farmers, for instance by adapting training times to fit into women’s schedules. At the global level, ECOM is currently finalizing a set of sustainability commitments that include gender as a key theme and that will be operationalized in regional and country offices. A partnership between ECOM and USAID could capitalize on this momentum, providing the company with support and tools to strengthen internal capacity in Ghana and implement gender-responsive strategies to engage with cocoa farmers, addressing barriers to women’s access to key resources such as land, inputs, training, and livelihood diversification opportunities. By bringing ECOM’s sustainability and commercial areas together and integrating these strategies into standard operational and training practices, USAID will promote sustainability and scalability across Ghana and potentially other cocoa producing regions.

Based on the barriers identified and the findings detailed in the previous sections, a series of recommendations can inform the planned intervention regarding building gender equality and women’s empowerment capacity among ECOM management and field staff; integrating gender equality and women’s economic empowerment into ECOM’s core business operations; and developing women’s economic empowerment activities that increase access to resources and shift harmful gender norms.

## **7.1 BUILDING ECOM STAFF CAPACITY AT THE MANAGEMENT AND FIELD LEVELS ON GENDER EQUALITY AND WOMEN'S EMPOWERMENT**

- Support ECOM to operationalize global-level sustainability commitments related to gender equality in Ghana by developing a country gender and social inclusion policy or strategy that articulates ECOM's approach to gender equality internally and in its engagement with farmers.
- Support ECOM in identification of a management-level gender champion and developing internal gender capacity at the field operations level, including potential collaboration with other USAID-funded programs, such as Engendering Utilities, focused on corporate change management and leadership.

## **7.2 INTEGRATING GENDER EQUALITY AND WOMEN'S ECONOMIC EMPOWERMENT INTO ECOM'S CORE BUSINESS OPERATIONS**

- Review ECOM's operational and training procedures to identify opportunities for integrating gender equality and women's empowerment and provide the necessary tools, capacity-building, and guidance.
- Ensure that sexual harassment efforts developed by ECOM include safeguarding of cocoa farmers, including channels to report incidents of misconduct and harassment by ECOM staff.
- Explore strategies to encourage men to register women as joint farmers with ECOM, and farmers' groups and in the case of multiple farming plots, to name their wives as lead farmer for one of these plots.

## **7.3 DEVELOPING AND DELIVERING WOMEN'S ECONOMIC EMPOWERMENT ACTIVITIES TO INCREASE ACCESS TO RESOURCES AND SHIFT HARMFUL GENDER NORMS**

- Drawing from knowledge and tools developed by USAID-funded programs on social norms, identify key social and gender norms that prevent women from being recognized as cocoa farmers, jeopardize their access to resources, and normalize gender-based violence.
- Promote shifts in social and gender norms at the household, community, and institutional levels. In particular, changing norms around land ownership and control could deliver benefits to women in several ways, as it opens the door group membership, access to extension and inputs, and receiving and controlling income from cocoa.
  - Adapt and integrate household norms change methodologies that have been implemented by ECOM and ILRG elsewhere (such as GALS or Nurturing Connections) into ECOM's GAPs training programs.
  - Engage key reference groups in norms change, particularly influential men such as extension officers, male partners, local leaders, and government stakeholders.
  - Include GBV topics in norms change training and dialogues.
- Provide financial literacy, numeracy, entrepreneurship, and soft skills training to build women's confidence to take a greater role in cocoa farms, join producer groups, take on leadership positions, and pursue alternative income generating opportunities.
- Adopt measures to address women's practical and social limitations to access training and extension services.

- Liaise with local governmental, non-governmental, and private sector actors for partnerships to provide promising technologies and training in good farming practices that can benefit women, including Cocobod, MoFA, the Cocoa Research Institute of Ghana, and others.
- Offer gender-sensitive joint training and/or separate training for women on all areas of cocoa production, including those that normally exclude women, such as pruning.
- Promote the formation of women's groups that leverage acquired skills and enhance opportunities to enter male dominated groups, like pruning groups.
- Continue to hold training sessions during times and at venues that are convenient for women.
- Explore models such as farmer promoters/ women champions to disseminate knowledge and reinforce acceptance of women as sources of agronomy knowledge.
- Consider disseminating training and information in alternative ways such as pre-recorded video/ audio and cell phone text messages, which enable women to access on their own time. This includes platforms like Arist, TalkingBooks, and using pico (handheld) projectors.
- Adopt measures to address women's practical and social limitations to participate in and benefit from cocoa producer groups.
  - Promote joint registration and inputs distribution to both spouses and prioritizing distribution to women in case they need to go home early to perform household duties.
  - Promote the establishment of commercially-oriented women's only groups that can pool funding to purchase inputs, and to start businesses in the cocoa value chain and beyond (for instance, processing and small trade of food crops, cocoa by-products, and other goods).
  - Consider establishing quotas to increase women's participation in cocoa groups, including quotas for leadership positions.
- Use ECOM's needs assessments to inform income diversification activities and build partnerships for input provision, extension, tools, technology, and linkage with markets.
- Explore women sales agent models that could be trained to sell and demonstrate the safe use of agro-inputs.

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## ANNEX 2: LIST OF PARTICIPANTS

**TABLE 3. FOCUS GROUP PARTICIPANTS**

| District     | Community | Men       | Women     | Total      |
|--------------|-----------|-----------|-----------|------------|
| Antoakrom    | Akropong  | 11        | 19        | 30         |
|              | Nanhini   | 13        | 12        | 25         |
| Assin Fosu   | Beyeden   | 14        | 25        | 39         |
|              | Kwafo     | 11        | 17        | 28         |
| <b>Total</b> |           | <b>49</b> | <b>73</b> | <b>122</b> |

**TABLE 4. KEY INFORMANTS**

| No | Stakeholder                        | Location                            | Gender |
|----|------------------------------------|-------------------------------------|--------|
| 1  | ECOM Field Staff                   | Akropong, Antoakrom District, Ghana | Male   |
| 2  | ECOM Field Staff                   | Akropong, Antoakrom District, Ghana | Male   |
| 3  | ECOM Field Staff                   | Akropong, Antoakrom District, Ghana | Male   |
| 4  | ECOM Field Staff                   | Akropong, Antoakrom District, Ghana | Male   |
| 5  | ECOM Field Staff                   | Akropong, Antoakrom District, Ghana | Male   |
| 6  | ECOM Field Staff                   | Akropong, Antoakrom District, Ghana | Female |
| 7  | Steering Committee (Child Labor)   | Akropong, Antoakrom District, Ghana | Male   |
| 8  | Unit Committee Treasurer           | Akropong, Antoakrom District, Ghana | Male   |
| 9  | VSLA Treasurer                     | Akropong, Antoakrom District, Ghana | Female |
| 10 | Steering Committee (Child Labor)   | Nanhini, Antoakrom District, Ghana  | Male   |
| 11 | Unit Committee Member              | Nanhini, Antoakrom District, Ghana  | Male   |
| 12 | VSLA Secretary                     | Nanhini, Antoakrom District, Ghana  | Male   |
| 13 | ECOM Field Staff                   | Beyeden, Assin Fosu District, Ghana | Male   |
| 14 | ECOM Field Staff                   | Beyeden, Assin Fosu District, Ghana | Male   |
| 15 | ECOM Field Staff                   | Beyeden, Assin Fosu District, Ghana | Female |
| 16 | ECOM Field Staff                   | Beyeden, Assin Fosu District, Ghana | Female |
| 17 | Assembly Person                    | Beyeden, Assin Fosu District, Ghana | Male   |
| 18 | Unit Committee Chairperson         | Beyeden, Assin Fosu District, Ghana | Male   |
| 19 | School Management Committee Member | Beyeden, Assin Fosu District, Ghana | Male   |
| 20 | VSLA Member                        | Beyeden, Assin Fosu District, Ghana | Female |
| 21 | School Management Committee Member | Kwafo, Assin Fosu District, Ghana   | Male   |
| 22 | Unit Committee Member              | Kwafo, Assin Fosu District, Ghana   | Male   |
| 23 | VSLA Member                        | Kwafo, Assin Fosu District, Ghana   | Male   |
| 24 | Cocobod Extension Officer          | Akropong, Antoakrom District, Ghana | Male   |
| 25 | Cocobod Extension Officer          | Akropong, Antoakrom District, Ghana | Male   |

|    |   |                                     |        |
|----|---|-------------------------------------|--------|
| 26 | Cocobod Quality Control Officer                         | Akropong, Antoakrom District, Ghana | Male   |
| 27 | Unit Committee Member                                   | Akropong, Antoakrom District, Ghana | Male   |
| 28 | Unit Committee Member                                   | Akropong, Antoakrom District, Ghana | Male   |
| 29 | Unit Committee Member                                   | Akropong, Antoakrom District, Ghana | Male   |
| 30 | Assembly Person   | Beyeden, Assin Fosu District, Ghana | Male   |
| 31 | Unit Committee Member                                   | Beyeden, Assin Fosu District, Ghana | Male   |
| 32 | Cocobod Extension Officer                               | Beyeden, Assin Fosu District, Ghana | Male   |
| 33 | Cocobod Extension Officer                               | Beyeden, Assin Fosu District, Ghana | Male   |
| 34 | Crop Doctor (ECOM subsidiary) staff                     | Beyeden, Assin Fosu District, Ghana | Male   |
| 35 | Ministry of Food and Agriculture (MoFA) Extension Agent | Beyeden, Assin Fosu District, Ghana | Male   |
| 36 | Nature Conservation Research Centre staff               | Beyeden, Assin Fosu District, Ghana | Male   |
| 37 | ECOM Management Staff                                   | Accra, Ghana                        | Male   |
| 38 | ECOM Management Staff                                   | Accra, Ghana                        | Female |
| 39 | ECOM Management Staff                                   | Nairobi, Kenya                      | Male   |
| 40 | ECOM Management Staff                                   | London, UK                          | Female |

# ANNEX 3: DATA COLLECTION TOOLS

## KEY INFORMANT INTERVIEW GUIDE - ECOM STAFF

**Introduction:** Thank you for setting the time aside today for this interview. My name is [interviewer name], my colleague [notetaker name] is here to take notes and ensure that your responses are captured accurately. USAID and ECOM have established a partnership to empower women in the cocoa value chain. With funding from the Women's Global Development and Prosperity (WGDP) Initiative, the Integrated Land and Resource Governance (ILRG) team will design and implement a 2-year activity that will integrate gender equality and women's empowerment into ECOM's operations to increase sustainability of ECOMs cocoa supply chain.

The purpose of this conversation today is to understand ECOM's approach to gender equality and women's empowerment in the cocoa value chain, particularly the barriers and opportunities for women. This conversation will ultimately inform the design of the 2-year activity. Please note that your responses will be kept confidential, and we will make all efforts to ensure that no identifiable information will be associated with your responses. Before we begin, do you have any questions?

### General Questions

1. What is your gender?
2. How long have you been working at ECOM?
3. What communities do you primarily work in?
4. In what ways do you interact with the community? *(Probe: contracting with farmers/buying/off-taking, offering extension training, facilitating access to inputs, facilitating access to VSLAs, etc)*

### Laws, Policies, Regulations, and Institutional Practices

#### *Individual-level*

5. How does gender equality and women's empowerment intersect (or not intersect) with the work you do in your role?
6. Do you think men and women approach cocoa farming differently? How?
7. Who do you buy from? Are there cocoa farmers that you regularly buy from? How many men cocoa farmers do you work with? How many women cocoa farmers do you work with?
8. Do you and your colleagues offer extension training? If so, how many men cocoa farmers do you typically work with? How many women cocoa farmers?
9. Do you and your colleagues facilitate access to inputs? If so, who typically accesses these inputs? Why?
10. In what ways do you and your colleagues interact (or not interact) with women cocoa farmers?
11. Are there differences in how men and women cocoa farmers relate to you because you are a man/woman?
12. *[If female]* Are there any challenges you faced as a woman in this role?

#### *Institution-level*

13. To your knowledge, what are ECOM's policies and activities related to gender equality and women's empowerment?
14. What is ECOM's overall support towards promoting gender equality internally and as it engages with farmers?
15. What is the existing gender expertise, competence and efforts related to gender equality in ECOM?

16. How does gender equality feature in ECOM's strategic objectives, policies, activities and budget?
17. Does ECOM have gender-sensitive organizational and safeguarding policies (e.g. sexual harassment policy)?
18. Do you think ECOM's culture promotes gender equality?
19. What motivates women cocoa farmers to work with ECOM?
20. What constraints do women cocoa farmers face to work with ECOM?
21. In what ways could ECOM better support/address the constraints of women in the cocoa value chain?

### **Access to and Control over Assets and Resources**

22. Yaw and Efua are a couple living in [a community ECOM does business in]. Yao and Efua need to ensure that they will be able to provide for their family. They both come from families that work in the cocoa value chain.
  - a. What is Yao's role in the cocoa value chain?
  - b. What role in the cocoa value chain would Yao dream about having? (*Probe: Input/technology supply? Production/farming? Transportation? Exports? Processing? Retail?*)
  - c. What role would Yao want or expect Efua to play?
  - d. What is Efua's role in the cocoa value chain? What barriers or constraints does Efua experience in this role?
  - e. What role in the cocoa value chain would Efua dream about having? (*Probe: Input/technology supply? Production/farming? Transportation? Exports? Processing? Retail?*)
  - f. How attainable are Efua's aspirations related to the cocoa value chain? Are her aspirations acceptable in her community?
  - g. What would enable Efua to take on this aspirational role in the cocoa value chain? (*Probe: Does she participate in a VSLA,? Does she need access to training, equipment, or agricultural inputs?*)
  - h. Would Efua participate in a VSLA, farmers group or cooperative? Why or why not?
  
23. Yaw and Efua routinely experience a lean period every year and determine that they need to diversify their income beyond the cocoa value chain.
  - a. What crops or livestock would Yao likely get involved with?
  - b. What would be his role?
  - c. What are other viable income-generating opportunities for Yao? (*Probe: does not have to be agriculture-related*)
  - d. What crops or livestock would Efua likely get involved with?
  - e. What would be her role?
  - f. What are other viable income-generating opportunities for Efua? (*Probe: does not have to be agriculture-related*)
  - g. Would Yao or Efua have interest in diversifying their income *within* the cocoa value chain? (*Probe: participation in higher levels of the value chain or value add activities such as making soap, juice, animal feed and fertilizer from cocoa pods*)
  - h. What barriers or constraints would Efua face in starting or participating in an income-generating activity? (*Probe into acceptability at the household or community level, competing household responsibilities or time constraints*).

Probe into: if Efua and her husband were settlers, what would change in your answers; would your answers change if the couple were young or old? What about if the man had other wives?

## **KEY INFORMANT INTERVIEW GUIDE - LOCAL STAKEHOLDERS**

### **General Questions**

1. What is your gender?
2. What is your organization and role?
3. In what ways do you interact with ECOM?
4. In what ways do you interact with cocoa farmers?

### **Common Questions**

5. Do you think men and women approach cocoa farming differently? How?
6. What motivates women to farm cocoa?
7. Are there some specific challenges and constraints that women face in cocoa communities? Are any particular groups of women more vulnerable?
8. In what ways do you and your colleagues interact (or not interact) with women cocoa farmers?
9. In the distribution of farm inputs from the government or other actors, who normally receive them for families? Why? (*probe: husband, wife, both?*)
10. Are there differences in how men and women cocoa farmers relate to you because you are a man/woman?
11. [*If female*] Are there any challenges you faced as a woman in this role?

### **Specific Questions:**

#### **a. For Local Government (District Assemblies, Unit Committees, etc)**

12. In the distribution of farm inputs from the government or other actors, who normally receive them for families? Why? (*probe: husband, wife, both?*)

#### **b. For the Ghana Cocoa Board (COCOBOD) Extension Agents and Quality Control Officers**

13. Do you and your colleagues offer extension training? If so, how many men cocoa farmers do you typically work with? How many women cocoa farmers?

#### **c. For Community organizations (School Management Committees, Child Protection Committees, VSLAs)**

14. Do you think your institution [school, child protection committee, VSLA], is promoting gender equality and are contributing to women's access to productive resources? How?
15. In your interaction with ECOM, to what extent does it integrate gender and women's empowerment into their work?

## **KEY INFORMANT INTERVIEW GUIDE - ECOM MANAGEMENT STAFF**

### **General Questions**

16. What is your gender?
17. How long have you been working at ECOM?
18. How would you describe ECOM's role in the cocoa value chain and interactions with cocoa farmers? (*Probe: contracting with farmers/buying/off-taking, offering extension training, facilitating access to inputs, facilitating access to VSLAs, etc*)

### **Laws, Policies, Regulations, and Institutional Practices**

#### *Individual-level*

1. How does gender equality and women's empowerment intersect (or not intersect) with the work you do in your role?
2. Do you think men and women approach cocoa farming differently? How?
3. In what ways do you and your colleagues interact (or not interact) with women cocoa farmers?

4. Are there differences in how men and women cocoa farmers relate to you because you are a man/woman?
5. *[If female]* Are there any challenges you faced as a woman in this role?

*Institution-level*

6. To your knowledge, what are ECOM's policies and activities related to gender equality and women's empowerment?
7. What is ECOM's overall support towards promoting gender equality internally and as it engages with farmers?
8. What is the existing gender expertise, competence and efforts related to gender equality in ECOM?
9. How does gender equality feature in ECOM's strategic objectives, policies, activities and budget?
10. Does ECOM have gender-sensitive organizational and safeguarding policies (e.g. sexual harassment policy)?
11. Do you think ECOM's culture promotes gender equality?
12. What motivates women cocoa farmers to work with ECOM?
13. What constraints do women cocoa farmers face to work with ECOM? What constraints do they face generally in the cocoa value chain?
14. In what ways could ECOM better support/address the constraints of women in the cocoa value chain?

**Promoting Crop Diversification**

15. Understanding that cocoa is seasonal and farmers may experience lean periods, what are some ways in which farmers in the communities you work in could diversify their income? (*Probe: different crops, livestock, non-agriculture activities*)
16. If women farmers want to diversify their income, what crop or value chain might they consider?
17. Does ECOM provide any support to women cocoa farmers who are considering crop diversification? (*Probe: contracting with farmers/buying/off-taking, offering extension training, facilitating access to inputs, facilitating access to VSLAs, etc*)
18. What might hinder a woman cocoa farmer from diversifying her crops? (*Probe: land, financial resources, inputs, capacity, time, etc*)

**KEY INFORMANT INTERVIEW GUIDE - ECOM KENYA STAFF**

1. What is your gender?
2. How would you describe your role at ECOM (manager, field staff, other)?
3. How long have you been working at ECOM?
4. How do you define gender equality and women's empowerment? How does gender equality and women's empowerment intersect (or not intersect) with the work you do in your role?
5. What has ECOM's approach been to promote women's participation and benefit from the coffee value chain in Kenya?
6. What worked well about this approach?
7. What would you have done differently? What are some lessons learned?
8. What do you think were the key factors for the success of the approach? Who were the key actors that needed to buy-in?
9. How did ECOM integrate this approach into its standard operating practices or standard training offered to farmers?
10. What are some outcomes from this approach? (*Probe: More participation from female coffee farmers? Buying coffee from more women? Women perceived as farmers and entrepreneurs? Women's increased decision-making power over production of coffee? Women's increased decision-making power over sale of coffee? Control over income?*)

11. Have expectations and perceptions around women's roles in the coffee value chain changed? If so, how?
12. Has anything changed with how you and your colleagues interact with women coffee farmers?
13. Has the approach impact ECOM commercial practices, i.e. ECOM relationships with its clients? (probe, do clients value this type of effort? Do clients show interest in supporting this type of initiative?)
14. In what ways could ECOM better support/address the constraints of women in the coffee value chain?

## FOCUS GROUP DISCUSSION GUIDE (MEN)

**Introduction:** Thank you for setting the time aside today for this discussion. My name is [moderator name], my colleague [notetaker name] is here to take notes and ensure that your responses are captured accurately. USAID and ECOM have established a partnership to empower women in the cocoa value chain. With funding from the Women's Global Development and Prosperity (WGDP) Initiative, the Integrated Land and Resource Governance (ILRG) team will design and implement a 2-year activity that will integrate gender equality and women's empowerment into ECOM's operations to increase sustainability of ECOMs cocoa supply chain.

The purpose of this group discussion today is to understand the barriers/constraints and opportunities for women in the cocoa value chain and to also explore opportunities for crop diversification. This conversation will ultimately inform the design of the 2-year activity. Please note that your responses will be kept confidential, and we will make all efforts to ensure that no identifiable information will be associated with your responses. Before we begin, do you have any questions?

### Participant Introductions

Moderator to invite all participants to introduce themselves (name, and an ice breaker question).

### Cultural Norms and Beliefs

Explain that you will present a scenario and then ask a series of questions regarding the perception of women as farmers and women's self-confidence, entrepreneurship, and leadership skills. Personal stories or anecdotes are welcome but not required.

Adwoa is married and has 3 young children. Her husband is a cocoa farmer. Her husband has joined a cocoa cooperative which requires[1] him to delegate a parcel of their cocoa farm for Adwoa to control.

1. Does Adwoa perceive herself as a farmer?
2. Does her husband perceive her as a farmer? Others in the community? (*Probe: family members, extensionists, cocoa buyers/off-takers, etc?*)
3. Does Adwoa have access to extension services or interact with extensionists? Why or why not?
4. Is there any reason why Adwoa should not travel to purchase inputs, hire labor or rent/purchase equipment? (*Probe: Would her husband prohibit her from traveling? Family members or others in the community?*)
5. If Adwoa's husband is a settler farmer, what would be different in the answers you have provided so far? Would the landowner agree to this arrangement? Would s/he recognize and relate directly with Adwoa as a farmer? Etc.

### Gender Roles, Responsibilities, and Time Use

We would like to understand women and men's roles in a typical cocoa family farm.

EXERCISE 1 – Participatory Cocoa Value Chain Mapping (see guidance below)

## EXERCISE 2 – Gender Roles in Cocoa Family Farms (see guidance below)

Thank participants for their inputs so far and explain that now we will discuss time use. Now we would like to understand patterns of workload, responsibilities and income over a typical year.

## EXERCISE 3 – Seasonal Calendar (see guidance below)

### **Access to and Control over Assets and Resources**

Thank participants for their contributions to the seasonal calendar. Now we would like to better understand how men and women access and control different resources.

### **EXERCISE 4 – Access and Control of Resources (see guidance below)**

Explain that you will now present a scenario of a couple and they will be asked a series of questions. These questions are about the couple in the scenario. Personal reflections are encouraged but not required.

6. Yaw and Efua are a couple living in [a community ECOM does business in]. The cocoa farm land is in Yaw's name. Yaw and Efua need to ensure that they will be able to provide for their family. They both come from families that work in the cocoa value chain.
  - a. If the land is in Yaw's name, who has ownership over the cocoa that is harvested? Who keeps the income?
  - b. Would Efua have interest in having joint ownership of the land?
  - c. Earlier we discussed women's roles in the cocoa value chain. What barriers or constraints does Efua experience in these roles? (*Probe: access to extension services, access to or rights to land, finance, inputs, farming technology, greater share of household obligations etc?*)
  - d. What would motivate Efua to work with ECOM?
  - e. What constraints would Efua face to work with ECOM?
  - f. Are there any roles in the household that are strictly Yaw's responsibility or strictly Efua's responsibility?
  - g. [If not already discussed] How flexible are these roles?

*Probe into: if Efua and her husband were settlers, what would change in your answers; would your answers change if the couple were young or old? What about if the man had other wives?*

7. Yaw and Efua routinely experience a lean period every year and determine that they need to diversify their income beyond the cocoa value chain.
  - a. What crops or livestock would Yaw likely get involved with?
  - b. What would be his role?
  - c. What are other viable income-generating opportunities for Yaw? (*Probe: does not have to be agriculture-related*)
  - d. What crops or livestock would Efua likely get involved with?
  - e. What would be her role?
  - f. What are other viable income-generating opportunities for Efua? (*Probe: does not have to be agriculture-related*)
  - g. Would Yaw or Efua have interest in diversifying their income *within* the cocoa value chain? (*Probe: participation in higher levels of the value chain or value add activities such as making soap, juice, animal feed and fertilizer from cocoa pods*)
  - h. What barriers or constraints would Efua face in starting or participating in an income-generating activity? (*Probe into acceptability at the household or community level, competing household responsibilities or time constraints*).
  - i. Would Efua participate in a VSLA, farmers group or cooperative? Why or why not?

*Probe into: if Efua and her husband were settlers, what would change in your answers; would your answers change if the couple were young or old? What about if the man had other wives?*

### **Patterns of Power and Decision-Making**

We would like to understand more about how men and women participate in important decisions in a typical household.

### **EXERCISE 5 – Decision-making Matrix (see Annex IV for guidance)**

#### **Perceptions and attitudes to Gender-Based Violence (GBV)**

Thank everyone for their active participation and say that we are now going to discuss perceptions and norms around gender-based violence in the community. As this is a sensitive topic, we ask that if you share an anecdote or story to please not use names. If someone decides to share a personal story, please keep this confidential.

Kobi and Abena are a married couple who live in [community name], they are cocoa farmers. The couple have children ages 3, 5, 13 and 16. The eldest children help with cocoa production activities.

8. Are there any safety or security related issues that Abena or her daughters may face as a result of working in the cocoa value chain?
9. Are there any safety or security related issues that Kobi or his sons may face as a result of working in the cocoa value chain?
10. Are there any groups in their community that are more at risk? Why? (*Probe: migrant women, young women, women who head households alone, elderly women, etc*)
11. Kobi and Abena have to be careful about spending because they are expecting less income from cocoa this season. Perhaps Abena decides to purchase a cooking pot, as the ones the family had are very old, ] but did not consult Kobi first and they argue.
12. Is it ok for Kobi to punish Abena?
13. If Abena argues back, is it ok for Kobi to punish her? If yes, why?

Say Abena gets distracted by their young children while she is cooking, she burns the food. The family already has limited food because of the loss of income.

14. Is it ok for Kobi to punish Abena? If yes, why?

### **FOCUS GROUP DISCUSSION GUIDE (WOMEN)**

**Introduction:** Thank you for setting the time aside today for this discussion. My name is [moderator name], my colleague [notetaker name] is here to take notes and ensure that your responses are captured accurately. USAID and ECOM have established a partnership to empower women in the cocoa value chain. With funding from the Women's Global Development and Prosperity (WGDP) Initiative, the Integrated Land and Resource Governance (ILRG) team will design and implement a 2-year activity that will integrate gender equality and women's empowerment into ECOM's operations to increase sustainability of ECOMs cocoa supply chain.

The purpose of this group discussion today is to understand the barriers/constraints and opportunities for women in the cocoa value chain and to also explore opportunities for crop diversification. This conversation will ultimately inform the design of the 2-year activity. Please note that your responses will be kept confidential, and we will make all efforts to ensure that no identifiable information will be associated with your responses. Before we begin, do you have any questions?

#### **Participant Introductions**

Moderator to invite all participants to introduce themselves (name, and an ice breaker question).

### **Cultural Norms and Beliefs**

Explain that you will present a scenario and then ask a series of questions regarding the perception of women as farmers and women's self-confidence, entrepreneurship, and leadership skills. Personal stories or anecdotes are welcome but not required.

Adwoa is married and has 3 young children. Her husband is a cocoa farmer. Her husband has joined a cocoa cooperative which requires[2] him to delegate a parcel of their cocoa farm for Adwoa to control.

1. Does Adwoa perceive herself as a farmer? Why?
2. Does her husband perceive her as a farmer? Others in the community? (*Probe: family members, extensionists, cocoa buyers/offtakers, etc?*)
3. Does Adwoa have access to extension services or interact with extensionists? Why or why not?
4. Is there any reason why Adwoa should not travel to purchase inputs, hire labor or rent/purchase equipment? (*Probe: Would her husband prohibit her from traveling? Family members or others in the community?*)
5. If Adwoa's husband is a settler farmer, what would be different in the answers you have provided so far? Would the landowner agree to this arrangement? Would s/he recognise and relate directly with Adwoa as a farmer? Etc.

### **Gender Roles, Responsibilities, and Time Use**

We would like to understand women and men's roles in a typical cocoa family farm.

EXERCISE 1 – Participatory Cocoa Value Chain Mapping (see guidance below)

EXERCISE 2 – Gender Roles in Cocoa Family Farms (see guidance below)

Thank participants for their inputs so far and explain that now we will discuss time use. Now we would like to understand patterns of workload, responsibilities and income over a typical year.

EXERCISE 3 – Seasonal Calendar (see guidance below)

### **Access to and Control over Assets and Resources**

Thank participants for their contributions to the seasonal calendar. Now we would like to better understand how men and women access and control different resources.

EXERCISE 4 – Access and Control of Resources (see Annex IV for guidance)

Explain that you will now present a scenario of a couple and they will be asked a series of questions. These questions are about the couple in the scenario. Personal reflections are encouraged but not required.

6. Yaw and Efua are a couple living in [a community ECOM does business in]. The cocoa farm land is in Yaw's name. Yaw and Efua need to ensure that they will be able to provide for their family. They both come from families that work in the cocoa value chain.
  - a. If the land is in Yaw's name, who has ownership over the cocoa that is harvested? Who keeps the income?
  - b. Would Efua have interest in having joint ownership of the land?

- c. Earlier we discussed women's roles in the cocoa value chain. What barriers or constraints does Efua experience in these roles? (*Probe: access to extension services, access to or rights to land, finance, inputs, farming technology, greater share of household obligations etc?*)
- d. What would motivate Efua to work with ECOM?
- e. What constraints would Efua face to work with ECOM?
- f. Are there any roles in the household that are strictly Yaw's responsibility or strictly Efua's responsibility?
- g. [If not already discussed] How flexible are these roles?

*Probe into: if Efua and her husband were settlers, what would change in your answers; would your answers change if the couple were young or old? What about if the man had other wives?*

- 7. Yaw and Efua routinely experience a lean period every year and determine that they need to diversify their income beyond the cocoa value chain.
  - a. What crops or livestock would Yaw likely get involved with?
  - b. What would be his role?
  - c. What are other viable income-generating opportunities for Yaw? (*Probe: does not have to be agriculture-related*)
  - d. What crops or livestock would Efua likely get involved with?
  - e. What would be her role?
  - f. What are other viable income-generating opportunities for Efua? (*Probe: does not have to be agriculture-related*)
  - g. Would Yaw or Efua have interest in diversifying their income *within* the cocoa value chain? (*Probe: participation in higher levels of the value chain or value add activities such as making soap, juice, animal feed and fertilizer from cocoa pods*)
  - h. What barriers or constraints would Efua face in starting or participating in an income-generating activity? (*Probe into acceptability at the household or community level, competing household responsibilities or time constraints*).
  - i. Would Efua participate in a VSLA, farmers group or cooperative? Why or why not?

*Probe into: if Efua and her husband were settlers, what would change in your answers; would your answers change if the couple were young or old? What about if the man had other wives?*

### **Patterns of Power and Decision-Making**

We would like to understand more about how men and women participate in important decisions in a typical household.

EXERCISE 5 – Decision-making Matrix (see guidance below)

### **Perceptions and attitudes to Gender-Based Violence (GBV)**

Thank everyone for their active participation and say that we are now going to present them with some scenarios and some questions to respond to. The scenarios contain sensitive topics, so you do not have to answer. We ask that if you decide to share an anecdote or story to please not use names. If someone chooses to share a personal story, please keep this confidential.

Kobi and Abena are a married couple who live in [community name], they are cocoa farmers. The couple have children ages 3, 5, 13 and 16. The eldest children help with cocoa production activities.

- 8. Are there any safety or security related issues that Abena or her daughters may face as a result of working in the cocoa value chain?

9. Are there any safety or security related issues that Kobi or his sons may face as a result of working in the cocoa value chain?
10. Are there any groups in their community that are more at risk? Why? (Probe: migrant women, young women, women who head households alone, elderly women, etc)

Kobi and Abena have to be careful about spending because they are expecting less income from cocoa this season. Perhaps Abena decides to purchase a cooking pot, as the ones the family had are very old, but did not consult Kobi first and they argue.

11. Is it ok for Kobi to punish Abena?
12. If Abena argues back, is it ok for Kobi to punish her? If yes, why?

Say Abena gets distracted by their young children while she is cooking, she burns the food. The family already has limited food because of the loss of income.

13. Is it ok for Kobi to punish Abena? If yes, why?

## PARTICIPATORY EXERCISES FOR FOCUS GROUP DISCUSSIONS (MEN AND WOMEN)

### EXERCISE 1 – Cocoa Value Chain Mapping

Use paper or other available resources, such as drawing on the ground, for the group to map out the cocoa value chain and the specific point when/where men and women normally engage. Focus on production, processing, and marketing stages. Women’s roles in production, especially in family farms, are often invisible/downplayed. Processing and marketing are frequently dominated by men, with limited or no access for women. Also consider the role of women who are not cocoa farmers, but indirectly involved in the value chain, particularly contracted laborers. Also discuss how men and women engage with stakeholders in the value chain, such as ECOM, extension agents, VSLAs, etc. Emphasize making women’s invisible roles visible.

### EXERCISE 2 – Gender roles in cocoa family farms

For each of the activities in cocoa production, we want to know whether it is 1) only completed by women, 2) mostly completed by women, 3) completed by men and women, 4) mostly completed by men, or 5) only completed by men.

*Moderator: Ask participants to raise their hand for each task and who they think is most likely to be responsible for that task. Notetaker to record the number of hands raised for each item.*

| Task/Role                                  | Only women | Mostly women | Men and women | Mostly men | Only men |
|--|------------|--------------|---------------|------------|----------|
| <i>Participation in extension training</i> |            |              |               |            |          |
| <i>Weeding and land preparation</i>        |            |              |               |            |          |
| <i>Purchasing of cocoa seeds/seedlings</i> |            |              |               |            |          |
| <i>Planting</i>                            |            |              |               |            |          |

|  |  |  |  |  |  |
|--|--|--|--|--|--|
| <i>Intercropping of food crops</i>                           |  |  |  |  |  |
| <i>Cocoa spraying</i>  |  |  |  |  |  |
| <i>Thinning and pruning</i>                                  |  |  |  |  |  |
| <i>Harvesting/plucking</i>                                   |  |  |  |  |  |
| <i>Pod breaking</i>  |  |  |  |  |  |
| <i>Carrying to homestead/depots</i>                          |  |  |  |  |  |
| <i>Fermenting</i>  |  |  |  |  |  |
| <i>Drying and portorage</i>                                  |  |  |  |  |  |
| <i>Bagging</i>   |  |  |  |  |  |
| <i>Sale to local buying agencies/interacting with buyers</i> |  |  |  |  |  |

1. Are there any tasks or activities in the cocoa value chain that are missing from this list? [If yes, write-in the task and ask participants to raise their hand for who they think is most likely to be responsible for that task]
2. Why do women have more of a role in some of these activities more than others?
3. Are there roles that women might want to be less involved in?
4. Are there roles that women might be interested in being more involved in? What is preventing women from having more of a role in certain activities? (Probe for competing HH responsibilities, expectations or norms around who does what in cocoa, etc)
5. Do you think this could change and women could be more involved? If so, how?
6. Are some women more involved in roles that are typically men's activities? If so, why?

### **EXERCISE 3 – Seasonal Calendar**

Use paper or other available resources, such as drawing on the ground, for the group to explore how seasonal changes affect the availability of resources, economic activities, income, and other factors for men and women. The objective is to learn about changes in livelihoods over the year and look for interconnections in-between, as well as to show the seasonality of agricultural and non-agricultural workload, food availability, gender-specific income and expenditure, water, forage, human diseases, etc. Guide participants to discuss and place the following topics, among others, in a line that follows the seasons or months of the year:

1. Agricultural workload for women and men in cocoa (breakdown specific activities such as land clearance/preparation, sowing/planting, fertilizer application, weeding, harvesting, etc)
2. Agricultural workload for women and men outside of cocoa
3. Non-agricultural workload for women and men (household, caring, community engagement)

4. Engagement with other stakeholders in the supply chain (suppliers, off-takers, extension agents, etc) for men and women
5. Food availability and scarcity for men and women
6. Income from cocoa for men and women
7. Income from other sources for men and women
8. Expenditure for men and women
9. Livestock care for men and women
10. Credit availability for men and women
11. Holiday/festive dates and related responsibilities for men and women

Guiding questions include:

- What are the busiest months of the year?
- At what time of the year do you face food scarcity?
- How does income vary over the year for men and women?
- How does expenditure vary over the year for men and women?
- How does water availability for daily household consumption vary over the year?
- How does livestock forage availability vary over the year?
- How does credit availability vary over the year?
- When are the public holidays or festive seasons? How many days are designed for public holidays and in which month?
- When is most of the agricultural work carried out by women?
- When is most of the agricultural work carried out by men?
- When is most of the non-agricultural work carried out by women?
- When is most of the non-agricultural work carried out by men?
- Which season could be the most appropriate for additional activities for men and women?
- What kind of time constraints exist and for what reason?

#### EXERCISE 4 – Access and Control of Resources

Use paper or other available resources, such as drawing on the ground, for the group to discuss how men and women can access and control certain resources.

| Resources                        | Access |     | Control |     | Remarks |
|----------------------------------|--------|-----|---------|-----|---------|
|                                  | Women  | Men | Women   | Men |         |
| Land                             |        |     |         |     |         |
| Cocoa trees                      |        |     |         |     |         |
| Seeds for other crops            |        |     |         |     |         |
| Fertilizer                       |        |     |         |     |         |
| Pest control chemicals           |        |     |         |     |         |
| Agricultural equipment and tools |        |     |         |     |         |

|                   |  |  |  |  |  |
|-------------------|--|--|--|--|--|
| Training          |  |  |  |  |  |
| Credit            |  |  |  |  |  |
| Income from cocoa |  |  |  |  |  |
| Other income      |  |  |  |  |  |

### EXERCISE 5 – Decision-making Matrix

For each question we would like to know whether:

- It is fully a woman’s decision,
- Decision is mostly made by women but is discussed with her husband or another person, (if another person, please say who)
- It is a joint decision in the household,
- The decision is mostly the husbands with input from the woman, or
- The decision is fully made by the husband or another person.

For each of the following, who typically makes decisions about:

| Task  | Full decision of women | Mostly hers but discussed with husband | Joint decision - men and women | Mostly husband but with her input | Fully decision of husband |
|---|------------------------|--|--------------------------------|-----------------------------------|---------------------------|
| Whether to cultivate food crops or cocoa/how to use the land                  |                        |  |                                |                                   |                           |
| The use of fertilizer and pesticides  |                        |  |                                |                                   |                           |
| Negotiating the sale of cocoa   |                        |  |                                |                                   |                           |
| Women’s participation in cocoa farmers’ groups and cooperatives?              |                        |  |                                |                                   |                           |
| Women’s participation in agricultural extension and business skills training? |                        |  |                                |                                   |                           |
| Engaging with stakeholders (ECOM, COCOBOD, etc.)                              |                        |  |                                |                                   |                           |
| How income from cocoa production is used                                      |                        |  |                                |                                   |                           |
| How income from other sources is used   |                        |  |                                |                                   |                           |

|   |  |  |  |  |  |
|---|--|--|--|--|--|
| Purchase, use and disposal of land      |  |  |  |  |  |
| Purchase, use and disposal of equipment |  |  |  |  |  |

Additional questions for discussion:

1. Why do men have more of a role in decision making for some of these activities than others?
2. Are there things that women typically would like more decision-making power over? Why?
3. What is preventing women from being more involved in certain decisions? [reference the items that had the lowest number of raised hands]?
  - a. Do you think this is something that could change?
  - b. What is likely to bring the change?
4. Are some women more involved in decision-making in their households than others? If so, why and which types of decisions?

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