

# Pack 117

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**Ivorian cocoa: Access to finance is the key to success for women in the cocoa bean processing industry**

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Notes to broadcaster

Côte d'Ivoire is the leading producer of cocoa with 41% of the world supply. Numerous initiatives by women's associations to process cocoa beans into products such as cakes and biscuits are beginning to surface.

But these initiatives are faced with limited or/and weak financial means. The only recourse is access to bank loans. Do women have access to these loans? How can access to funding help women to invest in processing of cocoa beans? We will answer all these questions in this script.

To produce a similar program on how access to finance can help women engage in cocoa agribusiness, you might want to draw on this script. If you decide to present it as part of your agricultural program, you can use voice actors or colleagues to represent the people interviewed. If so, please inform your audience at the beginning of the program that these are the voices of actors and radio presenters and not those of the actual interviewees.

If you want to broadcast programs on financing women in the cocoa industry, talk to women cocoa farmers, finance specialists, and other stakeholders in the cocoa value chain. You could ask them the following questions, for example:

* Do women have easy access to credit?
* How can access to finance help women invest in agribusiness?
* What cocoa processing initiatives are being undertaken by women?
* Can access to finance have an impact on women's lives?

Estimated length of the radio script with music, intro and extro: 20 minutes.

**Host:** In Côte d'Ivoire, women face a variety of obstacles that make it difficult for them to enter the agribusiness sector. Access to financing is a major issue.

According to a study by the African Development Bank, published in 2015, 68% of the labour force in cocoa production is female, but only 21% of the income generated goes to women.

Today we are going to talk about how access to financing and credit can facilitate women's engagement in the cocoa agro-industry.

To talk about this, we are with Mr. Kouassi Yao Alex, technical advisor in the cocoa value chain and gender focal point at GIZ Abidjan. We also speak with Mr. Pehe Ninsmont, a technical advisor in structuring and organization of producers, in charge of issues related to financing.

We are also with Mrs. Anaki Odette, the president of the women transformers of cocoa beans in the Abengourou area, Mrs. Békoin Ake, general secretary of the women's association of the agricultural co-operative of Yakassé Attobrou, and finally Mrs. Aïssata Doumbia, Chair of the Board of Directors of the Cooperative Company of the farmers of Méagui.

Good morning and thank you for accepting our invitation. My first question relates to the definition of concepts. I would like to know what is meant by cocoa agro-industry.

**Kouassi YAO Alex:** It is the group of activities surrounding cocoa. It includes the processing of agricultural products, their packaging into marketable products, their distribution, but also the associated service activities such as the supply of fertilizers, seeds, and equipment, and all agricultural production systems.

**Host:** Are women fairly represented in the cocoa processing chain in Côte d'Ivoire?

**Kouassi YAO Alex:** We don't have any statistics, but what we observe in the field is that the share of women in cocoa is quite low. In general, they are involved as labourers. In eastern Côte d'Ivoire, there are a few women cocoa producers because some women inherit land. In general, women are in the minority in cocoa production. Among cocoa exporters, however, there are about the same number of women as men.

**Host:** As for processing, we know that the country does not process its cocoa. However, initiatives have been taken in this direction, correct?

**Kouassi YAO Alex:** Processing initiatives within co-operatives are directed towards women's associations in order to diversify the sources of income for male and female cocoa producers. There are women's associations that process cocoa beans into various products, such as cakes. There are many initiatives along these lines, and women are in the forefront.

**Host:** Please introduce yourself, Madam.

**Anaki Odette:** I am the president of the women cocoa bean processors in Abengourou area, a city in eastern Côte d'Ivoire, 210 kilometres from Abidjan.

**Host:** Your women's group specializes in processing cocoa beans into cakes and fritters. How do you go about this?

**Anaki Odette:** We transform cocoa beans into consumable products such as cakes and doughnuts, and we also make soaps, cocoa oil, and chocolate. We use roasted cocoa beans and grind them in a mortar in an artisanal way because we do not have machines. Everything is done by hand. We then obtain a homogeneous paste that is cooked on wood fires to extract the oil. We mix this same dough and cocoa oil with flour to make the cakes.

**Host:** How many women are in this association and when did you start this activity?

**Anaki Odette:** We started in 2019, so it's been three years now. At the beginning, we were 120 women to be trained. Some of them left afterwards, they found that this artisanal way of working is too hard. I stayed with the warriors, the ones who wanted to fight.

**Host:** Do you find it easy to sell your products, cakes, soaps, and other products?

**Anaki Odette:** We have difficulty selling the products. We are in the village, we have no means of preserving these cakes, and there is little demand. So, we market these products to schools and to some individuals.

**Host:** What was your biggest order for cakes, soaps, and other products?

**Anaki Odette:** Around 30,000 CFA francs. We are often approached when there are weddings or anniversaries.

**Host:** What difficulties do you face today?

**Anaki Odette:** We want to be financially independent and this means modernizing our business. We need machines. We can no longer continue to grind these cocoa beans manually. It's exhausting.

**Host:** Before we discuss financial issues with you, you are an association—why not take a bank loan?

**Anaki Odette:** We haven't thought about applying for a bank loan yet. We are still in the early stages and at this point we don't know the procedures for applying for a bank loan. For the moment, we have opened a savings account where we deposit our profits. Each month, each woman has to pay in a certain amount of money.

**Host:** How can access credit or financing bring more value to your business?

**Anaki Odette:** With this financing, we will have everything to gain. For example, we can buy cocoa beans in sufficient quantity, we can invest in cosmetics. We can obtain many products through processing cocoa beans. It will also be an opportunity to create jobs. With this funding, the association will be a real company with a board chairperson, a director, and an accountant.

**Host:** Mr. Pehe Ninsmont, we are going to address the issue of financing. In Côte d'Ivoire, is it easy to obtain credit? Does gender matter? Between the man and the woman, who do we trust when it comes to granting credit?

**Pehe NINsmonT:** Obtaining credit in Côte d'Ivoire is difficult whether you are a man or a woman. But the difficulty is even greater for women. To obtain credit, women must have accounts in banks or microfinance institutions. First, we noticed that many women are still illiterate so it is difficult for them to meet this criterion. Secondly, you have to know how to complete an application for funding.

**Kouassi YAO Alex:** Regarding access to credit, it should also be noted that large banks often require a certain level of turnover that women's associations do not have. This complicates the problem of access to financing. In general, 99% of women's associations with which we work have never received financing.

**Host:** Gentlemen? Do you think that access to credit is the key to getting women involved in the cocoa agro-industry?

**Pehe NINsmonT:** Yes, because women are at the core of processing. For a number of years, the government of Côte d'Ivoire has decided to focus its policy on processing these products.

From our analysis of the cocoa sector, the small processing companies are run by women. These women are doing original things. In Adzopé, 105 km from Abidjan, for example, we saw women processing the juice from cocoa fermentation. They use this juice to make yogurt that they sell to schools. It is small-scale processing. If they are supported in the packaging processes, they can be even more successful.

**Host:** Please introduce yourself, Madam.

**Békoin Ake:** I am the secretary general of the women's association of the Yakassé Attobrou Agricultural Cooperative.

**Host:** Do you specialize in processing cocoa beans into juice in Adzopé department, 105 km from Abidjan?

**BEKOIN AKE:** Definitely, juices are our main field of activity. Basically, we are cocoa producers. These drinks are obtained from the nectar that flows when cocoa beans are podded. We use banana leaves attached to a pot. When the podding is done, the nectar that flows out falls directly into our containers. Then, this juice is filtered and prepared, and ginger is added.

**Host:** What does this drink taste like?

**BEKOIN AKE:** It is naturally sweetened without chemicals, and people appreciate it.

**Host:** Can your co-operative produce the sweetened drink in sufficient quantities?

**BEKOIN AKE:** Each producer in the co-operative in our region can make a minimum of 25 litres of the juice that we sell on the local market. Our difficulty lies in the fact that the work is done artisanally, and we cannot meet the demand for the product.

**Host:** What are your prospects for this juice today?

**BEKOIN AKE:** We want to modernize our work, produce these juices in sufficient quantities, and be able to sell them on the domestic market.

**Host:** Have you applied for funding to improve your work?

**BEKOIN AKE:** Not yet. Our main challenge today is training in order to modernize our business.

**Host:** This cocoa juice is said to have therapeutic properties, is this true?

**BEKOIN AKE:** We have gathered many testimonies in this regard. Men tell us that cocoa juice is good for sexual weakness, it is very energizing.

**Host:** Mr. Nismont, what are the benefits of including women in the cocoa industry?

**PEHE NINSMONT:**  Women are present throughout the processing chain, but their presence is more prominent in artisanal cocoa processing. This is why it is important to assist these women to professionalize their activities. This involves financing more efficient materials and equipment and strengthening production and marketing capacities. Jobs will be created for the women. They will bring added value in this field and more resources for the household, thus improving the living conditions of the whole family.

**Kouassi YAO Alex:** Access to finance is very important for developing small and medium-sized enterprises. Financing women is an investment in the future and in the development of Côte d'Ivoire.

**Host:** Thank you all for agreeing to give us this interview.

Mrs. Doumbia, in which area of activity does your company specialize?

**Aïssata Doumbia:** We specialize in cocoa marketing. Our co-operative was established in 2004, and now we have 2,500 members. We collect cocoa from our producers and we also develop sustainability programs for our members.

**Host:** Have you ever received credit for your work?

**AÏSSATA DOUMBIA:** Yes, we started applying for financing from Ivorian banks in 2007 to develop the co-operative. We received our first financing in 2017, 10 years after our first application.

**Host:** Which bank provided you with financing?

**AÏSSATA DOUMBIA:** A European bank granted us a loan five years ago. Every year, they renew the loan. In Côte d'Ivoire, no bank trusted us.

**Host:** Would you say that it is difficult for the country to provide financing to local entrepreneurs?

**AÏSSATA DOUMBIA:** Ah, yes, it's very difficult, the banks don't support us at all. We have two seasons in cocoa production. During the big marketing season, that's when we need loans. Unfortunately, this has never happened, although we have always provided the required documents.

**Host:** What are the conditions set by the banks?

**AÏSSATA DOUMBIA:** The banks require the financial statements of the cooperative for the last three years, information on how the co-operative is run, the organizational chart, the volume of production, the number of producers, etc. We have always met all the conditions for being eligible, but have never received any financing.

**Host:** In your opinion, is this refusal linked to gender? Is it because women head the co-operative, which is rare in our part of the world?

**AÏSSATA DOUMBIA:** Women are indeed very rarely found in the cocoa sector. As a result, we are not trusted. Men think that we run short-lived businesses. But I have made my mark in this field.

**Host:** How much funding was provided by the European bank?

**AÏSSATA DOUMBIA:** For the first year, we received 100 million CFA francs, which we paid back. We were even ranked among the best performers, in other words, the co-operatives that repaid the money they received on time. And then we received 150 million CFA francs.

**Host:** How do you use this money?

**AÏSSATA DOUMBIA:** We were able to buy new trucks, repair those that needed repair, and pay the producers in real time. This amount represents real working capital.

**Host:** Have the funds changed your life and the lives of the women in your co-operative?

**AÏSSATA DOUMBIA:** Yes, the funds changed our management style, improved our working methods, increased our confidence in the growers, and gave us greater autonomy. This is a good opportunity for us to ask the state and the Ivorian bank to trust us and to support local producers and entrepreneurs.

Isn't it said that the success of this country hinges on agriculture? The agricultural sector has evolved, it has even become digitalized. Let the banks accompany us. For us, obtaining financing is the key to success.

**Host:** Many thanks to our guests, the experts Pehe Ninsmont and Kouassi Yao Alex, and also to you, dear ladies and gentlemen, Anaki Odette, Békoin Ake, and Aïssata Doumbia, for addressing our concerns.

In this program, we discussed how access to finance and credit help women engage in the cocoa agro-industry. We noticed that it was difficult for women to get credit in Côte d'Ivoire, and we explored some of the reasons and solutions.

Thank you very much for your kind attention. Goodbye and see you soon.

**Acknowledgements:**

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Interviews:

Kouassi Yao Alex Value Chain Technical Advisor, Gender Focal Point at GIZ Abidjan

Pehe Ninsmont Technical advisor on structuring and organization of producers, in charge of issues related to financing at GIZ Abidjan

Anaki Odette President of women cocoa bean processors in the Abengourou area (Padiegnan)

Békoin Ake General Secretary of the women's association of the Yakassé Attobrou agricultural cooperative

Aïssata Doumbia Chair, Board of Directors of the Méagui cooperative Ecam (Cooperative Company of Méagui Farmers).

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