

# **The Informal Economy in Ghana: A Comparative Perspective**

**International Seminar  
October 24, 2005  
9:00 a.m. – 4:00 p.m.  
La Palm Royal Hotel  
Accra, Ghana**

The seminar was jointly organized by the Ghana Statistical Service and the global research-policy network called Women in Informal Employment: Globalizing and Organizing (WIEGO). Please refer to Appendix I for more details on the WIEGO network.

Participants in the workshop included invited members of the academic, governmental, non-governmental, and trade union communities in Ghana as well as members of the WIEGO Steering Committee from Canada, India, Kenya, South Africa, Switzerland, the U.K., and the U.S.A. Please refer to Appendix II for a list of participants with their emails.

The agenda of the seminar was as follows. Please refer to Appendix III for the power point or overhead slides of the various panelists.

**9:00-9:30**

**Welcome and Introductions**

**9:30-11:15**

**Panel # 1 - Recent Data and Research on the Informal Economy**

Speakers:

Grace Bediako, Ghana Statistical Service – “Current Efforts to Improve Labour-Related Data in Ghana”

James Heintz, University of Massachusetts at Amherst – “Recent Analysis of National Data on Links between Employment, Poverty, and Gender in Ghana”

Rudith King, Kwame Nkrumah University of Science and Technology - “Recent Research on Street Vendors in Ghana”

Discussants:

Ernest Aryeetey, Institute for Statistical, Social and Economic Research

Abena Oduro, Centre for Policy Analysis (CEPA)

Chair:

Renana Jhabvala, National Coordinator, Self-Employed Women’s Association (SEWA), India

**11:15-11:45**

**Coffee and Tea Break**

**11:45-13:30**

**Panel # 2 - Current Responses to the Informal Economy**

Speakers:

James Heintz, University of Massachusetts at Amherst – “An Employment Approach to Poverty Reduction in Ghana”

Kofi Asamoah, Deputy Secretary General (Operations), Ghana Trades Union Congress – “Organizing in the Informal Economy”

Mary Mabel Tagoe, Kuapa Kokoo LTD – “Organizing and Promoting Fair Trade for Cocoa Producers”

Discussants:

Rita Abban, Ministry of Private Sector Development

William Baah-Boateng, University of Ghana

Chair:

William Steel, World Bank and WIEGO Steering Committee

**13:30-15:00**

**Lunch and Break-Out Group Discussions**

Over lunch, seminar participants broke into small discussion groups – depending on their own areas of interest as follows:

Data and Research on the Informal Economy

Policy Responses to the Informal Economy

Organizing in the Informal Economy

Each break-out group was chaired by a member of the WIEGO network who has expertise and experience in the specific area. Each break-out group also included other members of the WIEGO network who can provide comparative perspectives from other countries.

The break-out groups were intended to encourage a) exchange of information, experience, and ideas and b) brainstorming re future initiatives and possible collaboration.

**15:00-16:00**

**Closing Plenary**

The closing plenary opened with a brief description by Frema Osei Opare, Deputy Minister in the Ministry of Manpower, Youth, and Employment on what the Ministry is doing in terms of skills training for youth; social protection for disadvantaged groups, especially informal workers; inputs and financial aid to food crop farmers; and labor-intensive public works. After her presentation, there were report-backs from each break-out group:

1. Policy – the focus of the discussion was on micro-finance and on the formalizing the informal sector. The debate was on whether simply to encourage registration of informal enterprises or to also offer security, benefits, protection, access to services, and representation or voice to those who register their enterprises.
2. Organizing – the focus of the discussion was on different approaches to organizing: a) issue around which informal workers are organized - around access to space and land, access to credit, legal protection, social protection, or enhanced productivity; and b) types of organizations – associations, cooperatives, and trade unions
2. Research and Statistics – the focus of the discussion was on data gaps (labor, trade, output) and how to fill the data gaps, including the respective roles for academics and government statistical system. There was quite a bit of discussion about how to better coordinate the production of statistics given that the various donors want – and are willing to fund the collection of - different types of data.

Appendices:

I – WIEGO Network

II – Participant List

III – Presentation Slides

## APPENDIX I

### WIEGO NETWORK

Women in Informal Employment: Globalizing and Organizing (WIEGO) is a global research-policy network that seeks to improve the status of the working poor, especially women, in the informal economy through better statistics, research, programmes, and policies and through increased organization and representation of informal workers. The individuals and institutions in the WIEGO network are drawn from three broad constituencies: membership-based organizations of informal workers; research, statistical, and academic institutions; and development agencies of various types (governmental, inter-governmental, and non-governmental). The common motivation for those who join the network is the lack of sufficient recognition and support for the informal economy, especially the women who work in it, by policy makers and the international development community.

Founded in 1997, the WIEGO network has grown significantly in size, capacity, and reputation over the past eight years. WIEGO's programme activities center around four core themes: globalization, urban policies, social protection, and issues of organization and representation. It also has a major programme that works with the international statistical system and national statistical offices to improve statistics on the informal economy. WIEGO is governed by a 15-member Steering Committee and facilitated by a 4-person Secretariat. WIEGO also has part-time directors for each of its five programme areas, more than 500 members and associates from over 150 countries, and programme activities at any given time in over 30 countries.

To get a sense of WIEGO and its activities, please see [www.wiego.org](http://www.wiego.org).

To get a sense of the statistical data and research findings generated by the WIEGO network, please see:

*Progress of the World's Women 2005: Women, Work and Poverty* by Martha Chen, Joann Vanek, Francie Lund, James Heintz, Chris Bonner and Renana Jhabvala  
[http://www.unifem.org/attachments/products/PoWW2005\\_eng.pdf](http://www.unifem.org/attachments/products/PoWW2005_eng.pdf)

*Mainstreaming Informal Employment and Gender in Poverty Reduction* by Martha Chen, Joann Vanek and Marilyn Carr  
[http://web.idrc.ca/en/ev-66028-201-1-DO\\_TOPIC.html](http://web.idrc.ca/en/ev-66028-201-1-DO_TOPIC.html)

*Women and Men in Informal Employment: A Statistical Picture*, ILO publication written by Martha Chen and Joann Vanek  
[www.ilo.org/public/english/employment/gems/download/women.pdf](http://www.ilo.org/public/english/employment/gems/download/women.pdf)

Members of the WIEGO network from Ghana, who will participate in the international seminar, include:

- Kofi Asemoah, Ghana Trade Union Congress
- F.X. Owusu, Ghana Trade Union Congress
- Grace Bediako, Ghana Statistical Service
- Rudith King, Kwame Nkrumah University of Science and Technology (KHUST)

Members of the WIEGO network from other countries, who will also participate in the international seminar, include:

Chris Bonner, Director of WIEGO's Organization and Representation programme, South Africa

Marty Chen, Coordinator of WIEGO and Harvard University, USA

Dan Gallin, Global Labour Institute, Switzerland

James Heintz, Research Coordinator of WIEGO's Statistics programme and University of Massachusetts at Amherst, USA

Renana Jhabvala, Self Employed Women's Association (SEWA), India

Elaine Jones, Director of WIEGO's Global Markets programme and Twin Trading, UK

Winnie Mitullah, IDS Nairobi, Kenya

William Steel, World Bank, Uganda

## APPENDIX II

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## APPENDIX III

**PRESENTATION SLIDES\***

\*Please note that this appendix does not include all presentations

**PRESENTATION 1: Martha Chen**  
**THE INFORMAL ECONOMY: A GLOBAL PERSPECTIVE**

**Slide 1****THE INFORMAL WORKFORCE**

Around the world, the informal workforce includes those who work:

**On Streets or In Open Spaces:**

- street vendors
- push-cart vendors
- waste pickers
- barbers
- construction workers
- jitney drivers

**In Fields, Pastures, Forests; On Waterways:**

- small farmers
- agricultural labourers
- shepherds
- forest gatherers
- fisherfolk

**In Small Workshops/Factories:**

- scrap metal recyclers
- shoe makers
- weavers
- garment makers
- paper-bag makers
- mechanics

**At Home:**

- garment makers
- embroiderers
- shoemakers
- artisans or craft producers
- assemblers of electronic parts



**Slide 2**

## DEFINITION OF INFORMAL EMPLOYMENT

- **Self-Employment in Informal Enterprises:** self-employed in small unregistered or unincorporated enterprises, including:
  - *employers*
  - *own account operators*
  - *unpaid family workers*
  
- **Wage Employment in Informal Jobs:** wage workers without legal or social protection who work for formal or informal firms, for households. or for no fixed employer, including:
  - *employees of informal enterprises*
  - informal wage workers such as:
    - casual or day labourers
    - contract workers
    - domestic workers
  - industrial outworkers (also called homeworkers)

Note: The international definition of the “informal sector” that was adopted by the 1993 International Conference of Labour Statisticians included only those who work in informal enterprises (shown in *italics* above). The newly expanded definition of “informal employment” has been endorsed by the 2002 International Labour Conference and the 2003 International Conference of Labour Statisticians.

**Slide 3**

## SIZE OF THE INFORMAL ECONOMY:

## SHARE OF NON-AGRICULTURAL EMPLOYMENT

North Africa	48%
Latin America	51%
Asia	65%
Sub-Saharan Africa	72%

**Slide 4**

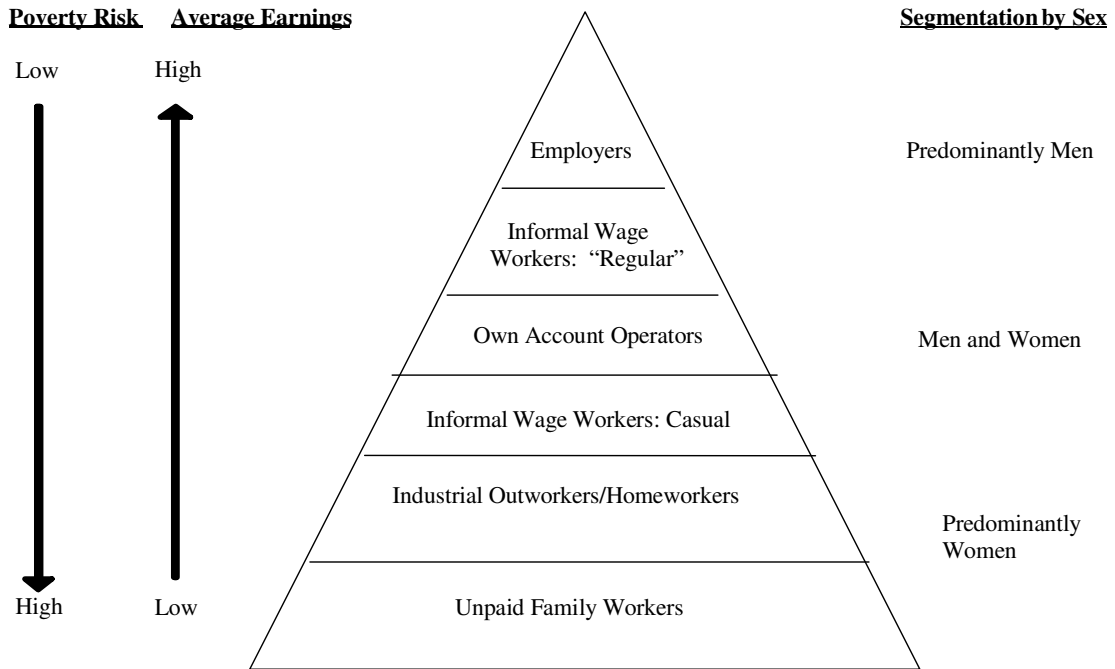
## CONTRIBUTION OF “INFORMAL SECTOR” TO GDP:

## SHARE OF NON-AGRICULTURAL GDP

North Africa	27 %
Latin America	29 %
Asia	31%
Sub-Saharan Africa	41%

**Slide 5**

**SEGMENTATION OF THE INFORMAL ECONOMY:  
BY SEX, AVERAGE EARNINGS, AND POVERTY RISK**



## **PRESENTATION 2: James Heintz**

### **Women, Work, and Poverty in Ghana: Background Study for *Progress of the World's Women 2005***

#### **Slide 1**

##### LABOUR FORCE SEGMENTATION

- Not all employment is the same: employment status & employment arrangements matter.
- **Employment Status.** examples: wage worker, own-account worker, unpaid worker on a family enterprise.
- **Type of Employment.** formal v. informal
- **Gender Segmentation.**
- **Sectoral Differences.** Agricultural and non-agricultural.

#### **Slide 2**

##### THE CASE OF GHANA

- Ghana Living Standards Survey 1998/99 (GLSS 4)
- Definitions:
  - Informal self-employment: is the enterprise registered with a government agency?
  - Informal wage employment: social protection criteria (paid leave and employer-provided pension).
- Other countries: Costa Rica, Egypt, El Salvador, India, South Africa.

#### **Slide 3**

##### BACKGROUND - GHANA

- Labour force participation rates (15+): 87 percent for women, 89.6 percent for men.
- Agriculture accounts for 54 percent of employment.
- Informal (ag. and non-ag.) employment accounts for 91 percent of total employment.

**Slide 4**

DISTRIBUTION OF EMPLOYED POPULATION (15+) BY SEX IN SELECTED  
EMPLOYMENT STATUSES, 1998/9, GHANA  
BACKGROUND - GHANA

	Women	Men
Formal employment, non-agricultural		
→ Formal private wage employees	0.3	1.4
→ Formal public wage employees	2.0	6.5
Formal, self-employed	3.6	3.5
Formal employment, agricultural		
Formal wage employees	<0.1*	0.5
Informal employment, non-agricultural		
Informal, self-employed	37.5	15.8
→ ... of which: own account workers	35.9	14.1
Informal wage workers	4.2	12.6
... of which: informal public wage workers	1.3	3.9
Unpaid family workers	2.5	1.2
Informal employment, agricultural		
→ Self-employed	30.5	47.5
Informal wage workers	0.3	2.3
→ Unpaid family workers	18.7	8.2
Other (unclassified)	0.4	0.5
TOTAL	100%	100%

Source: GLSS 4, 1998/9.

\* not significantly different from zero.

**Slide 5**

## MAIN FINDINGS

- Evidence of labour force segmentation by employment status and sex.
- Women have significantly less access to wage employment (formal and informal).
- Informal wage employment is generally superior to informal own account employment (earnings).
- A gender gap in earnings is apparent across all employment status categories.
- Earnings are lowest in agriculture (dominated by men's employment).
- Women work somewhat fewer hours in income-generating activities, but much longer hours in unpaid care activities.

**Slide 5****THE WORKING POOR**

- The “working poor” are defined as individuals who (1) are employed and (2) live in households whose incomes fall below a specified poverty line.
- Risk of poverty is lower:
  - in non-agricultural relative to agricultural employment
  - in formal wage employment
  - in formal self-employment relative to informal self-employment
- Poverty rates differ among segments of the informal labour force:
  - Informal wage employment v. informal self-employment
  - Unpaid workers on family enterprises

**Slide 6****WORKING POOR AS A PERCENT OF EMPLOYMENT (15+) IN SELECTED EMPLOYMENT STATUSES BY SEX, 1998/9, GHANA.**

	Women	Men	Total
Formal employment, non-agricultural			
Formal private wage employees	---	26.5	25.8
Formal public wage employees	36.5	43.9	42.0
Formal, self-employed	52.0	45.8	49.2
Formal employment, agricultural			
Formal wage employees	---	---	65.6
Informal employment, non-agricultural			
Informal, self-employed	57.4	58.8	57.7
... of which: own account workers	57.4	58.5	57.7
Informal wage workers	40.3	43.8	42.8
... of which: informal public wage workers	39.4	46.2	44.4
Unpaid family workers	70.0	60.0	67.0
Informal employment, agricultural			
Self-employed	74.4	72.9	73.5
Informal wage workers	---	56.9	57.7
Unpaid family workers	87.8	80.7	85.8

**Slide 7****POVERTY RATES BY HOUSEHOLD TYPE, 1998/9, GHANA**

	<b>Head of Household (identified in survey)</b>		<i>All households</i>
	<i>Female-Headed</i>	<i>Male-Headed</i>	
<i>Majority of income from informal employment</i>			
<i>One earner (age 15+)</i>	67.4	67.1	67.2
<i>Two earners (age 15+)</i>	70.4	64.3	65.3
<i>More than two earners</i>	75.7	61.8	64.2
<i>Majority of income from formal employment</i>			
<i>One earner (age 15+)</i>	43.3	47.1	45.9
<i>Two earners (age 15+)</i>	45.6	45.4	45.4
<i>More than two earners</i>	---	30.1	34.6

--- = 20 observations or less

Source: GLSS 4, 1998/9.

**Slide 8**

AVERAGE HOURLY EARNINGS (CEDIS PER HOUR) IN SELECTED EMPLOYMENT STATUSES BY SEX, EMPLOYED POPULATION (15+), GHANA. (2004 PRICES).

	Women	Men	Total
Formal employment, non-agricultural			
Formal private wage employees	---	---	---
Formal public wage employees	2727	3239	3118
Formal, self-employed	1743	3192	2407
Formal employment, agricultural			
Formal wage employees	---	---	---
Informal employment, non-agricultural			
Informal, self-employed	1677	2172	1811
... of which: own-account workers	1683	2098	1790
Informal wage workers	1962	2810	2608
... of which: informal public wage workers	2605	2961	2872
Unpaid family workers (imputed earnings)	1399	868	1212
Informal employment, agricultural			
Self-employed	996	1532	1310
Informal wage workers	---	---	1334
Unpaid family workers (imputed earnings)	1245	1248	1248
<b>TOTAL</b>	<b>c1411</b>	<b>c1867</b>	<b>c1618</b>

--- = less than 20 observations.

Source: GLSS 4, 1998/9.

**Slide 8**

AVERAGE HOURS SPENT PER WEEK IN NON-REMUNERATIVE HOUSEHOLD WORK BY EMPLOYMENT STATUS AND SEX, EMPLOYED POPULATION (15+), 1998/9, GHANA.

	<i>Women</i>		<i>Men</i>	
	<i>Income-gen.</i>	<i>Unpaid caring</i>	<i>Income-gen.</i>	<i>Unpaid caring</i>
Formal employment, non-agricultural				
Formal private wage employees	---	---	47.8	7.6
Formal public wage employees	43.4	30.0	47.4	8.8
Formal, self-employed	57.9	33.8	61.5	9.7
Formal employment, agricultural				
Formal wage employees	---	---	50.7	---
Informal employment, non-agricultural				
Informal, self-employed	54.8	40.2	58.9	11.6
... of which: own account workers	54.6	39.8	58.9	11.0
Informal wage workers	52.9	31.5	55.8	9.4
... of which: informal public wage workers	43.1	32.8	50.8	9.9
Unpaid family workers	---	33.7	---	17.9
Informal employment, agricultural				
Self-employed	37.0	46.7	41.1	9.2
Informal wage workers	---	---	51.7	9.7
Unpaid family workers	22.7	46.4	28.6	9.6
<b>TOTAL</b>	<b>46.3</b>	<b>42.4</b>	<b>47.9</b>	<b>9.7</b>

--- = less than 20 observations.

Source: GLSS 4, 1998/9.



## **PRESENTATION 3: Rudith King**

### **Findings of Street Vendors Study in Kumasi and Policy Implications**

#### **Slide 1**

##### OVERVIEW

- Objectives of study
- Research approach and methodology
- Key findings
- Some policy implications

#### **Slide 2**

##### OVERALL OBJECTIVE OF THE STUDY

- The overarching objective of the study was to promote a more favourable policy environment and more appropriate programmatic interventions for women street vendors.

#### **Slide 3**

##### SPECIFIC OBJECTIVES

- To gain a co-ordinated understanding of de facto policy in relation to street vendors in Ghana and of the conditions and contributions of these people in Ghana,
- To examine the capacity of organisations of women vendors, street vendors and hawkers to advocate for changes and support on their own behalf, and ways to enhance this capacity.

#### **Slide 4**

##### APPROACH TO RESEARCH

- It was an action research carried out specifically at the Race Course of Kumasi.
- Street vendors were scattered and seemingly unorganised and thus a reconnaissance survey was carried out to determine the various categories of street vendors that there were and the membership of each category for the purpose sampling.

#### **Slide 5**

##### METHODOLOGY

- Stratification and purposive sampling was used to select the sample for the questionnaire interview.
- Other methods employed for data gathering included key informant interviews and focus group discussions.
- A total of 120 questionnaires were administered.

#### **Slide 6**

##### KEY FINDINGS

- The local government resettled street vendors on a **private unprotected property** known as the The Kumasi Race Course (KRC) to keep them **away from public sight and for the purpose of maintaining city aesthetics.**
- Squatting at a **temporary private space** inhibited the vendors from developing permanent structures at the site.

**Slide 7**

## KEY FINDINGS (CONTINUED)

- The local government was unwilling to **allocate permanent space** in the CBD for street vendors.
- **Insecurity of vendors** at the site ( they complained about their wares being stolen at night being an open unprotected space).
- Other squatters (people on drugs) had turned the KRC into a **sleeping place at night**, also making the place unsafe for vendors.

**Slide 8**

## KEY FINDINGS (CONTINUED)

- **Absence of basic infrastructure** at the site, e.g. water, storage toilet facilities, light, etc.
- **Unhygienic environment** (e.g. poor drainage system, absence of dustbins)
- **Vendors ignorant about the local government bye laws** regarding street vending/trade.

**Slide 9**

## POLICY IMPLICATIONS

- Improved access of street vendors to information at both local and national levels.
- There is a need to review urban policy and local bye laws that have implication for street vending throughout the country.
- Strengthen the executives of street vendors organisations through capacity building, e.g. in advocacy and lobbying, etc.

**Slide 9**

## POLICY IMPLICATIONS (CONTINUED)

- Strengthen alliance between street vendors associations (outside Accra) and the National Trade Union congress.
- Improve and strengthen relationship between street vendors and local governments.

## **PRESENTATION 4: James Heintz**

### **An Employment Approach to Poverty Reduction in Ghana**

#### **Slide 1**

##### **EMPLOYMENT FOR POVERTY REDUCTION**

- Growth Component
  - Growth is necessary but not sufficient
  - “Jobless growth” and informalization.
- Employment Component
  - Ensure that growth generates new employment opportunities
  - “Working poor” – the type of employment matters
- Poverty Focus

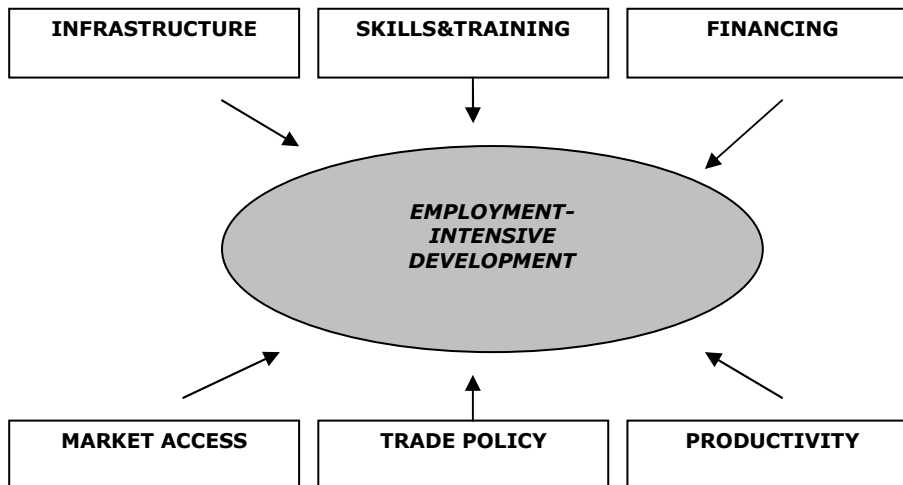
#### **Slide 2**

##### **MAKING GROWTH ‘PRO-EMPLOYMENT’**

- Some challenges to employment creation in Ghana:
  - Infrastructure and public investment
  - Access to markets
  - Financial sector
  - Macroeconomic management
  - Labour force information
  - Policy coordination

#### **Slide 3**

##### **POLICY COORDINATION**



**Slide 4****MAKING EMPLOYMENT 'PRO-POOR'**

- Priority Areas in Ghana
  - Agricultural employment
  - Informal employment
  - Labor-intensive formal employment
- Particular Focus
  - Youth employment
  - Women's employment

**Slide 5****MAKING EMPLOYMENT 'PRO-POOR'**

- Better understanding of the segmented labour force in Ghana
  - Education & skills
  - Financial markets
  - Social norms and networks
- Raising returns to labour
  - Labour is the productive resource the poor command in abundance
  - Improving poor workers' "terms of trade" will reduce poverty (infrastructure, markets, cooperatives)

**Slide 6****MAKING EMPLOYMENT 'PRO-POOR'**

- Designing appropriate social protections
  - Are informal workers covered? Are the policies appropriate?
- Improved understanding of the links among household dynamics, gender, and the risk of poverty for working people.

## **PRESENTATION 5: Mary Mabel Tagoe**

### **Organizing and Promoting Fair Trade for Cocoa Producers**

#### **Slide 1**

##### **BACKGROUND OF KUAPA KOKOO**

- Before 1993, Produce Buying Company of Cocobod a government body, was the sole internal buyer of cocoa from the farmers until the government liberalization policy.
- With the liberalization of internal cocoa marketing in Ghana, some farmers who were led by Nana Frimpong Abebrese, got assistance from Twin Ltd- UK and established a cocoa farmers cooperative in 1993 with a membership of about 1,000 farmers in 22 communities
- This cooperative was christened Kuapa Kokoo meaning Good Cocoa Farming.

#### **Slide 2**

##### **CURRENT MEMBERSHIP**

- Farmer membership strength: Over 48,000 farmers as at 2005
- Number of current societies: 1500 societies in 28 operational areas
- Gender Ratio (Male 72% &Female 28%)
- Average Age of farmers is 49 years
- Average production/750kg (14.6 bags)
- Average farm size (10 Acres)
- Average Income (2004/05) is \$500

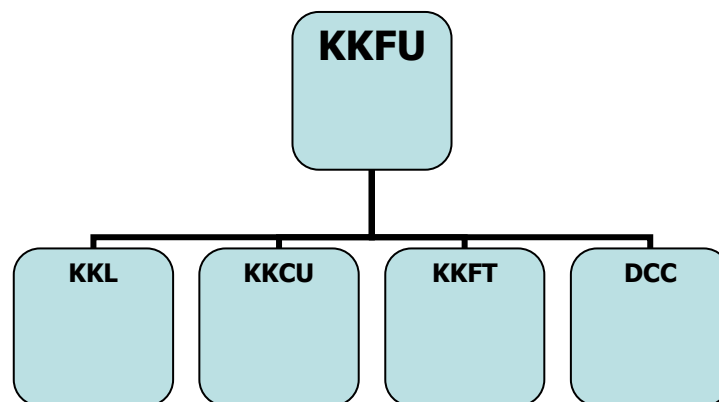
#### **Slide 3**

##### **MISSION STATEMENT OF KUAPA KOKOO**

- To empower the farmers, increase their income and raise their standard of living

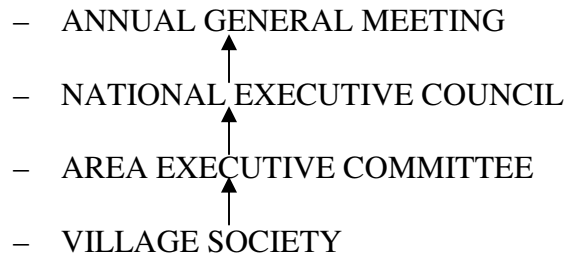
#### **Slide 4**

##### **STRUCTURE OF KUAPA KOKOO ORGANIZATION**



**Slide 5**

## THE ORGANIZATIONAL STRUCTURE OF THE KUAPA KOKOO FARMERS UNION

**Slide 6**

## THE KUAPA KOKOO FARMERS UNION OBJECTIVES:

- provide a medium for the social, economic and political empowerment of the cocoa farmer.
- enhance the participation of women in the decision making process at all levels of operation and organisation.
- encourage environmentally sustainable production process.

**Slide 7**

## KKL

- KKL is the commercial wing which trades the cocoa on behalf of the farmers.
- It operates efficiently to provide farmer with best services, better price and profit to sustain their organization.
- It is managed by a Managing Director, Chartered Accountant, Operation managers and well qualified staff.

**Slide 8**

## KKCU

- KKCU was established in 2000 to inculcate the culture of saving among its members and to make credit easily accessible to members affordable interest rates for social and economic purposes.
- The Credit union is solely for the farmers and staff of Kuapa Kokoo Organs.

**Slide 9**

## DCC (DAY CHOCOLATE COMPANY)

- Kuapa Kokoo in it bid to increase profit from their cocoa as well as their knowledge from the Western Chocolate Market decided to establish a company to market their own brands of chocolate.
- Divine Fair-trade Chocolate and Dubble Fair-trade Chocolate.
- These are found in most supermarket all over Europe.

**Slide 10****FAIR TRADE**

- Kuapa Kokoo is a member of the Fair Trade Organisation
- Under the fair trade principles
  - Consumers are guaranteed quality produce and
  - Producers are guaranteed stable and better price that reflect their efforts put into production and considered to be sustainable.
  - A guaranteed price of \$1600 per ton (cocoa)
  - \$150 per ton of cocoa delivered (normal premium)
  - Price difference between the world market price of cocoa and guaranteed price (Extra Premium)

**Slide 11****KUAPA KOKOO FARMERS TRUST**

- It was set up to receive all general funds meant for the farmers
- Most of the funds of the Trust are obtained from the Fair trade Premiums
- The premium is used to provide social infrastructure, education and training, bonuses etc.

**Slide 12****POLICY CHANGES THAT HAVE BEEN NECESSARY FOR FARMERS' ORGANIZATION**

- Internal Trade liberalization which led to the establishment of the Organization
- The group concept ie the cooperative system which has led to farmer empowerment and make them knitted.
- The business entity concept which also necessitated the establishment of the KKL

**Slide 13****THE INSTITUTIONALIZED ARRANGEMENTS WHICH LED TO THE ESTABLISHMENT OF:**

- Research and Development Department which organizes, educates, trains, sensitizes and empower farmers to become vibrant
- Kuapa Kokoo Credit Union which inculcate into the farmers the habit of savings and making credit accessible to the farmers
- Gender development unit which sensitize and empower women to take up leadership positions at all levels of the KKFU and equip them with skills to increase their income and control of resources.

**Slide 14****THE INSTITUTIONALIZED ARRANGEMENTS (CONTINUED)**

- To have a donor or benefactor who is interested in the activities of the farmers to finance their initial set up cost, training and continuously support development of the organization. For example
  - Twin—initial set up capital and technical assistance
  - DFID- Capacity building (Training)
  - Comic Relief- Fair Trade awareness creation

- Women Vision International- Training and micro financing income generating activities for women

**Slide 15**

**POLICIES NEEDED TO BE PUT IN PLACE FOR EFFECTIVE ORGANIZATION AND COCOA EXPORT**

- Policies to encourage Organic Cocoa production.
- Policies to allow commercial banks and other financial institutions to reduce the interest rate on farmer related activities especially cocoa.
- Mechanisms put in place to encourage the youth to take over the production of cocoa from the aged.
- Encourage Diversification

**Slide 16**

**CONCLUSION**

The strong interrelationship of all the Kuapa organs has contributed to the success of Kuapa Kokoo Organization.

For example

KKFU - Satisfying the political needs of the Org.

KKL - Makes profit to sustain the Org,

KKCU -Satisfying the savings and Credit need of farmers and supporting KKL with funds

Trust Fund - Make sure that funds are equitably distributed by farmers themselves towards their basic needs.