

## Livelihood Improvement as a Tool for Community Development in Ghana: Evidence from Beneficiaries of Cocoa Life Project in Wassa East District

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### ABSTRACT

*This research examined how interventions undertaken by World Vision Ghana (WVG) under the Cocoa Life Project in Wassa East District affected the livelihoods of beneficiaries. The study examined the aspects of livelihood which the Project focused on and the perceived effect of the Project on the livelihoods of beneficiaries. Alternative development, social capital and social cognitive theories informed this study. A total of 406 beneficiaries including farmers, gari processors, and soap makers were involved in the study through simple random, stratified and convenience sampling techniques. Focus group discussion and interview schedule were the research instruments. In analysing the quantitative data percentages, means and paired-sample t-test were used whereas thematic analysis was done for the qualitative data. The effect of the Project on beneficiaries' knowledge on livelihood activities, productivity, savings culture, access to credit facilities and sense of inclusion was perceived as high. However, the effect on beneficiaries' income level, household and productive assets was perceived as moderate. Nonetheless, a significant difference was witnessed in the state of livelihoods of beneficiaries before and after the interventions. It is recommended that WVG and Cocoa Life Division collaborate with Business Advisory Centres and the Agriculture Departments in their operational zones to increase livelihood choices of beneficiaries, including investing in food and agro-processing factories. WVG and Cocoa Life Division should team up with community based-organisations and the District Assemblies to design measures to encourage beneficiaries to make effective use of the knowledge derived from alternative livelihood programmes.*

**Key Words:** *Alternative development theory, community development, project interventions, non-governmental organisations, social cognitive theory*

### INTRODUCTION

Community development relates to the conscious attempt at combining the efforts of community members and those of state institutions as well as other interest groups or organisations to enhance the social and economic lives of the community (Kamando, 2014; Kishindo, 2001). As a concept, community development considers issues including education,

agriculture, health, micro-enterprise projects and water and sanitation. Issues of employment creation, governance, environment and human rights also vital in community development (Kamando, 2014; Kishindo, 2001; Swastik, 2012). Phillips and Pittman (2009, p.6) see community development in two perspectives. One, community development is conceptualised

as a process which involves developing and augmenting people's ability to take collective actions. Two, community development is viewed as an outcome which focuses on taking collective actions aimed at improving the economic, social, political, cultural and environmental spheres of the community. To ensure the realisation of community development goals, stakeholders need to fully utilise the existing knowledge and local expertise and also provide enabling conditions for citizens to mutually initiate and implement development services for the benefit of the larger society (Kamando, 2014). The need to utilise local knowledge and resources for community development is informed by the Alternative Development Theory (ADT). ADT sees participation of community members as critical to local development (Odoom *et al.*, 2022a; Pieterse, 2010).

Gilchrist (2009) conceives community development as a method of establishing relationships with community members, inspiring them to build relationships with each other to get things done and also informing them about how they can co-exist. Community development also enables people to become aware of how they can best live together to ensure the full utilisation of both community and individual resources, power and influence as espoused in social capital theory. Social capital theory suggests that relationships, interactions and social networks are a valuable asset which can be exploited for development (Field, 2005; Gilchrist, 2009). Social capital is made up of resources inherent in social relations and structures. It is an asset that enables actors to mobilise, access and use resources in social activities for the good of society (Daly, 2010). The success of community development practice is also strengthened by social cognitive theory (SCT). The SCT explains human behaviour in terms of continuous reciprocal interaction that exists among cognitive, behavioural, and environmental influences (Edjah, n.d.). SCT offers a framework for understanding, predicting

and changing human behaviours. It identifies human behaviour as an interaction of personal factors, behaviour and the environment (Bandura, 1986; Davis, 2006; Edjah, n.d.). In line with the tenets of SCT, effective community development occurs when people see the dividends in past development interventions and become encouraged to participate, support and commit to subsequent development initiatives (Bigio, 1999; Mitlin & Satterthwaite, 2004).

Community development professionals seek to create learning atmospheres which enable community members to form vital connections among themselves and the very structures of society which define the world they operate in (Ledwith, 2011). Community development promotes people empowerment which is very crucial in the attainment of mutual goal. In support, Hautekeur (2005) asserts that empowerment in terms of community development is critical to both community members and the wider community structures. Since the 1960s, community development has become a strategy for solving societal problems including housing development in America (Phillips & Pittman, cited in Odoom, 2021). Again, in most developing nations, community development has been used as a strategy for improving communities especially the rural areas. In Africa, the potency of community development as a tool for rural development is beyond dispute. For example, in places such as Malawi, Kenya and Ghana community development which is driven by the spirit of self-help has become an important mechanism for enhancing the conditions of people especially in the remote areas (Odoom *et al.*, 2021; Rose, 2003).

A critical aspect of community development interventions is livelihood. According to Chambers and Conway (1992), a livelihood relates to the capabilities, assets and activities individuals and households need for their

living. A livelihood refers to a set of activities, assets and the access to basic needs that conjointly define the living standard enjoyed by individuals or households (Ellis, 1998). At the individual level, livelihood refers to the ability of individuals to obtain the basic necessities of life including water, food, clothing and shelter. At the household level, livelihood concerns all forms of activities, assets, capabilities and necessities households require for their survival and growth. Individuals, households and the larger community make their living by strategically interacting with and combining various activities, choices and networks (Ellis, 2000; Odoom *et al.*, 2022b). Again, livelihood is conceived as involving a combination of the activities, assets, and capabilities people require as a means of living (Serrat, 2008). A critical aspect of livelihood discourse is the issue of sustainability.

Sustainable livelihood refers to the type of livelihood which involves a set of principles, assumptions and frameworks that offers a broad and logical understanding of the multiple factors which promote or inhibit livelihood opportunities. These assumptions and principles also help to explain how the various livelihood factors are related, and their overall implications for developmental initiatives and goals (Department for International Development [DFID], 2000). According to the Sustainable Livelihood Framework (SLF) [Figure 1], there are five main assets which are core to sustainable livelihoods. They are: human capital, physical capital, social capital, financial capital and natural capital. The SLF was developed by Chambers and Conway (1992) as a vital part of the measures to achieve poverty eradication. The framework provides a very useful guide to efforts towards substantially improving the livelihoods of people in rural and urban areas (Mphande, 2016). Stakeholders including community practitioners, development partners and professionals emphasize the need to

develop programmes to promote sustainable livelihoods.

Natural capital refers to the natural resources out of which goods and services which are beneficial for livelihoods are acquired. Physical capital deals with the infrastructures and producer goods needed to sustain and improve livelihoods. Also, social capital relates to the form of social resources through which people and households achieve their livelihood objectives. Social capital focuses on the networks, participation in social or productive groups which are mutually beneficial to members. On the other hand, financial capital involves the monetary resources people usually rely on to obtain their livelihoods and livelihood goals. It can be viewed from diverse ways such as cash, jewelry, bank deposits and livestock. Again, financial capital is obtained from various credit-providing establishments and regular inflows of pensions, remittances, earned income, and other transfers from the government (Chilimo & Ngulube, 2011; Serrat, 2008). Other issues which are core to SLF include structures and processes and context. Structures and processes are policies, institutions, organisations and procedures which are essential to livelihoods. Structures are organisations and institutions in both public and private sectors that design and implement policies and legislations; provide vital services; and purchase, trade, and perform various forms functions which affect livelihoods (Chilimo & Ngulube, 2011).

Among the powerful organisations playing an active role in the community development and livelihood diversification are the non-governmental organisations (NGOs). NGOs both local and international provide interventions aimed at developing communities in their operational zones. As innovative and grassroots-driven organisations, NGOs strive to provide development services in various communities to improve the lives of the

citizens. Globally, NGOs have positioned themselves as a critical force which complements the efforts of the states in providing services to improve the lives of inhabitants (Banks & Hulme, 2012; Barr *et al.*, 2005). Until the late 1970s, NGOs had very little recognition in the provision of development services and in policy formulation. A significant change in the scale and significance of NGOs occurred in the late 1970s, when they became the fashionable preferences in the development sector. From the theory of neoliberalism, the recognition of NGOs at this stage led to the rise of structural adjustment policies, declines in public expenditures, and the withdrawal of state-funded services (Shivji, 2007). Indeed, this radical reform witnessed the over-arching influence of the market forces in development thinking and strategies based on the trickle-down impacts of economic growth perceived to be very common with the market economy (Murray & Overton, 2011).

Since the radical reforms, NGOs have convincingly asserted their capacity in helping to develop communities in various ways especially in the rural areas. The ADT further locates the place of NGOs in development by asserting that other actors are needed in development service provision in contrast to development led by the state and market forces (Pieterse, 2010; Sarfo, 2013). Alternative development approaches help to ensure that NGOs focus their attention on local development and other grassroots initiatives (Mohan, 2008).

World Vision International (WVI) is a notable NGO that has and continues to contribute to the development of communities in Ghana. As a Christian relief NGO, WVI undertakes development and advocacy services aimed at addressing poverty and injustice facing children, households and communities. In line with their Christian values, WVI channels its development services towards the most vulnerable people and groups. WVI initiates and implements a number of

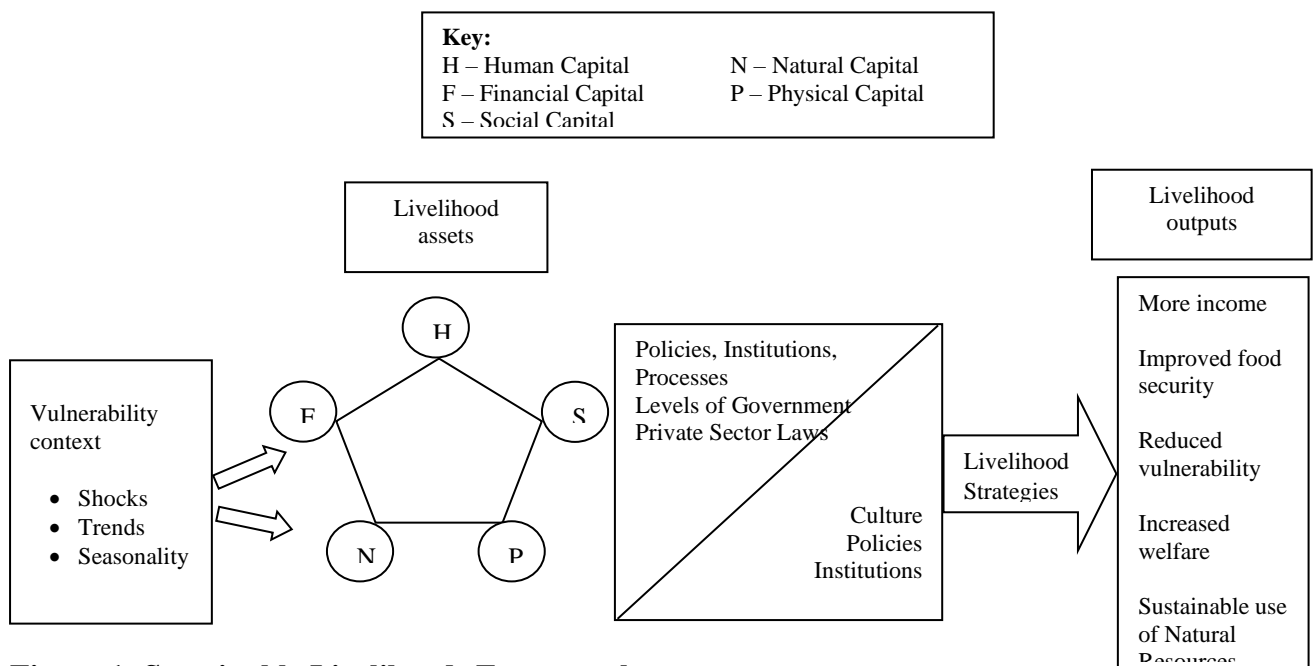
programmes and interventions in areas such as health, agriculture, education, economic development, water and sanitation, and microfinance. Through advocacy, WVI ensures that governments implement vital services to improve their conditions of people especially in rural Africa. Again, in line with the Sustainable Development Goals (SDGs), WVI (2016) undertakes development services to help protect the environment, promote a well-educated society and reduce poverty. Thus, WVI's interventions in areas such as education, health, livelihoods, water and sanitation, microfinance, governance, and human rights contribute to the realisation of the SDGs.

As a leading producer of chocolate in the world, Mondelez International has been investing extensively in community development in cocoa growing areas of countries including Brasil, India, Indonesia and Ghana through its Cocoa Life Programme. Cocoa Life Programme has been an all-inclusive programme which seeks to ensure sustainable production of cocoa beans for not only the sustainability of the Company, but ultimately for the greater good of communities and countries in which it operates (Mondelez International and Cocoa Life, 2013; Odoom, 2021). Mondelez International launched its Cocoa Life Project in November 2012 aimed at investing four hundred million dollars by 2022 to empower over two hundred thousand cocoa farmers and improve the lives of over one million community members (Mondelez International and Cocoa Life, 2013; Odoom, 2021). Several development interventions are provided in communities by the Company under its Cocoa Life Project with the collaboration of implementing partners including World Vision Ghana (WVG). The Wassa East District (WED) is one of the first two districts in Ghana where WVG implemented interventions under the Cocoa Life (Wassa East District Assembly [WEDA], 2015). Under the Project, WVG

was the only NGO charged to design and implement development services and interventions to improve the lives of beneficiaries who were mostly in cocoa growing communities. In particular, WVG undertook a number of community development interventions in areas such as livelihood empowerment, farm rehabilitation, business development, skill training and community action plans to improve the lives of beneficiaries in the WED (Odoom, 2021).

Though studies have been done on the effect of the Project in beneficiary nations, not much attention has been paid to how the Project has impacted the livelihoods of beneficiaries. For example, Mondelez International contracted a research team from Harvard University in 2014 to conduct an impact evaluation of the various interventions provided by implementing NGOs as part of the Cocoa Life Project in Ghana. Despite the observation that some gains have been made in the country since the implementation of the Project, there were some apparent difficulties with the research. For instance, although the researchers reported a positive difference in the beneficiary communities, they failed to

examine the various aspects of livelihoods which the interventions focused on. The study also failed to show the effect of the interventions on various aspects of livelihood of beneficiaries. Again, the nation-wide nature of the research showed that no comprehensive analysis was done to highlight the manifestation of the situation from a district-specific viewpoint. Other studies (Odoom, 2021; Odoom et al., 2021) have not been able to specifically give a detailed account of how the Project has affected the livelihoods of beneficiaries. Importantly, being conscious of these obvious gaps in previous studies, the Harvard Research team recommended that more independent studies to be conducted on the Cocoa Life Project implemented by key partners such as WVG (Mondelez International, 2015). This study sought to help fill this dearth in knowledge by focusing on Wassa East District as a case. Specifically, the study identified the aspects of livelihood which the Project focused on. It also examined the perceived effect of the Project on the livelihoods of beneficiaries. The researchers also discussed the theoretical implications of the findings of this study.



**Figure 1: Sustainable Livelihoods Framework**

Source: Adopted from Eneyew and Bekele (2012)

## MATERIALS AND METHODS

The study relied on the mixed methods approach. With this approach, researchers gather and analyse both qualitative and quantitative data, and integrate the two forms of data based on distinct designs (Greene, 2007). Underlying this form of inquiry is the belief that combining both qualitative and quantitative methodologies will provide a better way to understand issues than relying on only one approach (Bhattacharjee, 2012; Bryman, 2008; Guest, 2013). Qualitative data are vital in interventions studies since they can provide complementary perspectives on the performance of the intervention. In this study, interview schedule was used to generate quantitative data while Focus Group Discussion (FGD) and interview guides were administered to obtain qualitative data. Greene (2015) asserts that mixed methods studies can occur at the levels of paradigm, methodology, and method. The purpose for conducting mixed methods studies as adduced by Johnson and Christensen (2017) informed this study. The authors contend that to enhance validity of study findings it is important for researchers to resort to mixed methods research. Specifically, the sequential-dependence mixed method design was relied upon in this research. Sequential-dependence mixed method design occurs where the researcher collects and analyses data for one approach of the research before collecting and analysing data for the other approach of the research. Again, with this design, the researcher ensures that one approach of the research is dependent upon the other approach of the research. In other words, priority is given to one approach of the study over the other and that results in the priority approach inform issues in the less priority approach.

The sequential-dependence mixed method design was used in this study because the qualitative approach occurred after undertaking the quantitative approach of

the same study. In other words, the Focus Group Discussion (FGD) was organised after administering the interview schedule. Second, the issues in the FGDs were based on the issues captured in the interview schedule. Lastly, the analysis of the qualitative data was informed by the results from the analysis of the quantitative data. The population of this study included active members of the Cocoa Farmers' Cooperative Societies (CFCs), Gari Processors' Groups (GPGs), Village Savings and Loans Associations (VSLAs), and the soap makers of beneficiary communities. Stratified, simple random and convenience sampling techniques were used to select respondents for the study. First, beneficiaries were stratified into farmers, members of VSLAs, GPGs and soap makers. There were a total of 456 farmers who were active members of CFCs in the District, out of which 213 were selected in view of Yamane (1967) sample size determination formula, at a margin of error (0.05), using simple random sampling technique.

Again, under the Cocoa Life Project, WVG formed VSLAs in the WED. For example, there were VSLAs in communities such as Amposaso, Kwabaa, Apatebi, Esumankrom, Ebukrom Nkwanta, Nyankonakpoe and Nkapiem. There were also VSLAs formed at Aboaboso, Fante Nyamebikyere, Sekyere Nyamebikyere, Beenuyie, Awawam, Domama, Nyamendaye and Anto. Beneficiaries who were part of the VSLAs in the District included petty traders, farmers, soap makers, and gari processors. WVG provided training on financial literacy, business skills, alternative livelihood programmes, etc. provided as part of the Project to beneficiaries who were part of the VSLAs to improve their livelihoods. Researchers identified a total of 120 active members of VSLAs and 92 of them were selected using simple random sampling technique in line with Krejcie and Morgan

(1970) sample size distribution table at a 5 percent margin of error.

Moreover, WVG provided training on financial literacy, business skills and modern method of gari production to the members of GPGs who were mainly in communities including Aboboaso, Anto, Ebukurom Junction, Nkapiem, Sekyere Nyamebekyere, Esumankurom and Apetabi. Other communities which had GPGs are Kwabaa, Amankesease, Nyankponpke and Domama. There was a total of 75 beneficiaries of gari processing with active and well-organised groups in the District. Out of this figure, 63 beneficiaries who were part of the GPGs were involved in the study using Yamane's (1967) sample size determination formula. More so, the study included community members who used soap making as an additional source of income since they benefited from the Project. Unlike the other beneficiaries groups (e.g., farmers, VSLAs), soap makers did not have recognised groups in the District for easier identification. Therefore, the researchers conveniently selected 38 soap makers from communities such as Apatebi, Aboboaso, Miaweni, Esumankrom, Ebukrom Nkwanta, Amposaso and Nkapiem for the

study based on their accessibility and availability to the researchers (Babbie, 2004; Sarantakos, 2005). In all, 406 beneficiaries were selected for the study made up of 213 farmers, 92 members of VSLAs, 63 gari processors, and 38 beneficiaries who were into soap making were involved in the study. The study used interview schedule and FGDs for data collection. A set of interview schedule was used to gather data from the chosen beneficiaries, whereas the FGD was organised for some selected beneficiaries. Two FGDs were conducted in the two area councils which mainly were the targets of the Project interventions. They are Ekuutuase Area and Daboase Area Councils.

The strength of combining interview schedules, FGDs and interview guides lies in the fact that it enables researchers to obtain rich data for the study (Rooney, 2011; Sarantakos, 2005). Data collection instruments were pre-tested on 38 randomly selected respondents in Fanteakwa District. Fanteakwa District and WED were the only two districts in Ghana where WVG first implemented Cocoa Life interventions. Table 1 summarizes the materials and methods of the study.

**Table 1: A summary of the materials and methods adopted for the study**

Aspect(s)	Materials and methods
Research approach	Mixed methods
Research design	Sequential-dependence mixed method design
Study population	Cocoa Farmers' Cooperative Societies (CFCs), Gari Processors' Groups (GPGs), Village Savings and Loans Associations (VSLAs), and the soap makers.
Sampling methods	Stratified, simple random and convenience sampling methods
Total respondents	406
Data collection instruments	Interview schedule and FGDs
Analytical techniques used	Frequencies, percentages, means, standard deviations, paired-sample t-test and thematic analysis
Ethical issues	Informed consent, privacy, confidentiality and anonymity.

The Cronbach's alpha was calculated for the items in each objective. Coefficients of 0.707 and 0.803 respectively were recorded

for aspects of livelihood and the perceived effects of the Project on livelihoods of beneficiaries. All the items were found to

be reliable based on George and Mallery (2003) rules of thumb for Cronbach's alpha. Descriptive statistics in the form of frequencies and percentages were used to analyse the data for livelihood aspects whilst means, standard deviations were used to examine the views of respondents on the perceived effect of the Project on their livelihood. Also, paired-sample t-test was done to examine whether significant differences manifested in the state of livelihoods before and after the interventions. Thematic analysis was undertaken in the case of the qualitative data. Ethical issues such as consent, privacy, confidentiality and anonymity were adhered to in this study.

## RESULTS AND DISCUSSION

This section is presented in two parts, with the first part focusing on the aspects of livelihood of beneficiaries which the Project interventions focused on. The second part focused on results based on the perceived effects of the Project on the livelihood of beneficiaries, as discussed below.

### Livelihood aspects focused on by the Project Interventions

The study first ascertained the aspects of livelihood of beneficiaries that were the focus of the interventions. A list of livelihood aspects was developed based on the literature review and respondents were expected to indicate which of those aspects actually were addressed in the course of the Project interventions. The quantitative results are displayed in Table 2. Again, for this objective the researchers collected only quantitative data from the respondents. The study established that 68.1 percent of the respondents agreed that the interventions focused on savings of beneficiaries as against 22 percent who disagreed. The importance of the finding on savings has been highlighted by Mphande, (2016) who asserted that savings is a key aspect of sustainable livelihood strategy. Also, the researchers observed that knowledge acquisition with respect to livelihood activities (88.9%) was part of the focus of the Project. Similarly, 80.4 percent of the respondents agreed that ensuring a sense of inclusion among beneficiaries was a key aspect of the Project whereas 88.7 percent admitted that the Project ensured access to livelihood-support services.

**Table 2: Aspects of livelihood of beneficiaries which the Project interventions focused on**

Aspect of livelihood	Agree F(%)	Undecided F(%)	Disagree F(%)
Savings of beneficiaries	233(68.1)	34(9.9)	75(22)
Knowledge on livelihood activities	304(88.9)	35(10.2)	3(0.9)
Sense of inclusion among beneficiaries	275(80.4)	35(10.2)	32(9.4)
Access to livelihood-support services	303(88.7)	11(3.2)	28(8.1)
Access to credit facilities	186(54.4)	37(10.8)	119(34.8)
Income of beneficiaries	204(59.7)	35(10.2)	103(30.1)
Productivity of beneficiaries	268(78.4)	11(3.2)	63(18.4)
Diversified sources of livelihood	200(58.5)	40(10.2)	102(29.8)
Household capacity to access basic services	233(68.1)	34(9.9)	75(22)
Productive assets of beneficiaries	204(59.7)	35(10.2)	103(30.1)
Health status of beneficiaries	188(55)	42(12.3)	112(32.7)
Household food security	204(59.7)	35(10.2)	103(30.1)
Access to markets for produce	175(51.2)	44(12.8)	123(36)
Household assets of beneficiaries	186(54.4)	37(10.8)	119(34.8)

*Key: F=Frequency*

The findings on knowledge on livelihood activities and sense of inclusion are in agreement with the positions held by Scoones (1998), Eneyew (2012), and

Mphande (2016) who generally argued that acquisition of knowledge on livelihood activities and sense of inclusion are crucial elements of sustainable livelihood choices.



Further, while 54.4 percent of the respondents agreed that the Project touched on access to credit facilities 34.8 percent held a contrary view. Nonetheless, it can be said that the interventions also considered access to credit facilities for beneficiaries. Accessing credit facilities is a critical aspect of financial capital formation in line with sustainable livelihood theorizing (Ellis & Allison, 2004; Hatlebakk, 2012; Rahman & Shaheen, 2014). Additionally, the researchers found that 59.7 percent, 78.4 percent and 58.5 percent respectively agreed that income, productivity and diversified sources of livelihood of beneficiaries were part of the focus of the Project. The findings of this research are in agreement with other studies (Kanji et al., 2005; Solesbury, 2003) which contended that income and productivity are important aspects of livelihood. What is more is the fact that the result on diversification mirrors previous studies (Barrett et al., 2001; Ellis, 2000; Ellis & Freeman, 2007; Rahman & Shaheen, 2014) which observed that diversifying sources of livelihood is a vital component of livelihood strategies.

Other livelihood aspects of beneficiaries which were targeted by the Project interventions include household capacity to access basic services (68.1%), productive assets (59.7%), health status (55%), household food security (59.7%), and access to markets for produce (51.2%). The results of this study are consistent with previous studies. For example, the result on access to basic services supports the views expressed Mphande (2016) that basic services constitute an essential part of livelihood. Again, the finding on household food security is in line with Davies (1996), and Drinkwater and McEwan (1994) who observed that household food security is a critical aspect of livelihood strategies. On the whole, the results on the various livelihood aspects which become the focus of the Project confirm the significance of the SLF (Figure 1).

### **Perceived effects of Project Interventions on the livelihoods of beneficiaries**

The second aspect of this research examined the perceived effect of the Project on the livelihoods of beneficiaries (Table 3). Here, a number of issues including livelihood support-services, knowledge on livelihood activities, income, savings, access to credit facilities, and productivity were considered. Other issues of livelihoods examined are market centres, access to basic services, food security, household and productive assets, and sense of inclusion.

#### **Access to livelihood support-services**

The Project was found to have improved respondents' access to livelihood-support services ( $M=4.06$ ,  $SD=0.93$ ) [Table 3]. Also, the FGDs revealed that beneficiaries had obtained a substantial amount of livelihood support services from the Project. Participants from Daboase Council identified, "skill training, farm inputs, and gari processing machines" as some of the services they received to enhance their livelihood. Also, beneficiaries at Ekutuase Area said, "We have obtained diverse livelihood support services through the Project. These support services have helped us to improve our livelihoods." Thus, both the quantitative and qualitative aspects of the study showed that the Project enabled beneficiaries to have livelihood support-services. This revelation conforms to a study in Kenya by Brass (2010) which found that NGOs in the country provide livelihood support-services to improve the lives of people. Livelihood support-services promote effective community development programmes (Brass, 2010).

#### **Knowledge related to livelihood activities**

The study further established that the interventions have highly increased respondents' knowledge about livelihood activities ( $M=4.17$ ,  $SD=0.63$ ) in the District (Table 3). The FGDs also showed that through the Project interventions beneficiaries have increased their knowledge on livelihood choices and

activities. At Daboase Area Council, participants commented, “We did not have these skills and knowledge before the introduction of the Project. We now have them due to the interventions provided under the Project.” Again, beneficiaries at Ekutuase Area Council expressed, “Our knowledge on livelihood choices and activities has increased due to the Project. We never knew of the modern method of processing gari and also the new farming

methods we were taught. But as a result of the Project we have learnt these new things” In essence, through the Project interventions of WVG in the District, beneficiaries’ knowledge on livelihood activities increased based on the two approaches. These findings meet the expectations of Scoones (1998) who argued that access to increased knowledge on livelihood activities is key in sustainable development.

**Table 3: Perceived effect of the Project on the livelihoods of respondents**

Effect of the Project on livelihood	Mean	Standard Deviation
Improved savings of beneficiaries	4.21	0.50
Increased knowledge on livelihood activities	4.17	0.63
Increased sense of inclusion among beneficiaries	4.17	0.63
Improved access to livelihood-support services	4.06	0.93
Improved access to credit facilities	4.06	0.93
Increased net income of beneficiaries	4.03	0.90
Enhanced productivity of beneficiaries	4.01	0.91
Diversified sources of livelihood	3.33	1.13
Improved household capacity to access basic services	3.33	1.13
Increased productive assets of beneficiaries	3.24	1.16
Improved health status of beneficiaries	3.23	1.32
Improved household food security	3.19	1.33
Increased access to markets for produce	3.18	0.52
Increased household assets of beneficiaries	3.18	1.36
Grand	3.67	0.87

Means were obtained from a scale of: 5-Very Highly Agree 4-Highly Agree  
3-Moderately Agree 2-Lowly Agree 1-Very Lowly Agree

### Diversification of income sources

It is clear from Table 3 that the Project moderately enabled respondents to diversify their sources of income ( $M=3.33$ ,  $SD=1.13$ ). The views obtained from the FGDs were not different from the interview schedule. At Ekutuase Area, the discussants commented, “WVG trained us on how to diversify our sources of income. They trained on soap making, gari processing and petty trading. Some people are now into petty trading and gari processing in addition to farming. Some are also into soap making.” Discussants from Daboase said, “Diversification of sources of income was key on the agenda of the Project. The investment training beneficiaries also enabled some of them to go into transport business as another sources of income.” However, at both Area Councils, participants intimated that some of the

income generation sources would demand huge capital injection which they did not have. On the whole, the study observed that the Project helped to diversify income sources of beneficiaries which corroborates previous study (Kabeer et al., 2008). A study done in Bangladesh by Kabeer *et al.* (2008) found that NGOs helped to diversify the income sources of beneficiaries. According to the SLF (Figure 1), diversification of income sources is essential in sustainable livelihoods and the overall community development.

### Productivity

The Project highly enhanced the productivity ( $M=4.01$ ,  $SD=0.91$ ) of respondents as presented in Table 3. Further discussions with some selected beneficiaries confirmed the above

observations. In Daboase Area Council participants agreed,

*We have seen a big difference in the cocoa yields we get ever since we took part in the Cocoa Life Project led by WVG. People who could not harvest even a bag of cocoa yields a year can now get more than three bags in a year due to the Project. Those who used to get three bags of cocoa before the Project but through the skill training on modern farming and the inputs they gave us, we can now get close to six bags. Everybody who is part of the Project has seen an increase in his or her cocoa yields. We talk to each other almost every day.*

Also, participants from Ekutuase Area Council submitted,

*People who were getting four sucks of cocoa yield each year now get six or sometimes seven sucks each year. The modern practices they taught us is helping us a lot. We also are able to get some cocoa yield to sell even in off seasons. Again, gari processors are also producing more gari than they used to do prior to the Project.*

*They taught us modern way of processing gari. Some people are getting more than twice the size of gari they used to produce before the start of the Project. The gari processing machines they gave us are helping us to increase the amount of gari we produce.*

Besides, the FGDs showed that most people who had learnt the modern method of gari processing which involved the addition of ginger, soya beans and other nutrients to the cassava before processing were still using the old method. This was due to the fact that after using the modern method the product becomes very expensive, so they risked not getting buyers. Nonetheless, the results from the two approaches proved that there

has been an increase in productivity among beneficiaries as a result of the interventions provided by WVG under the Cocoa Life Project. This study corroborates that of Adjei *et al.* (2012) who found that NGOs such as Plan Ghana, Rural Action Alliance Program, and ActionAid Ghana, have made positive impacts on the productivity of beneficiaries. Similarly, in Zimbabwe, Matsvai (2018) found that NGO interventions enable beneficiaries to increase their level of productivity.

### **Access to markets**

The results in Table 3 indicate that the Project has led to increased access to markets. Beneficiaries involved in the group discussions were not very much pleased with access to markets for the products. At Daboase Area Council, beneficiaries stated, “Sometimes we struggled to get market to sell our produce. Sometimes gari processors and soap makers do not get markets to sell their products due to many factors including poor road networks, inadequate storage facilities.” Also, at Ekutuase, beneficiaries said, “Some of us have processed gari which we have not been able to sell because of low access to market. The Ekutuase and Atobiase markets are very small for the goods we want to sell.” At both Area Councils, participants acknowledged that in some instances, beneficiaries were compelled to sell their products including plantain, cassava, cocoyam and yam almost at give-away prices. Thus, the qualitative results showed that there were concerns with access to markets in the District. Access to market is vital in ensuring improved livelihoods (Engh, cited in Roe *et al.*, 2015) and for the development of communities.

### **Level of income**

Moreover, Table 3 reveals that the Project has substantially increased net income of respondents ( $M=4.03$ ,  $SD=0.90$ ). The responses from the FGDs were very alike to the views conveyed in the interview schedule. For example, discussants from

Daboase Area Council said, “The Project has increased our incomes. Those of us who were earning on average, GH¢120 each month are now earning GH¢250 each month.” They added that people who were earning GH¢160 a month, are now earning GH¢340, each month. Again, in Ekutuase Area Council it was expressed,

*What we were getting as income from cocoa farms and other sources has increased. We now have more incomes due to the help of the interventions. People who were earning GH¢145 averagely each month are now earning GH¢320 each month. Some people who were earning less than GH¢150 a month, now earn close to GH¢300, each month. Our income level has indeed increased. Some people now earn more than two times what they were earning before WVG started the Project interventions.*

At both Area Councils, participants generally identified increased cocoa yields, proceeds from gari processing, increased savings, and proceeds from petty trading as the key drivers of the change they see in their income. However, participants believed more needs to be done to increase prices of cocoa in the face of the rising competition from rubber plantation. At Ekutuase, participants bemoaned, “Mondeleze and the government need to do something about the cocoa prices. Rubber plantation is a lucrative venture which some farmers have started investing in. We are afraid that if prices of cocoa do not go up, there will be problems.” Despite the concerns, there was a change in income after participation in the Project. The results confirm earlier studies (Ansoglenang, 2006; Baker, 2000; Muyatwa, 2006) which observed that NGO interventions improve the income level of beneficiaries. However, the result contradicts Nziane’s (2009) study which found a very low effect of Project interventions on the income level of beneficiaries.

### **Savings**

Savings constitutes a vital strategy in effective livelihood programmes especially in the field of NGOs (Brass, 2010). As seen in Table 3, the study found that the Project has improved savings ( $M=4.21$ ) of respondents. The results from the FGDs revealed that there was marked improvement in the savings of beneficiaries as a result of the Project. For example, at Ekutuase Area, beneficiaries stated, “Our savings culture has improved because of the Project. We can now save on daily and weekly basis as a result of financial literacy training we obtained and also the diversified sources of income due to the Project.” In Daboase Area, it was indicated, “Our attitude towards savings has improved since WVG implemented its interventions. Those who were unable to save anything can now save GH¢80 a month and even more.” The various VSLAs which WVG formed have been one of the major determinants of the positive impact of the Project on the livelihoods of beneficiaries. In the words of beneficiaries, “The VSLAs have been very helpful in improving our savings culture. But many communities need to be helped to form the savings associations.” Despite the improvement, it was agreed that there was the need to properly safeguard the boxes in which daily and weekly savings were kept, as some of the communities including Kwabaa had recorded theft cases in respect of their savings. Nevertheless, the results from the two approaches confirm that beneficiaries had improved their savings as a result of the Project which is consistent with that of Oxfam (2008) which reported that NGOs helped to improve the savings culture of beneficiaries. Improved saving culture is critical to effective community development.

### **Access to credit facilities**

The researchers observed that the Project greatly improved access to credit facilities

for respondents ( $M=4.06$ ,  $SD=0.93$ ). The FGD results confirmed the findings above. In the words of the beneficiaries from Ekutuase Area, “Any time we are in need of financial assistance, all we have to do is to inform the leaders of the VSLAs and they will grant us credit facility to take care of our needs.” Beneficiaries from Daboase Council also commented, “We can now obtain credit facility easily especially in emergency situations. The interest on the loan is very low compared with the mainstream banking sector. We are not under any pressure to repay the loans.” In essence, the above results showed that the Project improved beneficiaries’ access to credit facilities. Just like savings, access to credit, and ability to borrow are vital factors in livelihoods and livelihood diversification (Bezemer & Lerman, 2003; FAO & ILO, 2009; Khatun & Roy, 2012). These factors are also significant in the context of SLF (Figure 1).

### **Household and productive assets**

As Table 3 shows, the interventions of WVG moderately increased households’ assets of respondents ( $M=3.18$ ,  $SD=1.36$ ) in the District. The observations in Table 1 were further emphasised by respondents during the FGDs. At both Area Councils, participants in the FGDs listed some of the productive assets obtained as, “gari processing machines, shops, motor cycles, mobile phone business, spraying machines and other farm implements”. Beneficiaries listed television sets, radio sets, mobile phones, etc. as household assets they had been able to obtain due to their involvement in the Project. In essence, the Project has enabled beneficiaries to increase both their household and productive assets. Access to household and productive assets influences livelihood choices and strategies of people (Rahman & Shaheen, 2014). More so, household and productive assets are critical not only in sustainable livelihood strategy but also for community development, in general.

### **Household food security**

Moreover, the beneficiaries who took part in this study revealed that the Project has moderately improved household food security ( $M=3.19$ ,  $SD=1.33$ ) in the communities. Similarly, during the FGDs, beneficiaries mentioned that the Project has improved food security. They concluded, “We can now afford to buy food for the house because of the diverse sources of income. The increased income from cocoa yields, gari processing and petty trading all enable us to afford food for the house.” In essence, beneficiaries can now afford to buy food due to increased produce, improved income and savings. This revelation is consistent with other studies (Brass, 2010; USAID, 2009). In her study in Kenya, Brass (2010) found that NGOs in the country provide services aimed at ensuring food security. Emphasis on food security is an important strategy for expanding livelihood choices (Devereux, 2006; Ellis & Freeman, 2007). Again, Stiglitz, as cited in Annor-Frempong (2013), asserts that improved food security is a critical strategy to ensure community development. Besides, WVG’s effort towards food security under the Cocoa Life Project will contribute to the Sustainable Development Goal (SDG) 2 (United Nations, 2016).

### **Sense of inclusion**

In addition, the Project was found to have substantially increased beneficiaries’ sense of inclusion in the communities [ $M=4.17$ ,  $SD=0.63$ ] (Table 3). This result is supported by participants in the group discussions. In the discussions, it was observed that the beneficiaries had increased their sense of inclusion through the Project. Beneficiaries from Ekutuase revealed, “We belonged to at least two groups namely CFCs and VSLA in the communities. Some of us even belong to three groups. All these groups help us to achieve a sense of affiliation. Our inputs and ideas are valued by members of the groups. We are accepted by the executives

too.” The members of these associations meet weekly to discuss issues about their welfare and plan for their communities. It was added, “We share ideas and support each other as members of the groups.” Also, in Daboase, beneficiaries said, “We feel belonged to the groups in which we are members. We meet every week to discuss issues about our welfare and we learn from each other every day we meet as associations. It has helped us to build confidence to contribute to discussions in the groups without fear.” Beneficiaries further said that WVG encouraged community members to build relationships and also utilise their inclusion in the association to help each other. Thus, beneficiaries now relate well with each other in the communities due to the associations they belong to. In effect, the interventions had led to a sense of inclusion among beneficiaries. This finding affirms Khatun and Roy (2012) who contended that membership to social groups is an essential tool which affects livelihood diversification. Social relationships through inclusion can be regarded as a non-material asset required to make the SLF a living reality (FAO & ILO, 2009; Gale,

2011). Also, building relationships and helping one another are critical in community development. Building relationships with community members and inspiring them to relate with one another for mutual benefits are imperative in development programme (Gilchrist, 2009). The importance of inclusion has further been emphasized by SDG 16.

An additional analysis was done based on paired samples t-test to assess the differences in the livelihoods of beneficiaries before and after the Project. The results showed that there were differences in the livelihoods of beneficiaries before and after participation in the Project interventions. Table 4 shows a significant difference in the state of livelihoods before interventions ( $M=29.84$ ,  $SD=5.26$ ) and after the intervention ( $M=46.78$ ,  $SD=4.22$ ,  $t(340)=-47.13$ ,  $p=.000$ ). This means that there was a change in the state of livelihood of beneficiaries after the Project interventions. The eta squared statistics (.866) showed a large effect in view of the classifications postulated by Cohen (1988).

**Table 4: A paired samples t-test for the difference in the states of livelihood of respondents before and after the implementation of the Project**

Time	Mean	Std. Dev.	Effect size	T	Df	Sig (2-tailed)
Before Interventions	29.84	5.26	.866	-47.139	340	.000
After Interventions	46.78	4.22				

## **THEORETICAL IMPLICATIONS OF THE STUDY**

This section presents the implications of the findings for theoretical literature. The alternative development theory (ADT), social capital theory, social cognitive theory (SCT) and sustainable livelihood framework grounded this study. To begin with, the findings of this research have implications for the ADT. The ADT holds the key to a healthy economic, social and political development. Also termed as the inside-up approach or model to

development, development based on ADT does not depend on an imposed ideology or outside expert for its development (Mintzberg, 2003). Importantly, ADT proposes that development at the local level can be attained when NGOs are actively involved in the provision of development initiatives. The theory sees NGOs as strong alternative actors that complement the efforts of governments in the provision of services to improve communities. The findings of the study regarding the various interventions undertaken by WVG to

improve the livelihoods of beneficiaries under the Project reinforce the compelling relevance of NGOs as active agents in the provision of development interventions and services. In other words, through the Cocoa Life Project, WVG has played a vital role in providing services to improve the livelihoods of beneficiaries as a way of complementing the efforts of government in the District which validates the practical significance of the ADT. Through its continuous engagement in grassroots interventions and services, WVG stands to gain the trust and confidence of community members in ways that other actors, including the government, may struggle to replicate (Clark, 1991; Mohan, 2008). Indeed, the dividends of the ADT become manifest only when NGOs resolutely design and implement development services and activities to improve the lives of people and with the active involvement of the local people.

The Project interventions increased sense of inclusion among beneficiaries in the communities through the various groups and associations formed by WVG. This result accentuates the practical value of the social capital theory which identifies sense of inclusion as critical in the achievement of common goals (Kamando, 2014). Social capital is a social or community cohesion which develops from the existence of networks and relationships among local people. Sense of inclusion becomes a social capital for community development (Putnam, 1993, 2000). As development actors, NGOs have a role in fostering social ties and networks at the grassroots in line with the social capital theory (Lewis & Kanji, 2009). The compelling importance of social capital has been stressed in the SLF (Figure 1). However, to promote social capital for community development purposes requires transparency and accountability (Bray, 2000; Dhillon, 2005, 2009).

Furthermore, the study discovered that as part of its strategies for the Project, WVG formed various groups in the beneficiary communities. These groups benefitted from various interventions WVG provided to them over a period of time. This means that the results of previous interventions helped to strengthen the belief of beneficiaries in subsequent interventions. Additionally, membership in the various groups enabled the beneficiaries to learn from each other. By observing previous interventions and their outcomes coupled with the behaviours of members in the various groups and the outcomes of such behaviours on the behaviours of other beneficiaries in the groups, the practical value of the SCT in development discourse is reinforced. The SCT stresses the remarkable influence and role of learning which occurs through observation and the outcomes of the behaviours and actions being observed on people (Edjah, n.d.). The SCT influences understanding and appreciation of community development practice. Studies have shown that satisfaction in previous community development programmes influences commitment and participation in future programmes (Bagherian *et al.*, 2009; Kim & Creighton, 2000).

Finally, the findings of the study, generally, validate the potency of the SLF (Figure 1). This is because income, savings and credit facilities which were obtained by the beneficiaries are central to sustainable livelihood theorizing. Figure 1 depicts that income, savings and credit facilities are important financial capital required for sustainable livelihood. Similarly, productive assets such as gari processing machines, shops, motorcycles, mobile phone business and spraying machines beneficiaries obtained are essential physical assets based on Figure 1. Also, it can be inferred from the findings that WVG's institutional framework, policies and processes have positively impacted the livelihoods of the beneficiaries in line with the core propositions of SLF.

## CONCLUSIONS AND RECOMMENDATIONS

Cocoa Life Project is a vital strategy for promoting sustainable livelihoods for improved community development. As a key implementer of Cocoa Life Project in the WED, WVG has provided interventions in the areas of livelihood support services, income diversification, savings, credit facilities, food security and sense of inclusion. Beneficiaries of Cocoa Life Project perceived the effect of the interventions on their knowledge on livelihood activities, productivity, income level, savings culture, access to credit facilities and sense of inclusion as high. However, the effect of the Project on income diversification, household assets, productive assets, and capacity to access basic services was just moderate. Nonetheless, a significant change was seen in the state of livelihoods of beneficiaries after the interventions. Additionally, despite its relevance, the rubber plantation posed a challenge to the sustainability of the cocoa sector due to the perceived investment returns associated with the former. Moreover, poor road networks and inadequate market centres hindered efforts to improve the livelihoods of beneficiaries. WVG should team up with Cocoa Life, District Agriculture Office and the District Assembly to develop measures to enhance alternative livelihood sources for community members. They can invest in food processing and agro-processing which can provide alternative sources of income. Also, in order to ensure increased income level of beneficiaries and contribute to community development, Mondelez International should team up with the Cocoa Board to offer more competitive prices to cocoa farmers especially in the face of the rising interest in rubber plantation and the danger it poses to the cocoa sector. Further, community members are encouraged to invest the returns from increased cocoa yields, gari processing, and other income generating activities they

engage in. WVG and Cocoa Life should team up with the District Assembly, the Agriculture Office, the Business Advisory Centre (BAC) and community leaders to come out with measures to encourage beneficiaries to make effective use of the knowledge derived from alternative livelihood programmes. Mondelez International should liaise with the District Assembly and BACs to provide storage facilities for community members. This will help beneficiaries to obtain competitive prices for their produce and also increase their level of income. Cocoa Life and Mondelez International should collaborate with WVG and the District Assembly to provide more productive assets such as farm inputs and gari processing machines to community members. Strategically investing the returns from cocoa yields, making effective use of knowledge on alternative livelihoods and providing storage facilities are essential to community development.

Beneficiaries are encouraged to make effective use of productive assets given to them by development stakeholders. They should also seek assistance from Cocoa Life, WVG, District Agric Department and BACs on-farm and non-farm livelihood activities they wish to venture into. Cocoa Life should team up with WVG, opinion leaders and community members to put in place measures to safeguard the daily and weekly savings of community members so as to avoid possible cases of thefts and misuse of savings. The District Assembly should team up with the central government and other development partners to expand the road networks to areas in and outside the District where there are market centres. This will not only enable inhabitants to transport their produce to market centres for competitive prices but also promote community development in the District. WVG and Cocoa Life Division should team up and develop a more participatory communication strategy to enable them obtain relevant data on livelihood



challenges community members face and how best to address them. Finally, as a limitation, though the study established that there was a change in the state of livelihoods before and after the Project interventions, it failed to show specific factors contributing to the change. More so, the study did not capture the views of other

stakeholders such as Officers of WVG, Cocoa Life Division and the District Assembly. Therefore, it is recommended that further research be undertaken into Cocoa Life Project in Ghana, taking into account the views of other stakeholders who were not included in this study.

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