

The Resilience Journey Empathy Generation (Phase 1)

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KIT Royal Tropical Institute
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KIT Royal
Tropical
Institute



Mars Foreword

In the world we want tomorrow, society is inclusive. And women are able to reach their full potential.

Whether in the boardroom, a retail shop or on a farm, women play a powerful role in business. And research proves that unlocking opportunities for women bolsters communities, drives profitability and enhances value.

As part of our Mars Cocoa for Generations strategy, we're taking action to address the barriers faced by women in our supply chain. Because gender equality not only fuels our ability to grow and prosper as a business, it ensures women reach their full potential. Now more than ever, we need a greater focus on the United Nations Sustainable Development Goal No. 5 - Achieving Gender Equality & Empowering All Women and Girls, and a significant step-change in collective efforts across workplaces, communities and the marketplace.

To start addressing these challenges, we have partnered with KIT Royal Tropical Institute and Pabla van Heck (independent) to develop insight-driven recommendations for potential future investments in women's empowerment, otherwise known as The Resilience Journey. The outcome of this work will also inform further engagement with the Mars suppliers and implementing partners.

We are pleased to share this publication which contains the findings of the research conducted during the first phase: the *Empathy Generation*. We believe this work is unique in that it aimed to understand the aspirations, challenges and rich realities of women's daily lives and their diversity. By listening and giving them a voice, it aimed to look beyond just "women in

cocoa" and instead understand the behaviors, experiences and attitudes in relation to the (in)equality and (dis)empowerment that women face in cocoa-growing communities in Côte d'Ivoire, Ghana and Indonesia.

Based on the insights described in this Empathy Report, the team is generating a strategic roadmap that we aim to further embed into the implementation of our Cocoa for Generations strategy.

By sharing the results of this research, we hope to inspire others to put gender equality on the agenda and contribute to a world where women are increasingly reaching their full potential.



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Legend: How to read this report

Different formats and coding are used throughout this report, which are explained in this legend:

Headings present the key insight or take-away.

Facts/Graphs/Tables contain secondary research data.

Quotes illustrate findings in respondents' own words. All quotes are anonymous/not attributed.

Icons have been used to identify quotes, data or findings specific to a country and/or type of respondent.

Pictures allow the reader to observe 'first hand' women's lives in cocoa-growing communities. All pictures were taken with consent, but more vulnerable girls and women were less inclined to agree. Therefore, there is a slight bias in the visual story, with underrepresentation of vulnerable groups.

Quotes

 
I think women could own their own cocoa farms if they had access to land.

Example Quote
Young Woman Ghana

 
I will continue my education first. I want to be serious, succeed in life and support my family.

Example Quote
Man/Boy Côte d'Ivoire

Color-coding and Icons

Country

-  Indonesia
-  Côte d'Ivoire
-  Ghana

Respondent Type

-  Adolescent Girls
-  Young Women
-  Men and Boys
-  Influencers

The sex of the research respondents was determined only through observation; their sexual orientation or gender identity were not asked.



INTRODUCTION

Unpaved road leading to cocoa villages, Ghana

Introduction

Since 2019, the Resilience Journey team has been traveling on an inspiring, and at times confrontational road. Gender equality has not been reached anywhere in the world and the findings you will read here are likely to also resonate personally at some level, wherever you live. Hopefully, the stories will elevate our collective critical consciousness and drive action, so that the unequal norms that hinder women's and girls' empowerment in patriarchal cocoa-growing communities might be addressed.

DESIGN THINKING

The Resilience Journey uses a design thinking approach, which means that its process is non-linear and iterative. It aims to place women and their context at its core, while challenging assumptions, redefining problems and ideating recommendations that are viable and feasible for Mars and the cocoa sector.

THREE PHASES

The Journey has three phases:

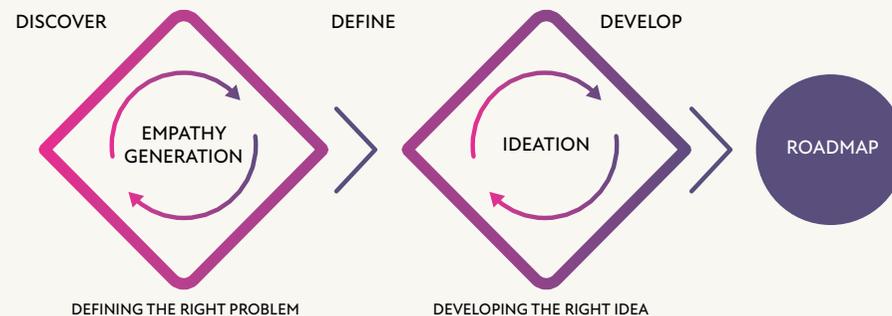
- 1. Empathy Generation:** discovering and generating an in-depth understanding of women's daily lives (in different life-stages), their behaviors and attitudes through a gender equality lens to identify key barriers to empowerment.
- 2. Ideation:** identifying existing and developing/co-creating new interventions with a high potential to address the defined and prioritized challenges with the ambition to serve those who may benefit most.

- 3. Roadmap:** developing conclusions and actionable recommendations that are viable and feasible for Mars.

DISCOVERY THROUGH EMPATHY GENERATION

The findings detailed in this report are the result of the primary and secondary research conducted during the first phase: *Empathy Generation*. During this phase, we aimed to capture and represent the voices of women, girls and their influencers in cocoa-growing communities.

Double diamond design thinking process



Framework

Using the KIT Conceptual Model of Women's and Girls' Empowerment (the KIT model) as a guiding framework

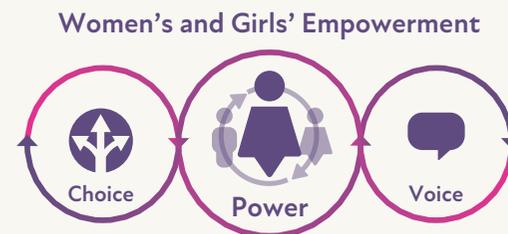
Building on KIT's work to advance gender equality and women's empowerment, it was decided to use its Conceptual Model of Women's and Girls' Empowerment, with some adaptations, as a guiding framework during the Empathy Generation phase. It was originally developed in partnership with and for the Bill and Melinda Gates Foundation (BMGF) in 2017 as a tool to help identify the multifaceted barriers that women and girls face in the journey towards empowerment. It can also be used to analyze contexts and to facilitate gender-intentional intervention design.

DEFINING EMPOWERMENT

The KIT Model considers women's and girls' empowerment to be about the expansion of **choice** (the ability to make and influence choices that

affect their life) and the strengthening of **voice** (the capacity to speak up and be heard and to shape and share in discussions and decisions).

Women's and girls' empowerment requires the transformation of power relations, so women and girls have more control over their lives and futures. It is both a process and an outcome.



THREE CORE COMPONENTS

According to the KIT Model, as visualized on the next page,

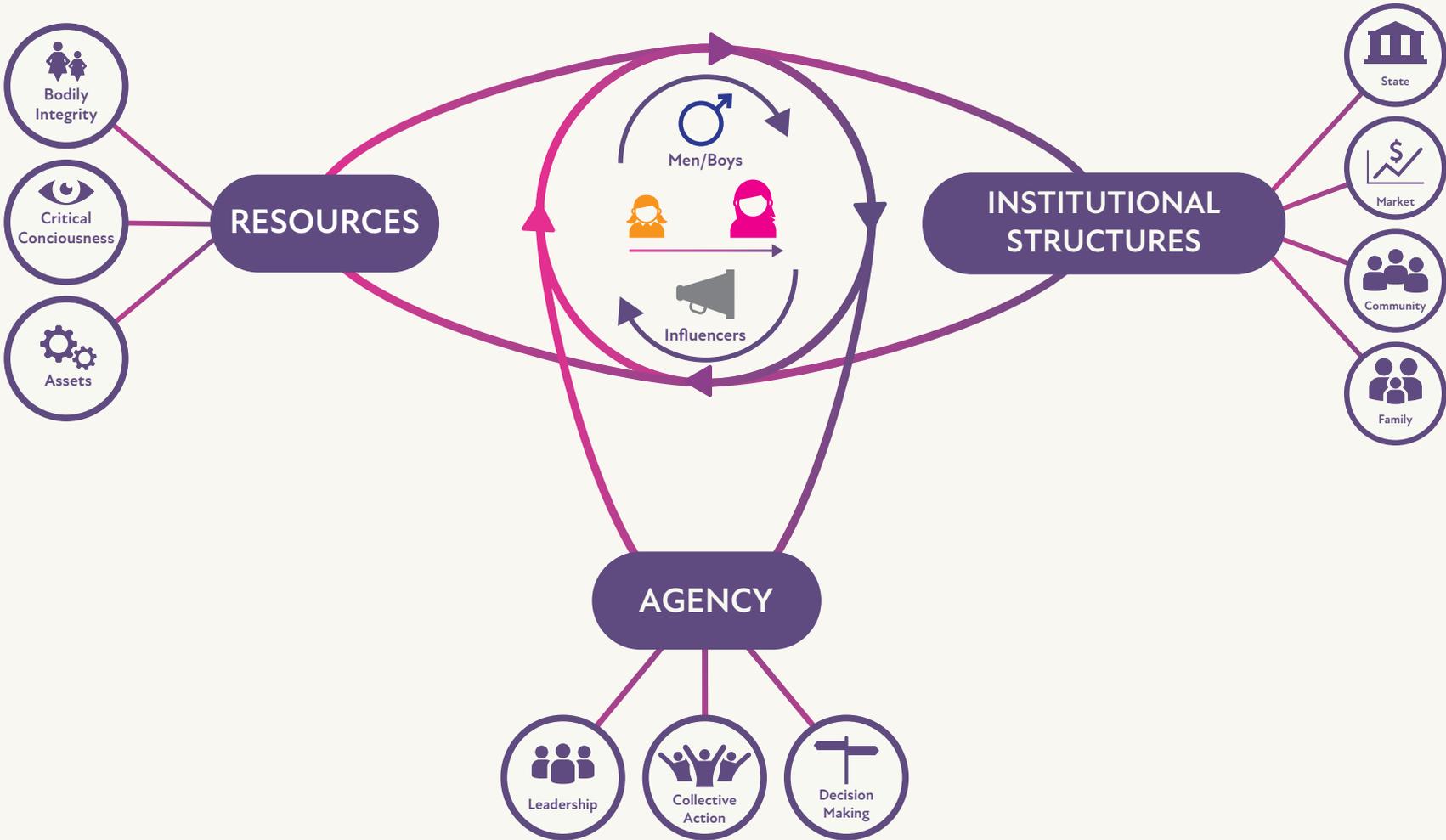
empowerment is contingent on the interaction of three key elements:

Institutional structures are the social arrangements of formal and informal rules and practices that govern behavior and expressions of agency, as well as the distribution and control of resources. They comprise both formal laws and policies, as well as norms, and how they are practiced.

Resources are tangible and intangible capital and sources of power that women and girls have, own or use, either individually or collectively.

Agency is the capacity for purposive action, the ability to pursue goals, express voice and influence and make decisions free from violence and retribution. Agency lies at the heart of empowerment.

KIT's Model of Women's and Girls' Empowerment



The contextual framework is reproduced courtesy of Anouka van Eerdewijk, Franz Wong, Chloe Vaast, Julie Newton, Marcelo Tyszler & Amy Pennington (2017). White Paper: A Conceptual Model of Women and Girls' Empowerment. Amsterdam: KIT Royal Tropical Institute. https://www.kit.nl/wp-content/uploads/2018/10/BMGF_KIT_WhitePaper_web-1.pdf

Empowerment is a dynamic and complex process

The empowerment of women and girls is a dynamic and transformative process of change. It requires challenging gender inequalities and disempowerment across multiple dimensions and levels, which also provide a variety of entry points for potential interventions.

MULTI-DIMENSIONAL DETERMINANTS

Therefore, the KIT Model has identified multiple determinants which might affect each core component, as depicted on page 7. These lenses, which we used to define our areas of inquiry, help to reveal the level of (in) equality and (dis)empowerment that women and girls experience in their daily lives. Since they also served as our data analysis framework and reporting structure, we will describe them further in their respective chapters.

THERE ISN'T ONE WOMAN

As the needs and contexts change over women's lifetimes, so do the

relevance and impact of these determinants. Women and girls also experience gender (in)equality and (dis)empowerment differently depending on their social background and context. Therefore, we took a life cycle approach during our research, as promoted by the KIT Model, and aimed to identify initial profiles to recognize the diversity and commonalities amongst women and girls.

SOCIAL FABRICS INFLUENCE POWER DYNAMICS

Unequal gender relations, which are grounded in patriarchal societies, are the root cause of the disempowerment of women and girls. These inequalities are maintained through the socialization and portraying of gender hierarchies as natural and normal by those who have the ability to express their voice and are listened to ('the establishment'). In order to capture these perspectives, the research included a significant number of influencers and men and boys as respondents.

EMPOWERMENT IS ABOUT TRANSFORMING POWER

The KIT Model offers a lens to understand which changes are needed and how they might take place. Agency, resources and institutional structures can be mutually enforcing, but this will not happen automatically and will differ over time and by context.

The Model shows that there are different entry points for potential interventions; there is no 'silver bullet'. It also shows that the process of empowerment is dynamic. The identified determinants of women and girls' empowerment are interlinked and interact.

Empowerment challenges disempowerment and entails a transformation of power. This realization demands caution of backlash and potential other unintended consequences. The complexity of the process of empowerment demands a holistic approach.



EMPATHY RESEARCH APPROACH

Objectives and Scope

OBJECTIVE

During the 'Empathy Generation' phase, primary and secondary research was done with the objective of uncovering the barriers to empowerment that women face in cocoa-growing communities and to generate actionable insights for potential future strategy and intervention design.

FIELDWORK

The aim of the qualitative research was to understand and expose women's behaviors, experiences and attitudes in relation to the (in)equality and (dis)empowerment that they face in their daily lives, the underlying rationale for them, the context in which they take place and who informs and influences them.

SECONDARY DATA

Secondary data was reviewed at the outset to ground the team and throughout the empathy phase to help with high-level validation of the field research findings. Quantitative data from the Demographic Health Survey (DHS) and UNESCO allowed for indicative comparisons between countries, from which we also share findings in this report. The references section contains a full description of the sources that were used.

ORIGINAL SCOPE

Our starting point was to understand the daily lives and rich realities of women of all ages in the community, at home and in their workplace. The research was centered around 'women in cocoa-growing communities', rather than 'women in cocoa'; on-farm activities and women's role in cocoa production were not the focus. The local cocoa value chain, or cocoa's first

mile, was explored as an institutional structure with its own role in influencing gender norms.

INITIAL AREAS OF INQUIRY

Informed by the Women's and Girls' Empowerment Model we identified several areas of inquiry to guide our research:

- Who are 'the women' and how do they evolve throughout their lifecycle?
- Who are their key influencers and stakeholders?
- What are the key institutional structures that influence their daily lives?
- How is their access to and control over resources?
- Are they able to exercise agency in their lives?
- Do they have choice and voice in power relations?

Geography and Timeline

Three key countries from the Mars cocoa supply chain were chosen as the focus for the research: Indonesia, Côte d'Ivoire and Ghana. The fieldwork within those countries took place in select regions where cocoa production is significant.

Locations included hard to reach cocoa-growing villages and feeder towns that service cocoa's first mile. The various sites were selected based on the Mars supply base and partner recommendations. The intention was to include a diverse representation in terms of culture, level of available services, connectivity, community size and presence of (pre-)existing interventions.

Indonesia - June 2019

Côte d'Ivoire - October 2019

Ghana - November 2019

Indonesia - March 2020

Due to the Covid-19 pandemic the 2nd phase of fieldwork in Ghana and Côte d'Ivoire was unfortunately canceled.



Iterative and Open Fieldwork

BASED ON 'DESIGN RESEARCH'

Our research approach was open and iterative, learning from the research in each country and building on for the next phase. Real-time in field synthesis also enabled refinement of topics and respondent criteria based on new areas of interest and/or when saturation was reached. Our questions were updated throughout the process as we learned and became more focused. Therefore, not all topics were discussed equally in each country or community.

APPROACH TO DATA COLLECTION

Data collection was semi-structured, through flexible conversations, which were held in situ and tailored to respondents' profiles and emerging personal stories. Insights were generated through different qualitative research formats, methods and creative visual stimuli or probes. These included, amongst others, small group discussions, in-depth interviews, walk

alongs, flashcards, collage-making and on-site observations.

ITERATIONS

Iterations were made during our Empathy phase which led to refinements of our original research scope. We will explain the rationale further in our findings, but three key refinements were:

- Zoom in on adolescent and young adult life stages within women's life cycles
- Place more emphasis on understanding the perspectives of men and boys as potential allies and gatekeepers
- Prioritize girls and young women who remain in cocoa-growing villages over those that are pursuing education and/or employment (in towns/cities).

The findings presented in this report reflect these iterations.

Impression of research activities



INFORMANT INTERVIEWS



FOCUS GROUP DISCUSSIONS



IN-SITU OBSERVATIONS



MAKING COLLAGES



CARD SORT ICE BREAKER



ARTIFACT ANALYSIS

Research Respondents

We spoke with more than 200 people across the three countries during our fieldwork. They included young women and adolescent girls, but also many of their influencers, such as parents, partners, siblings, teachers, nurses and cocoa’s first-mile service providers.

The Mars partners and suppliers in-country facilitated respondent recruitment through their network in the local cocoa value chain. We aimed to spend a full day in a community, which enabled us to interact with additional respondents (‘snowballing’), next to those who were identified in advance.

PARTICIPANT CONSENT

All participation was voluntary and (informed) verbal or written consent was requested. Pictures of people and their personal- or workspaces were only taken with consent (except in some cases of public street photography).

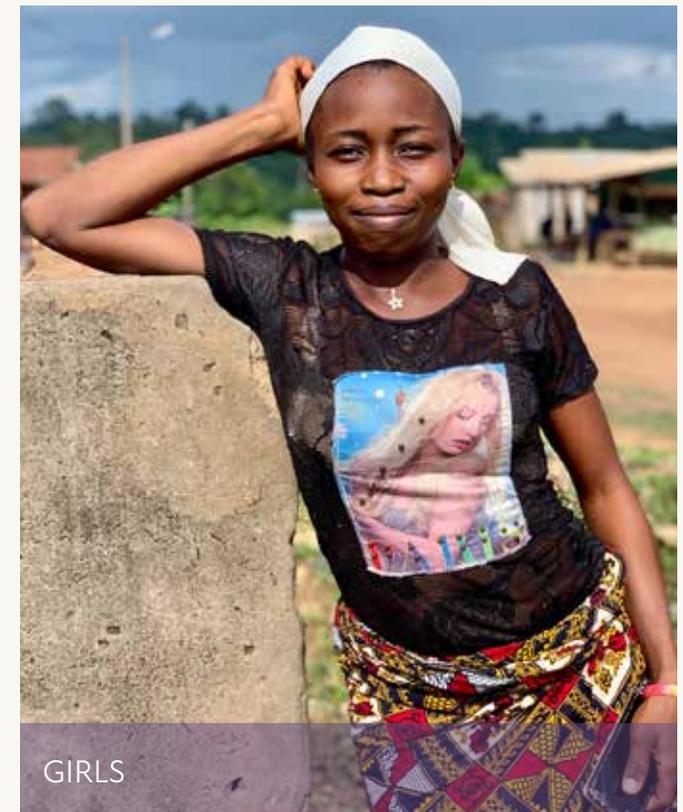
Overview of research respondent profiles*

Respondents	Indonesia	Côte d’Ivoire	Ghana	Total
Total female	59	39	21	119
Young/adolescent (16-25)	10	19	16	45
Women (25+)	49	20	5	74
Total male	13	20	12	45
Young/adolescent (16-25)	4	6	6	16
Men (25+)	9	14	6	29
Influencers	15	12	8	35
Total	87	73	44	199

*Excluding intercept/spontaneous conversations

For further respondent demographics see the Appendix of this publication.

A snapshot of respondent types



Young women walking down a rural village street, Côte d'Ivoire



CONTEXT

Country and Cocoa Contexts

INTRODUCTION

Indonesia, Côte d'Ivoire and Ghana were selected as the focus of The Resilience Journey since these are key sourcing countries for Mars Wrigley. Despite the many differences between these three countries in terms of culture, religion, geographical spread and socio-economic context, we also found many similarities.

Côte d'Ivoire and Ghana are the worlds' largest cocoa-producing countries. In Indonesia, cocoa production has declined significantly over the last decade. Indonesia used to be ranked 3rd but is now ranked 6th (Statista 2020). Most cocoa comes from Sulawesi (80%), followed by Sumatra (10%) (Laven *et al* 2016).

In rural Ghana and Côte d'Ivoire, cocoa is a main driver of the local economy, and is the main livelihood option for many. In Indonesia, cocoa is more interwoven with palm oil and

other cash crops. The Indonesian Government is currently subsidizing corn, rice and soybean. This stimulates some farmers to switch to these crops, making families less dependent on cocoa.

In all three countries, cocoa is mainly produced by smallholder farmers, living in (remote) rural areas. Their remoteness brings infrastructural and developmental challenges, which (also) impact the lives of young women.

COCOA COMMUNITIES ARE DIVERSE

There are many different types of cocoa-growing communities. From central feeder towns which act as cocoa distribution hubs, villages which are close to the farmland and where inhabitants live close together, to far away and isolated hamlets. In villages, there is a form of local governance and there is a sense of community. We identified the village with or 'close to

cocoa farms' as the key setting for our Empathy phase.

LIFE IN RURAL COCOA VILLAGES POSES SIMILAR CHALLENGES TO GIRLS AND YOUNG WOMEN

While there are also many obstacles for young women 'who go to the city', it is in the village where gender norms are still more defining to their future and where opportunities for female youth are limited. Across the three countries, girls already become responsible for many heavy and time-consuming household tasks at a young age. Young wives are expected to prioritize their household duties over their education and income generation and are financially dependent on their husbands. Across the three countries, the poor roads and lack of streetlights in villages, combined with safety concerns, limit their mobility.

Despite economic growth in all three countries, human development and gender equality lag behind

ALL THREE COUNTRIES ARE GROWING ECONOMIES

Indonesia recently qualified as an upper-middle-income country with consistent economic growth. Ghana's economy has also continued to expand. High growth momentum since 2017 has consistently placed Ghana among Africa's 10 fastest-growing economies. According to the World Bank (2020), Côte d'Ivoire is one of the fastest-growing economies in the world.

YET, LAGGING IN HUMAN DEVELOPMENT AND GENDER EQUALITY

Despite the sound economic growth of the three countries, their human development and gender equality rates are relatively low, particularly in Côte d'Ivoire. It is ranked amongst the lowest countries on global human development and gender equality indexes. Of the three countries,

Indonesia ranks the highest for both indexes and Ghana is in the middle.

In all three countries, development lags behind, particularly in rural areas. People who live in more remote areas often have less access to health care services, and the infrastructure in rural areas is often sub-standard.

Furthermore, there is rural-urban inequality in higher education. Gender inequalities in rural areas are also higher. This manifests itself, for example, in fewer labor and income generating opportunities for women, and a low representation of women in leadership positions.

HUMAN DEVELOPMENT INDEX (HDI) AND SDG GENDER INDEX (GI) 2019

Country	HDI Rank	HDI Value	GI Rank	GI Score
Norway	1	0,954	4	87.7
United States	15	0,920	28	77.6
Indonesia	111	0,707	69	65.2
Ghana	142	0,596	94	56.6
Côte d'Ivoire	165	0,516	111	48.9
Niger	189	0,377	125	44.9

HDI assesses the development of 189 countries based on their population's life expectancy, knowledge and standard of living. Source: UNDP 2019 The Sustainable Development Goals (SDG)

Gender Index (GI) measures the state of gender equality aligned to 14 of the 17 SDGs in 129 countries. Source: SDG Gender Index 2019.



A cocoa farmer's extended family kampung, Indonesia



USING A LIFE CYCLE PERSPECTIVE

Introduction

The KIT Model promotes the use of a life cycle perspective as it presumes that age shapes how the causes and effects of gender inequality are experienced throughout the stages of women's lives.

Considering their whole life cycle can help to identify critical periods in a lifetime, and capture intergenerational influences between them. It also helps to identify the restrictions that women and girls might face during specific

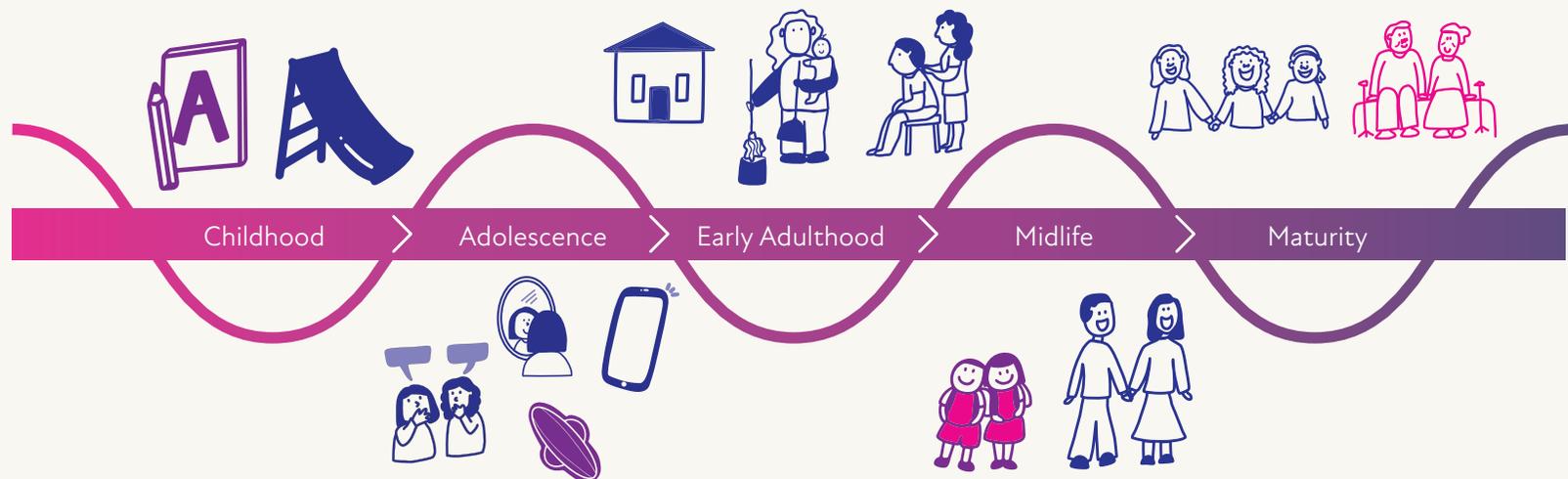
phases and the different needs they have over time.

Therefore, we set out to understand women's journeys over time, which resulted in the identification of five different life stages (see graphic below).

From there, we prioritized two key phases: adolescence and early adulthood. Both have defining 'crossroad' moments, which might lead to vulnerability on the one hand,

or have the potential to break the 'disempowerment' cycle on the other.

It is not only age that has an influence on the shifting barriers and needs over time, but also social and cultural contexts, such as class, norms, education, religion and information access. We have also sought to capture this variety of determinants in six emerging profiles of young women and adolescent girls during those two life stages.



Girls and women evolve through five life stages

During our research, we identified five distinct stages that girls and women in cocoa-growing communities evolve through during their life cycle:

CHILDHOOD

Little girls are playing, with both boys and girls, and starting to learn at primary school. They are fully dependent on their parents (or caretakers) to provide for them, and girls are likely to stay closer to their mother. Relationships with their brothers and sisters are important.

ADOLESCENCE

Girls' bodies are changing, and the process of gender socialization intensifies, making 'differences' between boys and girls more apparent. More time is spent with peers. What others think becomes important, which impacts self-esteem and confidence. Adolescents are eager to learn and connect, so they seek information and

new social relationships, including 'dating'. Who and what they see around them influences the formation of their (future) aspirations. Social segregation appears between youth that are pursuing further education (in town) and those that remain in the village and are out of school.

EARLY ADULTHOOD

When they become wives and mothers, young women take on caretaking responsibilities, which often tie them to their home. Young children, husbands and in-laws and household duties command their attention, with little time to pursue their own development. It is a transitional period, often leaving their community and finding their place in a new home and role, usually as a housewife. They have fewer social contacts and mobility, reducing interactions to just neighbors and family. During this time, young women are also likely to depend financially on their new husbands.

MIDLIFE

As their children grow older, and they are all in school, women start to (re) gain more time and mobility. Wives have gotten to know their husband and in-laws better while developing their voice. New connections and friends have been made in the community. There is more time and awareness to develop oneself and learn from past experiences to chart goals for this new phase.

MATURITY

Women come 'into their own' and reach a balance of sorts, they are more established. They may be grandmothers now as their daughters are likely to become wives and mothers at a young age. If a woman is still married, she is likely to have found a balance with her husband.

Adolescence and early adulthood are determining life stages, with critical ‘crossroads’

As we progressed through our research, we found that adolescence and early adulthood are defining periods during a woman’s life. There are critical junctions during this time which lead to different pathways and potential situations of (dis)empowerment. The choices available to young women at this time and the decisions made by or for them, will have a determining impact on their future.

The decisive moments identified are:

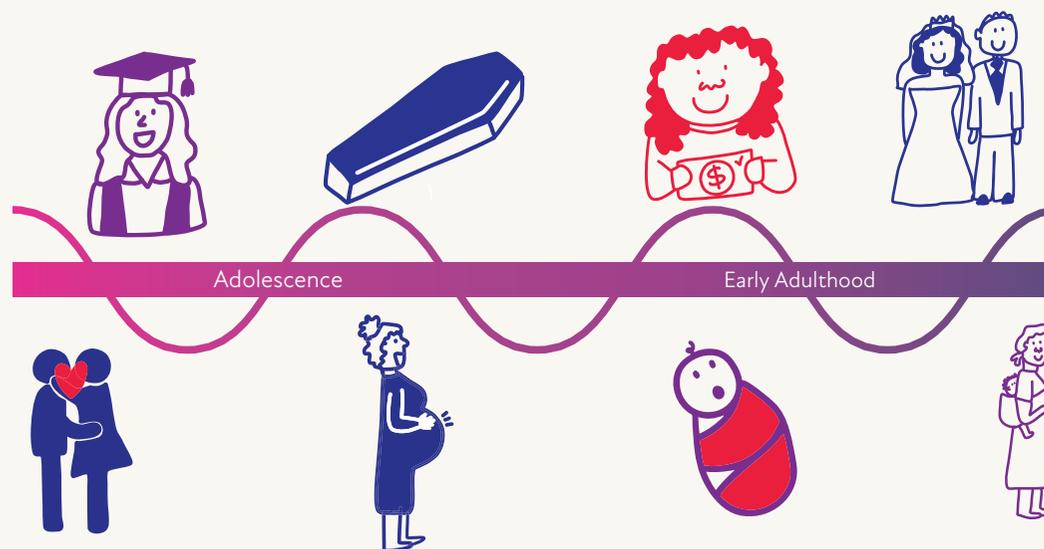
- Completing secondary school or dropping out before
- Losing a parent (due to separation or death) before becoming an independent adult
- Learning to generate an income before motherhood/marriage, or marrying/becoming a mother before learning a skill/trade
- Having time and choice in (potentially) finding a life partner, or an arranged/forced marriage and/or getting married at a young age

- Having an unexpected first pregnancy or a planned first child
- Having an unplanned second pregnancy or a well-spaced second child.

With age and life experience, agency seems to develop ‘naturally’ over time. Yet, we also found mature women who were still in vulnerable positions, such as abusive relationships or living in poverty. Many of their stories could be related back to poor options

and choices when they were young. Therefore, the decision was made to focus more on these two earlier phases, during which self-confidence and aspirations for the future are also formed.

Nevertheless, we continued to speak with respondents from all age groups to understand intergenerational changes over time, traditional norms and the influencing role of experienced women (and men).



A collection of wedding keepsakes on display in a family home, Indonesia



Critical Crossroads in Adolescence & Early Adulthood

Marriage is everyone's destiny, and for girls this should happen 'on time'

The overwhelmingly prevailing norm across the three countries is that girls should and will become (future) wives and mothers. They are expected to be married 'on time', and at least during their most fertile years. Combined with the prevailing disapproval of dating, marriages often happen quickly, without long courtships. Adolescent girls who are out of school and not working are especially at risk of being married at a young age.

BOYS BECOME HUSBANDS LATER

While becoming a husband is also expected of boys, they enter into (formal) romantic relationships far later than girls. They are given more time to prepare for their expected role as the breadwinner of their future family. As a result, they also have more time to 'find' their future wife and girls are likely to marry husbands that are older than them.

Of the 71 female respondents asked:
 15 were married < 18 yrs
 18 were married between 18-20 yrs
 38 were married 21+



Boys are likely to be 5 years older than girls when they first get married



Girls are 4x more likely to be married than boys when they are 20-24 years old

Five years from now, I'll still be in my twenties. I hope I am married by then...and have children of my own. At least one child to tie my husband.

We can live alone but we are not interested. We can't do the chores, can't cook. After marriage, my wife will cook.

In fact, a man doesn't have a high importance when he doesn't have a wife, he has no status.

It is a big shame for girls to refuse a marriage proposal.

This is the dream of all women. When you are married the woman will be respected.

I will continue my education first. I want to be serious, succeed in life and support my family.

Growing up, I realized men usually prepared themselves for marriage by renting rooms and making sure they furnish them.

CHILD MARRIAGE CONTINUES

While child marriage, or marriage under the age of 18, is banned in Ghana and Côte d'Ivoire, it still happens. In Indonesia, girls were still allowed to marry at age 16 with parental permission until 2019. Even though the age has now been raised, dispensations are still possible and the first quarter of 2020 already saw a record number of petitions. Sulawesi is estimated to have one of the highest prevalence of child marriage in Indonesia. Where girls do not have birth certificates, it becomes harder to enforce marriage laws.



Some of our friends are already married at our age. We don't see them anymore. They don't hang out. They look happy but we don't know what it's like at home.



Girls who are pursuing an education or profession aspire to delay marriage and motherhood and are allowed to do so



I want to continue university in business agriculture so that I can be a successful businesswoman.



When a girl is asked to marry it is shameful if she refuses, but if a girl is in school it is accepted.



My daughter has become a stewardess for Garuda. She lives in Jakarta and is still single.



I won't be proud if they stop school for marriage. They should finish first.



If they want to go further in education, they know they have to wait with sex to get it done.



Actually, my only husband = my education.



I have a daughter of 20, she behaves as if she likes to continue education, because she is behaving accordingly.



We are not ready yet for children, we don't have stable jobs.



Girls are motivated by money. Young girls cannot go into cocoa, so they get into sex. When girls receive education, the education keeps her busy. Then she has no business in following men.



I want to start practicing as a nurse at 23. I want to marry at 26.



I haven't thought of what age to marry. I want to settle and get a job first.

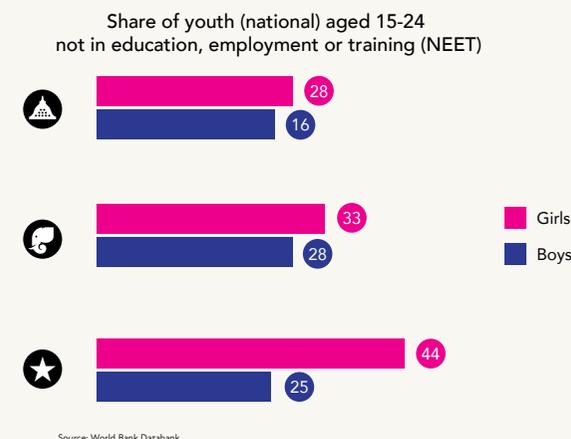
However, many adolescent girls and young women are out of school or unemployed

Across rural Indonesia, Côte d'Ivoire and Ghana, a significant proportion of youth are not working or enrolled in education. The difference between boys' and girls' enrollment increases in upper secondary classes (~15-18 years), compared to lower grades. In addition, youth unemployment affects girls more than boys across the three countries (see figure).

In families with many children, financial constraints often require choices between which sibling can continue their education and which can't. Older siblings are often the ones that leave school to make way for the

younger children in the family. Lacking confidence in their own capabilities was also expressed by girls as a reason to drop out of school before completion.

Considering the expectation that girls get married and become mothers on time makes those who are out of school and unemployed more at risk for early marriage. Their prospects for the future are grim, and with a husband, they will 'at least' have someone who can provide for them financially. For girls in villages, who have 'nothing to do', marriage is often their only choice.



I graduated from middle school. I did not continue to high school because my parents did not have money.

I quit school because I think I'm not good in school.

In the harvest season we go to carry the cocoa pods whenever there is work.



More than 50% of all rural youth are out of school



20% more rural girls are out of upper secondary school than boys, in total 80% are no longer enrolled



Nearly 50% of upper secondary school-age girls have dropped out

The loss of a parent, especially fathers, can be detrimental to the pursuit of further education

Being seen as the breadwinners, fathers are responsible for large expenses, such as school fees. They often also provide moral support and discipline if needed to ensure that children pursue their education. As a result, losing their care is often a cause for youth to drop out of school.

The loss of a father could be due to death, parents' separation, and/or remarriage to another woman. Remarriage by the mother does not automatically mean that her new husband will take care of her children, making them more vulnerable.

If my children go to study, they should also finish it. I tell them: think about the expenses, if you stop you have to pay me back the fees.

If we [women] were remarried, and our children get a stepfather, they get an enemy. If the husband doesn't love my children, he would behave differently...

My husband is the one pursuing our children to go to school.

If you want your children to do well you need to give them orientation. I don't promise gifts, but I tell them if they are successful at school, I will throw a party. [...] Any time my children are successful I buy two chickens and cook them myself.

My father wants us to be successful, it's good for the family name.

My father died when I was two, when I saw my mother struggle, I decided to stop [school], we were many (nine children).

My father passed when I was in junior school so I could not complete my school further.



1 out of 4 orphans 10-14 yrs are not in school



Orphan girls 10-14 yrs are 50% less likely to be in school compared to orphan boys

Choosing the 'right' husband is crucial, but girls still get too little time or say to do so

The attitude and personality of a husband is defining for the quality of women's married lives, especially during the early years. Many young wives are financially dependent on their husband and are at the mercy of his goodwill.

 I am very amazed with my wife. She talks and sells and harvests. She is very good, can manage herself.

 Being married is like being in prison.

 My husband does not give me money for my own expenses. When I ask him... he gets angry and he gives no money besides food.

 You need a good partnership with your husband to manage the family.

 I want someone who will love and not beat me.

Parents are often the deciding factor in who and when their daughter marries. Young men do have some freedom to initiate a wedding proposal with their future in-laws, while girls seem to have little to say.

 We will choose wives ourselves, but we will still ask for permission.

 Our approval is needed for marriage. We are a big family, if something happens we are all responsible...

 You have to delegate people to tell the girl's parents that you want to marry her. In some families, you have to give drink and money, in others is money or drink.

 We met at a wake and I told her I was interested. She was not convinced, then I asked her mom to agree to it.

Premarital (sexual) relationships are taboo for fear of living 'in sin' and/or the risk of a potential pregnancy. Intimate relationships and children are only acceptable after marriage and dating is discouraged to prevent gossiping in the community.

 My mother told me it was better to get married to avoid sin. She was taught like that.

 I believe that everywhere in the world you need a marriage certificate before getting a birth certificate.

 In my culture [Benin] – if you have a baby before marriage, no man in the family can talk to you anymore.

 While we were 'studying' I would cook at home, take it to his place and spend the night. The arrangement was that we would be together.

While (casual) dating is on the rise it is not guided well by parents and often done secretly

There is a growing recognition amongst youth and parents that it is good for potential future partners to 'study' each other first, before getting married.

However, it is often still done 'secretly', and without parental guidance. Once it becomes obvious that a boy and girl are spending time together, their relationship should be 'formalized' quickly between the parents.

IN INDONESIA THERE IS A GROWING SOCIAL MOVEMENT PROMOTING A 'CONTACT-LESS' TYPE OF COURTSHIP.

As an apparent backlash against what is perceived as Western influence, a movement led by conservative youth has emerged. 'Indonesia without dating' was initiated in 2015 by a university student to discourage youth from dating, which is considered to be un-Islamic. Its spread is facilitated through social media, influencers and apps that enable marriage partners to be found without physical contact. Offline rallies and mass 'public break-ups' are also organized, calling on attendees to break up with their partners. The social media accounts have thousands of followers.



Some kids have boyfriends/ girlfriends. It is more common now.



There was a case of suicide by a girl who drank poison to avoid marriage, so parents are less pushy now..



I don't know if my children are seeing anyone. They will never talk about that with me.



I didn't know anything about my son's girl till her parents came to say she was pregnant.



My daughters should first have good information about the life of the man who wants children with them.



I will have to study the person to know if he is my ideal man.



I was living with a man, but my father wanted to make it official in case there was a problem – how will you manage otherwise?



If you don't live together then you would still not know the person well.



I have a boyfriend, or at least I think he is. But he hasn't 'shot' me yet [like cupid]. My mother doesn't need to know about this yet.

Early pregnancies are detrimental to a girl's future development, especially due to the associated shame

Early pregnancy was raised as an issue across the three countries by young and old, men and women, even more so if they are premarital.

Intimate relationships are only supposed to take place among married partners and pregnancy is visible evidence of the opposite. As a consequence, there is significant social stigma attached, especially for future mothers.

EARLY PREGNANCIES PREVENT GIRLS FROM COMPLETING THEIR EDUCATION

Education policies often stipulate that girls are not allowed to continue school during their pregnancy and shame often prevents them from going back, even if they are allowed by the school. The consequence is that mothers of school-going age usually do not finish their secondary school, while the future young fathers do not face this barrier.

SHAME PREVENTS ADEQUATE SUPPORT

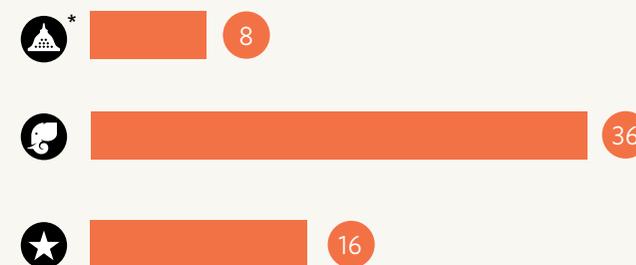
Due to the associated shame, several 'mitigation' strategies are employed to make the pregnancy disappear from the public eye and save face in the community. Most of them have negative consequences for the girl, instead of providing her with the supports that she needs, in addition to her apprehension of becoming a mother too soon.

While the data in the graph from South Sulawesi shows a relatively low percentage of teen pregnancies, we estimate that there may be (significant) underreporting. Many stories and examples emerged during our interviews there, including an (in)formal system to change the paperwork and cover up any unplanned pregnancies. In Côte d'Ivoire and Ghana, early pregnancies were far more public and openly recognized as a 'fact of life', though still seen as a disgrace.

EARLY PREGNANCIES CAUSE HEALTH COMPLICATIONS

In addition, pregnancy and childbirth complications are the leading cause of death globally amongst girls aged 15-19. According to the World Health Organization, adolescent pregnancies are also riskier for the newborns, with increased risks of low birth weight, preterm delivery and severe neonatal conditions.

Percentage of Rural Girls (aged 15-19) who have begun childbearing



*South Sulawesi



There is an 'agent' here who takes care of the documents in case of premarital pregnancy.



Girls stop school when they start having sex [and get pregnant]. So, they are not able to complete the school.



Teen pregnancies start at 14. We get at least five girls per month...



Last year there were at least 10-15 girls pregnant in our school. One kept coming, she was so courageous.



There are so many cases here of girls getting pregnant.



I got pregnant in 8th grade. I hid it from my grandmother, or I would have lost my place [in school].



There are a lot of situations where girls give birth very young.



When I found out I was pregnant my first thought was to abort. My school mates were about to go to senior high school.



Various 'mitigation' strategies are employed to save face from the disgrace of an early pregnancy

Illegal and unsafe abortions might be sought to terminate the pregnancy, which are risky for the girl's health and could lead to adverse effects.

You can only get an abortion when nobody knows of the pregnancy, otherwise parents will push for marriage.

Abortions are done with Chinese medicine. If there are complications, they come here... We give them blood and refer them.

There are many abortions here, especially if they are poor, then they will encourage their girlfriend to get one.

Some girls try abortions with herbs, but I don't think they are potent enough. They put in them in their private parts.

In Indonesia, young 'parents to be' can be married quickly as a cover-up. In Ghana and Côte d'Ivoire, the pregnancy may be legitimized by the father and/or his family publicly 'taking responsibility'. Both often result in the young mother moving to her in-laws, where she may be more vulnerable.

Sometimes it's better to 'prevent' a pregnancy before marriage with marriage.

There is early marriage here because of unpredicted pregnancies.

He is still in school. I live with his family here in the hamlet. There was no space in my house.

When my first girlfriend got pregnant her father denied everything. Me and my parents had to take care of everything.

The in-laws usually take charge, but young mothers are not treated well.

Young (future) mothers might run away or be sent away from their village to hide, such as with a sibling in the city or another relative. This keeps the pregnancy out of sight of the community.

If you are young and pregnant, not married, you run away.

I have a baby with my girlfriend, but she has gone away to her sister in Accra. I haven't seen them in four months.

I hid my pregnancy for five months. At that time I was staying with my auntie. My father was informed later.

The newborn child may be adopted by the family or another contact, especially in Indonesia. In Ghana and Côte d'Ivoire, the child might stay with the maternal grandmother, while the mother tries to pursue opportunities, usually elsewhere.

The grandparents will take care of the baby, and be very embarrassed.

My sister and her husband 'adopted' the child of my unmarried patient.

My daughter felt sick, she was pregnant. Now I take care of her child.

I cannot learn to be a hairdresser and raise my child at the same time. So she is with my mother. I have not seen her for one and a half years.

The fear of becoming financially responsible might cause young fathers in Ghana and Côte d'Ivoire to 'deny' a child

Knowing that they are expected to be financially responsible for their child can be scary and overwhelming for young future fathers, especially when they do not have the means. This may cause them to deny the child or to simply disappear, even if they may not want to.



These days, boys don't want to take the child. He will say I am not the father. He doesn't have the means.... Boys don't want this responsibility. They don't have the money.



Someone impregnated my sister and ran off. The guy was afraid of our father so he ran from the community. It took him about a year to come back.



My son tried to say the pregnancy was not his, but I told him to tell the truth. Then the family gave the girl [and child] to us and we took care of it.



Young motorcycle taxi drivers waiting for their next fare, Ghana

While adolescent girls and young women are diverse, there are also commonalities

From our many respondents and their stories, we distilled six emerging profiles across the three countries within the adolescence and early adulthood stages. They show that while there isn't one girl or young woman, there are still common characteristics and recurring contexts that influence their state of (dis)empowerment, even across countries.

The six profiles described on the next two pages are not exhaustive for all girls and young women, but they depict various states of (dis)empowerment to inform who future interventions might be designed to serve and benefit.



A closer look: adolescent girls

Dutiful Follower

She.....

- Follows the societal norms that are expected of her without question.
- Relies on her parents to know what is best for her and feels a sense of duty towards them.
- Helps her mother with the household chores and takes care of her siblings.
- Is concerned for her dating peers who do not take their responsibilities seriously.
- May become a teacher, but doesn't want to compromise her future duties at home.
- Hopes to be married soon and expects her future husband to be the main provider.
- Sees her (religious) elders as important influencers.
- Likes to watch traditional soaps.
- Is naïve about (intimate) relationships and expectations.

Motivated Victim

She.....

- Is motivated to overcome her challenging circumstance (e.g. orphan, single mother, early bride).
- Comes from a (large) family with little financial means and her parents are likely less literate.
- Has very little social support and is fending for herself.
- Has already dropped out of school or is behind in grades.
- Is keen for a 'way out' of her circumstances, but has few options to pursue that match her situation.
- Is talked about by others in the community, which affects her self-esteem and causes social isolation.
- Is hoping for a 'benefactor' to appear and help her.

Conscious Pathfinder

She.....

- Is conscious of the gendered expectations that boys and girls face, yet trying to forge her own path within that constraint.
- Is persistent and committed to her education or livelihood development.
- Is eager to be a role model for her peers, even if she may have faced set-backs, and to prove that she can be successful.
- Knows how to seek information (online) and has access to services.
- Wants to delay starting a family till she has had a chance to pursue her dreams
- Is inspired by 'successful' women that she sees in the city or on TV.
- Does not like to hang out with peers who are less serious and 'throwing their life away'.

A closer look: young adult women

Dependent 'Housewife'

She.....

- Is living with her husband and in-laws, trying to find her place in the new family
- Is married with her parents approval and encouragement, after a short 'courtship'
- Had her first child soon after her wedding, and now stays mostly at home with the infant
- Is trying to live up to what she thinks being a good housewife means, which she learned from her mother and now her mother-in-law
- Expects her husband and his family to provide for her and their children
- Is content with her situation and unaware of other options or the risk of her financial dependency.

Juggling Striver

She.....

- Is combining being a good mother to her young children with earning an income and accomplishing her aspirations
- Is married (out of own choice) or a single mother
- Is of the opinion that women should contribute to the family financially and in decision-making
- Is supported in this vision by her partner or other key relation (e.g. her mother)
- Is juggling her time because she is constrained by her double burden to care for the household and her children with earning an income
- Is socially active in her community and has an entrepreneurial spirit.

Trapped Survivor

She.....

- Is married without having had the chance to get to know her future husband. Her marriage might be arranged and happened quickly
- Is obedient. Showing resistance is not an option as this would put shame on her family
- Is no longer living with her parents, and may have moved in with in-laws, while her husband is working/living remotely. She feels lonely & misses her family/friends
- Is realizing that being married comes with restrictions. Now she has less mobility and free time
- Is financially dependent on her husband, but does not trust him with financial affairs. Her husband might be in debt and neglects her and their children.

Truck filled with goods parked at a weekly market, Indonesia

INSTITUTIONAL STRUCTURES

Introduction

The KIT Model describes Institutional Structures as the social arrangements that enable and constrain the agency of adolescent girls and young women, and govern the distribution of resources. These social arrangements involve formal laws and policies, norms and relations. It distinguishes the state, market, community and family as the key structures that enable and constrain women and girls' agency.

STATE

The state is the legal, administrative and military center of a country, which also includes regional and local governance bodies. Because we took a bottom-up community perspective during this phase, we did not focus on the formal and national rules, but instead explored community governance and local (informal) codes.

MARKET

The market is the economic arena, including the labor market and service provision. In our case, the cocoa sector and its first mile supply chain is the key market context that we considered.

COMMUNITY

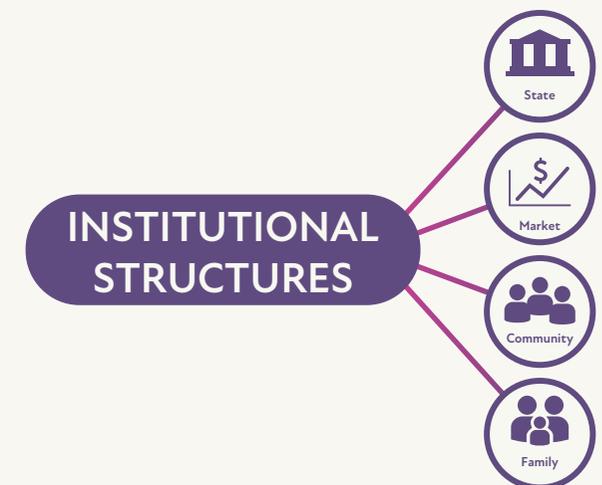
Community arrangements include formal rules (like customary laws regarding marriage) and informal rules (for example norms that relate to women's and girls' mobility and religious principles). In cocoa villages, these community structures have a significant influence on daily life.

RELIGION

Considering that Indonesia, Côte d'Ivoire and Ghana belong to the most religious countries in the world, we realized that religion is a key community structure that influences the daily lives of girls and women.

FAMILY

Institutional family arrangements comprise marriage and divorce and the relationships between different family members (household and wider kinship relations), including social obligations/expectations. We identified the parental family, including relationships between parents and siblings as key for adolescent girls. In marriage, the relationship between husband and wife and how roles and responsibilities are decided and divided are crucial.



Bus loaded with merchandise next to a central market, Côte d'Ivoire



Market | Cocoa

Cocoa's 1st mile is male dominated at all levels

COCOA IS PART OF THE SOCIAL AND ECONOMIC FABRIC

In significant cocoa-growing areas, cocoa is often the main livelihood option. In cocoa-growing communities, many families depend on cocoa for a living, and cocoa has become an integrated part of society and governance. On the one hand, community leaders are often also cocoa farmers and on the other hand, those that hold key cocoa positions are seen as role models or (informal) leaders.

COCOA IS MALE DOMINATED

We see male dominance in cocoa's 1st mile at all levels:

Production.

Farm-owners, caretakers and paid laborers are usually male. Men are usually the ones registered as members of farmer organization and are appointed as leaders. Only a small segment of women are farm-owners.

These are usually more established women who are often divorced or widowed.

Trading

Local cocoa traders/purchasers, which are jobs with a certain status, are usually male and belong to the establishment. We only heard about some pilots with female purchasers in Ghana.

Services

Service providers such as agronomists, trainers, extension agents, pruners, sprayers and drivers are predominantly male.

REINFORCING GENDER STEREOTYPES

Cocoa sourcing and cocoa sustainability programs tend to reinforce the perception that cocoa is a 'man's crop'. In their outreach, they usually target the 'cocoa farmer', defined as 'the manager or operator of the cocoa farm'.

This generates a bias towards male farm owners – excluding their wives (and farmers and families without land). The local field staff involved in outreach is predominantly male. In addition, their community programs usually build on existing community structures. These are often patriarchal, with (elder) males in leadership positions, reinforcing their status.



Truck with bags of cocoa, Ghana

It is a misperception that cocoa is not suitable for women, which results in a ‘blind spot’ in service provision

THE VIEW THAT COCOA IS NOT SUITABLE FOR WOMEN IS A MISPERCEPTION

The dominant perception is that cocoa farming is difficult and therefore not suitable for women. This contrasts with the ‘street view’ where (young) women often carry heavy loads for water and wood, and older men (with dwindling strength) still carry cocoa beans.

In Côte d’Ivoire and Ghana, women suggest that it is not so much the difficulty of the work, but the lack of access to land that constrains women most from participating in and benefiting more from cocoa. Women who own some cocoa land usually received this ‘as a gift’ or as an inheritance. These older female farmers have their own challenges, often related to labor.

In Indonesia, we met some female cocoa farmers who said cocoa is actually very suitable for women, as

it is ‘reliable and predictable’. They argued that cocoa income can be used as savings and most of the work on the cocoa farm ‘is easy’. What might have played a role is that in Indonesia the recently-introduced cocoa variety is easier to prune and that women in Indonesia, comparing to Côte d’Ivoire and Ghana, have a bigger say in how cocoa income is being spent.

WOMEN ARE UNDERREPRESENTED AND UNDERSERVED

The misperception that cocoa is not suitable for women combined with wives not being recognized as farmers, leads to them being underrepresented in farmer organizations and being underserved or not adequately served (i.e. services do not match with their diverse interests or needs). In addition, service providers don’t tend to recognize the diversity; elder single female farm owners have other challenges than young wives of cocoa farmers.



We women, we can also do cocoa farming



If you plant a cocoa tree the moment you have a newborn, you know that when your child goes to school you will have sufficient savings.



Is cocoa a male crop? No, if you can have a plot of land, you can use it. We both own land and sometimes we also use laborers.



All my married sisters help their husbands [on the farm]. They are cocoa caretakers.



Cocoa is very suitable for women. Its predictable, I know what I need to do to get income that is needed.



Mother carries cocoa while father harvests. On a non-harvesting day, mother runs a shop.



I planted extra trees to pay my daughter’s university fees... you need patience, but it is reliable.



You don’t need a division of labor. Women can do everything. Also if you’re a widow, you can do it by yourself.

There are few female role models in cocoa's 1st mile

THERE IS A BIAS IN RECRUITMENT BASED ON THE NORM THAT COCOA IS A 'MAN'S CROP'

In cocoa's 1st mile, there is a gender bias in recruitment, which seems to be (at least partly) based on beliefs and assumptions. Available jobs, such as a purchaser of beans or field trainer, are assumed to be too demanding, too risky or too far away from their homes to attract (young) women. These beliefs are informed by societal norms and expectations.

The perception that some jobs are not for (young) women hinder women not only in applying for these jobs and being selected, but can also affect, once selected, their performance. For example, it can take time before they receive trust and are taken seriously by their predominantly male clients.

FEMALE ROLE MODELS CAN MOTIVATE OTHER WOMEN TO APPLY FOR A JOB IN COCOA

In Indonesia, we heard a story of a woman who felt encouraged to apply for a job at the nursery when she found out that the nursery manager was a woman. This same female manager deliberately recruited female laborers as she found that the "women were much more productive than men". This illustrates how women can pave the way for other women, in a way that serves both.

 
Older men, [with dwindling strength], were buying the cocoa beans and so I felt it was okay for me to do the job. I only had to find someone to carry the sacks for me.

 
For tree maintenance I prefer to employ women in my nursery. They are far more diligent. Men usually are sleeping, smoking, doing nothing. Women are more efficient, meaning I can save money.

 
I found out that in a nearby community there was a job opportunity at a nursery run by a female owner. This motivated me to apply for the job.

Village women preparing for the wedding of another woman in the community, Côte d'Ivoire



Community

Elders tend to dictate the norms in communities, which influence girls' and young women's daily lives

TIGHT-KNIT COMMUNITIES PERPETUATE TRADITIONAL (GENDER) NORMS

Rural cocoa villages are often somewhat socially isolated. Due to long distances and lack of connectivity, the social fabric in the community is especially important, and there are high levels of social control amongst village inhabitants.

Community leaders, whether formal or informal, are key in establishing and encouraging adherence with social norms, including those related to gender. They could be elected officials, chiefs, elders or other people of stature (e.g. teachers and cocoa lead farmers). Some are proactive promoters of historically patriarchal beliefs and systems, while others unwittingly keep traditional norms in place by doing things as 'they have always been done'.

VILLAGE LEADERS AND INFLUENCERS ARE PREDOMINANTLY ELDER MEN WHO MAINTAIN THE STATUS-QUO

Village leaders and influencers are often more mature men. They are perceived as wise and respectable. To 'maintain order', they tend to aim at ensuring the status-quo and pass existing gender norms and values on to the next generation. These (traditional) norms often don't keep up with the modern developments that the next generation is growing up with.

COMMUNITY NORMS CAN BE CHALLENGING FOR YOUTH

Youth often learn through trial and error, and their 'modern' perspectives may be conflicting with the prevailing establishment. These generational differences are not represented in community leadership positions. As the socialization of girls and boys with gender norms already starts at

a young age, it is more difficult to develop a perspective that is different from what you normally see around you.



I think, if we consider modern pathways, the youth ought to know that. But here there are many fanatics, old people... if they hear stories about sex, they will consider it is taboo.



For today's girls to become the women of tomorrow, they must not walk the streets doing nothing... Then if a man wants to marry her, people can testify she is a good woman...



Moving to equality will be difficult. It is not our mentality here. We do things like we always have.



It takes a lot of courage to change norms. We are still very backward here.

Socialization of girls and boys with gender norms starts at a young age.
Influential visual cues can be found everywhere



Migrants who move to cocoa-growing communities tend to bring in traditional norms and values

MIGRANTS SEARCH FOR BETTER OPPORTUNITIES IN COCOA

Historically, people have crossed (domestic) borders in search of cocoa land and jobs. Cocoa migrants often start as (vulnerable) laborers, hoping to attain their own land in future.

In Côte d'Ivoire, many migrants come to work in cocoa from surrounding poorer countries (Benin, Burkina Faso, Mali). They often live more remote, close to the farmland (in hamlets) with little access to services. Where migrants are well-integrated in the community, they appear to be represented in the chief's cabinet. In Ghana, migrants generally come from the less-developed North to work in cocoa.

In Indonesia, historical, forced internal migration has led to a diversity of cultures with varying traditions and values living 'next to each other'.

MIGRATION TENDS TO BRING CONSERVATIVE GENDER NORMS

Ongoing migration brings in other cultures and traditions. So, norms are not static. In Côte d'Ivoire and Ghana, migrants particularly appear to bring more conservative (gender) norms and values, which is manifest in having, for example, larger families and men having more wives.

With youth from existing cocoa families moving away from their communities in search of a better future, migrants are an increasingly important workforce and potential tenants for existing landholders.



We moved to Lampung when we were young. People said it was a promising area because in Wonogiri [Java] they could not farm the rocky soil. They had to open the forest and borrow land from local Lampung people.



I had 13 children. I've had twins four times. Nine children are still living, 4 boys and 5 girls, the others died. I am a widow and a Muslim woman from Burkina Faso.



There are a lot of hamlets with caretakers. They come from the north and they have more wives.



There are many migrants in the hamlets who are caretakers. They have so many children, eight or nine.

Prayer carpets at a village mosque, Indonesia



Community | Religion

Religion informs daily lives and religious leaders are part of the norm-setting establishment

RELIGION IS INTEGRATED INTO THE SOCIAL FABRIC

Religion is an integral part of society across the three countries, and faith was often referenced throughout conversations. In fact, all three countries belong to the most religious (or most believing) in the world (Gallup poll 2017). Indonesia has the largest global Muslim population, in Ghana, the majority is Christian, while Côte d'Ivoire has a mix of Christianity and Islam. Attending religious celebrations, weekly mass or daily prayers is an opportunity to socialize and meet new people. Congregations also serve as important social networks.



I like to hang out at the mosque. My friends are there, playing games, having a chat, usually talking about girls.



When I was in Abidjan, I didn't have any relatives. I met a woman in church who helped me.



Sometimes I go to sing in the choir of the church.



Midwife wearing her religious locket at work, Côte d'Ivoire

RELIGION INFORMS GENDER-RELATED NORMS

Several teachings stemming from religion are on expected behaviors in life and how men and women are to act, and what not to do, with women often having a subordinate role to men. The extensive celebrations of weddings and births are reinforcing that those are important milestones, which should be achieved by all. Religion-based bans on the use of contraception, abortion and/or divorce, have direct implications on the ability of adolescent girls and young women to choose freely.

RELIGIOUS LEADERS INFLUENCE THE COMMUNITY

Religious leaders, who are usually men, have a high standing in the community and are influential. Their interpretations of religious teachings and 'rules' are part of the norm-setting establishment.

HAVING FAITH MIGHT INHIBIT SELF-DETERMINATION

Being religious might lead to a 'fatalistic' attitude, believing that whether or not something happens is not thanks to your own determination or effort, but up to a greater power. This influences one's sense of confidence and agency.

 *It is in the bible that woman was made from the rib of a man. Women are not as wise as men. When there is a situation, women can often overreact. Men are more mature.*

 *I am a Muslim. In my religion, having children outside of marriage is a sin.*

 *The Catholic Church does not permit divorce, so that is why we are just separated.*

 *A priest once told me not to talk about contraception in his church and that I should promote abstinence because God is against contraception.*

 *For the number of kids, any number permitted by God is okay by me.*

 *Yes, I can become a nurse, it will depend on God.*

 *If a person is sick we go and pray for them.*

 *That is a poster of a big Muslim leader from Mali that I follow.*

 *If we tell them about sex it would be a big sin. It's like we approve of sex before marriage.*

Mother rocking her baby to sleep, Indonesia



Family | Parents & Siblings

Parents' responsibilities start with birth registration

One of the responsibilities of parents is to arrange a birth certificate for their newborn. If a child is not registered, this can have a significant impact on their lives.

According to recent data around 70% of children had a birth certificate in all three countries (UNICEF). Although birth registration rates have improved considerably over the last decade, urban-rural differences remain.

The reasons for not obtaining a birth certificate can be the difficulty and cost of obtaining the required documents. For example, in Côte d'Ivoire, we were informed by a local official that in the first three months birth registration is free, but if you miss this deadline, the costs are considerable. In Indonesia, the marital status and the marriage registration system plays a role (Hanmer and Elefante 2016). In Côte d'Ivoire, it turns out that parents who don't have a birth certificate, often don't document their own children.

UNREGISTERED GIRLS CAN BECOME THE VICTIM OF CHILD MARRIAGE

In Indonesia, there is a strong correlation between the lack of a birth certificate and child marriage (Hanmer and Elefante, 2016). While boys may also be victims of child and early marriage, the practice predominantly affects girls.

Without a birth certificate, it becomes difficult to prove someone's age, which in turn makes it easier to circumvent age requirements for marriage. In Indonesia, the absence of documentation, authenticating a girl's age may be based on whether a girl has started her period. However, girls already start menstruating when they are younger than 18 years. In religious courts, this biological marker is sometimes used to allow girls to marry under the age of 16 years.

WITHOUT A BIRTH CERTIFICATE YOU CANNOT FULLY PARTICIPATE IN SOCIETY

Birth registration provides an important foundation for child protection. If a child does not formally exist, it becomes more difficult to trace them and they are more at risk for trafficking, child labor, illegal adoption and other potential forms of abuse (UNHCR 2013). In Côte d'Ivoire, a child cannot do their final exam in primary school and cannot enter secondary school, without a birth certificate.



Many births are not registered in our locality. When I look at the figures from the health center, there are around 200 births per month, compared to 40 applications for birth certificates. It is a serious problem because they are obliged to drop out because they cannot take the official year of the school exam

Parents have significant influence on adolescents' lives, for better or worse

PARENTS ARE IMPORTANT INFLUENCERS FOR ADOLESCENT GIRLS

Parents are girls' financial providers, but also their guides, role-models and teachers. They can be positive motivators and 'investors' in their future – aspiring for their daughters to have a better life than them. They can also be overwhelmed by parenting demands. Teens might be the more senior siblings, so attention shifts to the younger children, especially in large families with lesser means.

Parents tend to pass along their beliefs and norms to their children. Conservative parents are likely to reinforce their traditional values and might, for example, encourage their daughters to marry young. Progressive parents are more open-minded. They might give their daughters information on contraceptives or encourage them to become financially independent.

Many youth also feel a sense of responsibility towards their parents, and there is a desire to please them by living up to expectations.

GIRLS WITH VULNERABLE PARENTS ARE AT RISK

There are situations in which parents face challenges in caring for their children. For example, in the absence of (one of the) parents, a daughter might become fully responsible for the care of the household and her siblings. When there are many siblings and limited means, a girl might decide for herself to leave her parental home to reduce the financial burden, putting herself at risk of becoming financially dependent on someone else, who might not have her best interests at heart.

In Côte d'Ivoire, we heard many stories of children 'shifting' between households and being sent to 'relatives' for a variety of reasons.



Without parents' advice, there could be [other advice] that plunges her into bad things. We guide her to a good path.



I warned her that if she took her master's and was not successful, she must pay back all the money, we need to say that, because we want them to be successful.



When I was in 6th year at primary school, I couldn't continue. I failed twice. I didn't want to continue. My parents didn't insist so I was ejected.



I am no longer in my family home. I live on my own. I take care of myself. What I earn, is less than my expenses. I have a room in the bar where I work. In fact, I am not proud. I will not stay here forever, but I could not stay with my parents.

Father helping his daughter with packing-up her market merchandise, Indonesia



Sometimes you are this age and you are too old to stay with your parents, and your parents have to buy everything. For you this is not good and for them this is not good.



*School is a place for parents to get rid of their children –
Director of secondary school*



It was my family's decision, so I accepted it. I was underage, only 17-years-old [when I got married] My husband was 20-years-old at that time.

Both daughters and sons are raised with the idea that girls are responsible for household chores, not boys

HOUSEHOLD ROLES & RESPONSIBILITIES ARE PREDETERMINED - DAUGHTERS AND WIVES ARE THE (UNPAID) CARETAKERS OF THE HOUSEHOLD

Girls' preparation for and socialization with their future household responsibilities starts early and often takes preference over her education and aspirations. Learning how to be a good future 'housewife' is passed on from mothers to daughters. Girls spend more time with their mothers, helping them with time-consuming household duties and taking care of the children. Many tasks are still done manually, such as carrying wood for cooking, collecting and/or boiling water, washing clothes, etc.

Their brothers are often exempt from household chores, teaching them at a young age that household activities are 'women's jobs'. Boys are raised with the perception that their future wives will take care of them and do the

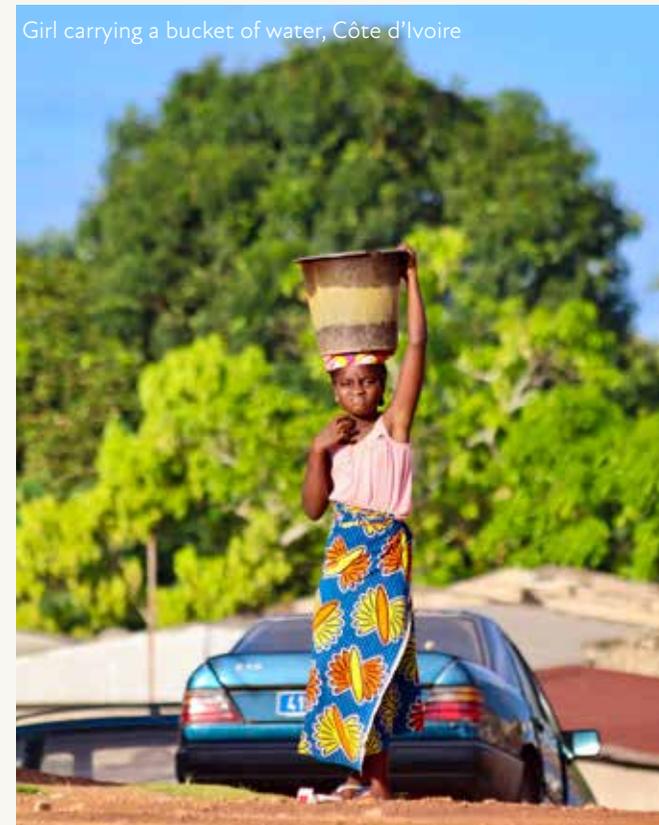
household duties. In return, they will have to provide for the financial needs of the family. This is why boys are given more time to pursue their education and develop financial independence before getting married.


We would like another girl so that she can help us with the household. Boys cannot cook.


It is the girls' job to take care of the water. Boys do not do this job – they do not work. 'Boys become like a king'. This is normal for us – it's just how it is!

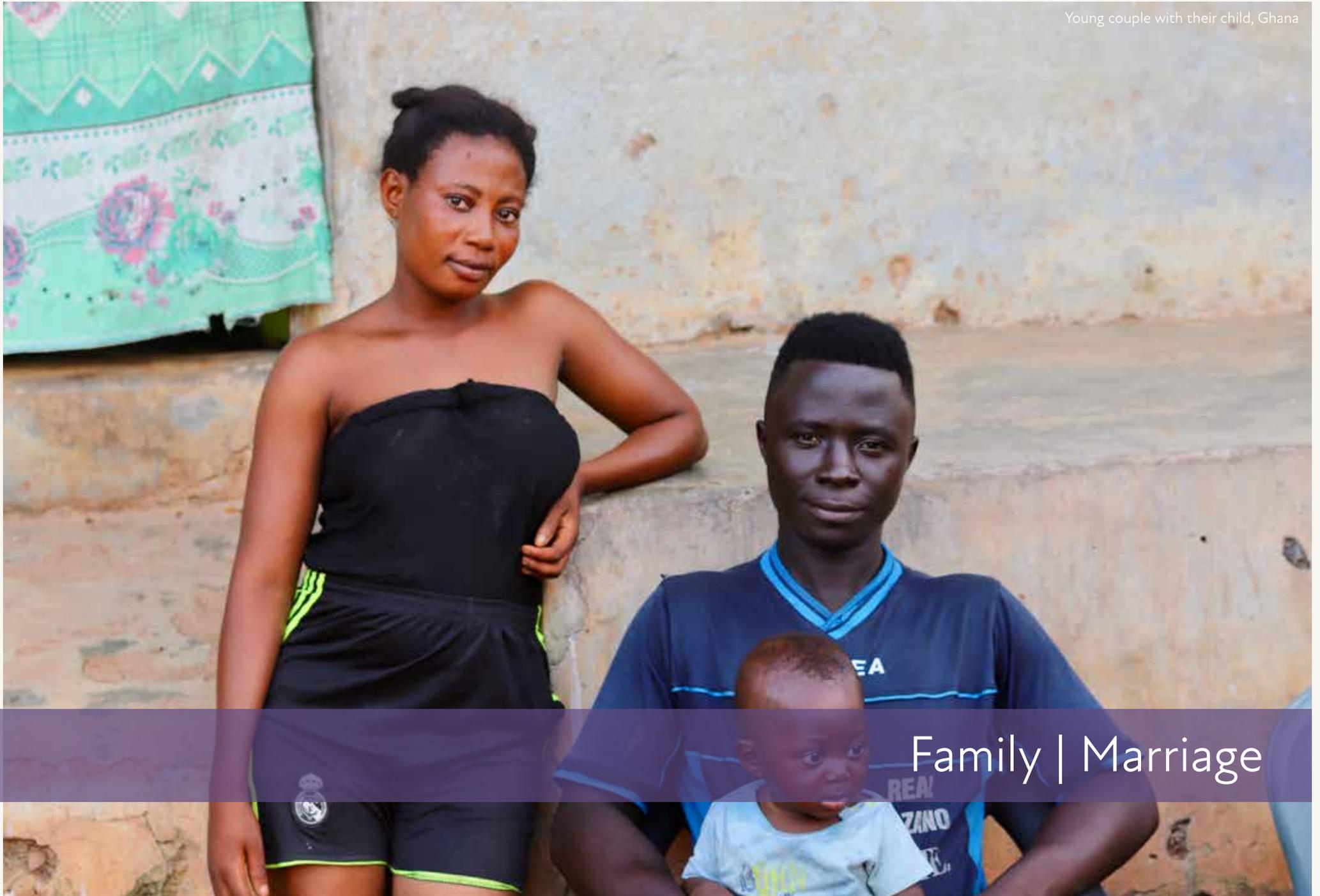

The girls are more attached to the mothers than the boys. Always close by, helping with the cooking, washing, etc.

Girl carrying a bucket of water, Côte d'Ivoire




The moment we get home from the farm we just take off our gear and our sister will wash it.


It depends on siblings, if the oldest is a boy, he will start with the chores, until there is a girl in the family.



Family | Marriage

A marriage is often a transaction between youth who don't know each other well and their roles are based on norms

NEWLYWEDS OFTEN DON'T REALLY KNOW EACH OTHER

Both men and women are expected to be married on time, yet finding the 'perfect' partner is not part of the ritual. Instead, courtship is often short with little time for the future husband and wife to get to know each other. The agreement to marry is frequently a negotiation between both families, rather than an intentional decision by a young couple that is based on the vision of a future life together.

HUSBAND AND WIFE ROLES ARE AN UNWRITTEN 'CONTRACT'

Without the development of a joint vision, the early stages of marriage appear to be something of a 'contract' based on the prevailing norms of what it means to be a good husband and wife. The division of roles and responsibilities is based on traditions, rather than informed by their individual and joint aspirations.



The role of men is to provide money to cover the needs of the family, for women it is cooking and maybe cultivating some land.



I met my husband at my relative's house...We dated for about two months and then we got married. And then we had our first child.



A couple's understanding [of each other] is very important, but there are only a few like that.



I met a young man, who asked me for a relationship. I said yes, and then I got pregnant.



[what's the difference between dating and being married?] The responsibility of sex...Women have more responsibility to satisfy their partner when they get married...



Young cocoa farmer with his wife and their children, Indonesia

A WOMAN IS 'A HOUSEWIFE FIRST'

Across all three countries, the predetermined role of a wife is to take care of the home, children and their husbands. This means that they carry the burden of all the unpaid work that is necessary to run a household. The socialization with these norms starts young, and therefore the division is not something that is discussed within couples. It is taken as a 'fact of married life', by both young husbands and wives. In Indonesia, a wife's destiny was explicitly spelled out as being about the 'well, kitchen and bedroom'. In Ghana and Côte d'Ivoire, the perception is that 'a woman's place is at home'. This limits the mobility of young wives.



...their husbands often complain that they are not home to cook for them when they come home from work. Therefore, some husbands have refused to let their wives continue their classes...



It is not easy to do all the activities in the house. You have to do it because I am the mother of the family.



It is better for men to work and earn money and for women to nurture children and take care of the family.



If we take servants, the woman must pay because she is replacing the job of the wife. The place of the women in Africa is at home.



Women cook, they do laundry, clean the dishes, shower the children. Accompany their husbands while sleeping, take care of the children.

Young woman handwashing her family's clothes, Côte d'Ivoire



HUSBANDS SHOULD BE THE MAIN BREADWINNER

Just as women are held accountable by the community to meet the gender expectations that are set for them, so are men. Masculine norms dictate that the husband should provide financially for his family. He is responsible for the large expenses such as housing, healthcare and children's education. As a result, it is his role to be the main breadwinner and occupy himself with paid work. If he cannot manage to provide for the family's needs, he would have 'failed' in his role.

AND PROVIDE FINANCIAL SUPPORT FOR THE EXTENDED FAMILY

In case of the death of a male family member, it is the expectation that men support the widow and her children. If one is doing well then there is also an expectation that men will help to support their (female) family members who may be struggling. This puts an extra financial strain on some men.


If I am a jobless man, and you're [my wife] working, then I'd be embarrassed.


If men can no longer provide for their wives, then that causes marital problems.


I have a strict brother; he sends me money by phone to protect me.


My mother told me that now that I am a father, I have to play a good role. My brother said I have to give her everything she needs - I thought about it and agreed since he has a good marriage.


It's men's role to be the breadwinner. If both are working we can help at home. But not that he stays home, and she works.


Even if the wife is doing well [financially], no one will acknowledge [the expectation is that the man should provide.


I am happy to be with my brother now because he has enrolled me in school.


During pregnancy women carry the baby, but man has higher responsibility, he has to pay for the healthcare and medication.

HELPING IN THE HOUSEHOLD IS UNACCEPTABLE

Due to their responsibility as the main breadwinner, it is not accepted for husbands to help their wives with the unpaid household duties. Sometimes women themselves also do not want help from their husbands, because then they will not have met their 'obligation' to the family. This division of tasks in the household results in women being financially dependent on their husbands.



It's true women work very hard, in one day they go and they come, go and come, I sit and look at her, and I know that she is suffering but it is her work, the work of the woman.



Men drinking their morning coffee at a village bar, Côte d'Ivoire

However, young women can't rely on their husband to always provide for them

MARRIAGE IS A GIVEN, BUT RELATIONSHIPS ARE NOT FOREVER

There is an expectation that husbands will be the provider (forever), however divorce, separation or becoming a widow are facts of life. Particularly for girls who are married very young, their marriage more often turns into a divorce. When married couples get divorced, the women are usually left to take care of the children.

For women that were financially dependent, having to generate an income without prior experience can be challenging. Losing her husband also diminishes a woman's social standing, especially if she is seen as the one who initiated the separation.

In Indonesia, in particular, the consequences of a divorce can be very hard for a woman. Besides often being financially dependent on their husbands, they risk resistance of family and neighbors as divorce is still a taboo.

When I made the decision to separate, I was very angry. But after the divorce I was embarrassed.

A woman who was really spoiled and highly dependent to her husband got into financial problem when the husband passed away. She never had financial responsibility. [...] She now has difficulties in life.

It happens a lot. The wife usually walks out if the man is having extra-marital affairs.

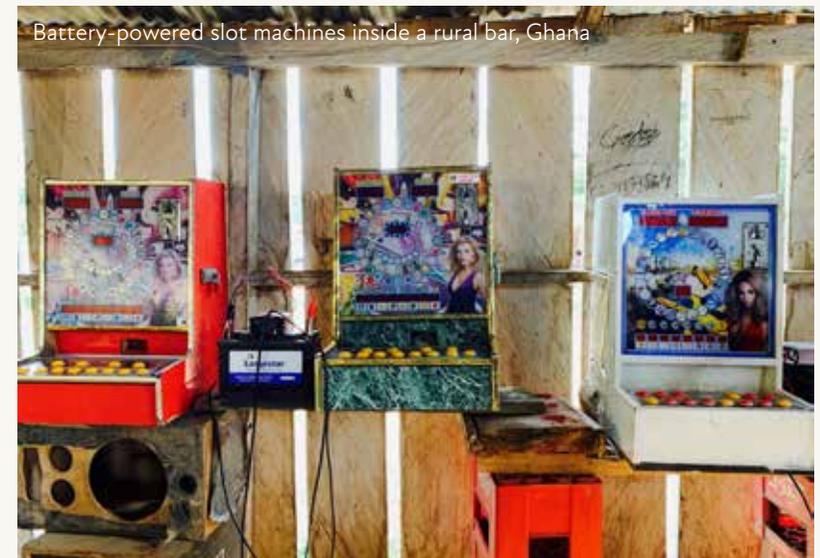
My daughter was young when she chose a boyfriend and got married but it was short – she is divorced now.

...But then the man gets some money and goes out to spend on mistresses. This is why women leave.

I am with my biological mother now. The father of my mother's other kids has abandoned them, so my mother takes care of all of us. We are five in number.

My problem is taking care of two children. The fathers are still alive. But they gave up on their children.

For my baby's father, I was hoping that we would marry, it didn't work out, but he takes provides for his child financially.



Polygamy is still ‘accepted’ in Côte d’Ivoire and Ghana, but only for men

The tradition of polygamous relationships continues in Ghana and Côte d’Ivoire, even though they are banned by law. For the first wife, this often leads to insecurity and a reduced status within the household. The husband may not have sufficient financial means to care for everyone well – with a potential risk for his children’s welfare.

Taking care of the children is the responsibility of wives, either alone if their husbands stay elsewhere, or together if they live in one compound. Amongst younger generations, this tradition may not be formalized by marriage. But young men might have different parallel relationships and/or multiple children who stay with their respective mothers (rather than in one unit).

..If I have a wife that I love but I cannot get a baby, sometimes she will say take another girl. But unfortunately, what happens is that when a man gets a baby from a second wife, he will abandon the first one. Also, a second wife can chase away the first wife. When she comes, she behaves like a queen.

As a child in a polygamous family, resources are very limited.

I think there are some men who are loyal to one woman. But here, husbands have girlfriends. So maybe I will also decide to have another lover one day.

I have three children from three different women...I want five children, maybe with another 4th wife. But my current wife will have two children. She is the main wife.

When I think about polygamy, I feel serious pain. What if your husband leaves you?

Polygamy is common here – not because of religion but because of culture. The women are ok if the husband distributes his love equally.

I am in a family of 13. They are kids of different women, but the same husband.

 25% of rural married women are in a marriage with one other co-wife

 15% of rural married women are in a marriage with one other co-wife

 more than 15% of rural married men have two or more wives

 more than 10% of rural married men have two or more wives

School girls with their smart phones, Indonesia



RESOURCES

Introduction

The KIT Model defines resources as the tangible and intangible capital and sources of power that women and girls have, own or use individually or collectively. Access to and control over them are key determining factors for the expression of agency. Empowerment processes become transformative when a redistribution of resources takes place and is combined with a shift in recognition of women and girls as entitled to resources.

Three main types of imperative resources have been defined by the KIT Model:

Assets refer to tangible and intangible economic, social or productive resources. The model features four types of assets: time, knowledge and skills, social capital and financial & productive assets.

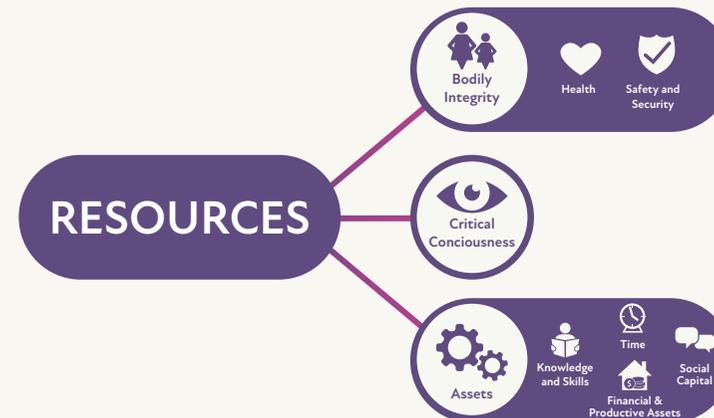
Bodily integrity is the principle of security and control over one's body. It is the fundamental right to life, to be

healthy in the broadest sense and to be secure from physical harm and assault by others. It implies that women's and girl's sexual and reproductive capacity is respected and that they can procreate and enjoy their sexuality. Two aspects of bodily integrity are defined by the Model: health; and safety and security.

Critical Consciousness refers to women and girls identifying and questioning how inequalities in power operate in their lives, and asserting and affirming their sense of self and their entitlements.

RESOURCES IN COCOA-GROWING VILLAGES

The section describes our findings related to resources from the perspective of the cocoa village context. We highlight infrastructural challenges and norms that impact women's time availability, that skills development and productive assets are gender-biased, how critical consciousness is influenced by external sources and that bodily integrity is not a given.



A food vendor with her little children, Côte d'Ivoire



Assets | Time

Modern infrastructure in rural villages is often lacking, exacerbating the time needed for household chores

Women and girls are usually responsible for household chores, including water collection, cooking and laundry. In the rural cocoa-growing village setting, where infrastructure and time-saving devices are lacking, these chores become very time intensive.

COLLECTING AND PURIFYING (DRINKING) WATER

Water is a basic necessity that is used for drinking, bathing, laundry, cooking, and sanitation. Unsafe water and lack of hygiene is the cause of water-borne diseases.

In Indonesia, we observed wells or piped water points located close to or in family compounds. However, in Ghana and Côte d'Ivoire community water pumps were the main source of water. In both countries, we saw many women and children collecting water and carrying heavy water containers back home. This often needs to be done a couple of times a day.

If a pump breaks, they are not immediately repaired, which results in longer wait or travel time.

WATER POLLUTION DUE TO MINING

In Eastern Côte d'Ivoire, artisanal mines are encroaching on traditional cocoa lands. With the chemicals used in the mining process, there is a risk for groundwater contamination.

Percentage of rural households with running water



 80% of households boil their drinking water

 
I find schooling here like a vacation because in my village I have to fetch water for everyone, I don't have to do that here.

 
Fetching the water takes around one hour. The water is nearby, only ten minutes, but I need to go 5 times

 
Boys and girls come to the clinic with migraines because of the loads they carry.

 
I wake up at 5:30, and I start with cleaning the yard, wash baby, fetch water and cook. After breakfast I wash the clothes. At 10:00 I am ready.

GATHERING WOOD AND INHALING SMOKE

Across the three countries, we observed (young) women cooking on wood stoves. In Ghana and Côte d'Ivoire, wood (or charcoal) seemed to be the primary fuel source. In Indonesia, women cooked on a combination of both wood and gas; the woodstove was destined for foods requiring a smoky taste (e.g. fish) or prolonged cooking time, such as boiling drinking water (to save expensive gas). Burning wood as the fuel for cooking exposes women and their children, especially their daughters, to harmful smoke. They are also tasked with finding and gathering wood and carrying the heavy loads back home. (Young) women carrying heavy loads of wood on their head is a common sight in rural Ghana and Côte d'Ivoire.

LIMITED BY DAYLIGHT

Without electricity, there is no light, nor power to run modern appliances or equipment. The ability to be productive after nightfall is hampered – reducing the amount of time available for work or study. Dark communities and streets also increase insecurity, especially for women and girls. The kerosene lamps that are commonly used for lighting are a fire hazard and emit unhealthy fumes. Many of the rural cocoa villages that we visited in Côte d'Ivoire were not connected to the grid. In Indonesia, village electrification appeared much better, but there are many power outages and villages that remain unconnected.

Percentage of rural households with electricity



 In Europe you have a lot of labor-saving devices.

 In the city there is light. This has helped me to improve life at school.

 The electricity poles were placed in this village years ago, but the cables never came.



Water being boiled for drinking, Indonesia

Without access to early childhood development support, young mothers have a full-time job caring for their infants

When children are still infants, mothers are usually their primary caretakers. Young fathers seem to have a very small role during this time, except for playtime. This changes once children start going to school.

Mothers are likely to be breastfeeding many times a day and night. Without breast pumps or milk storage mothers can never be too far from their infant, significantly reducing her mobility and time availability.

Without access to early childhood development services (i.e. daycare) or support from their husband, the mothers of young children are often confined at or near home. Some may have the help of their mother (in-law), others may take their child with them to the workplace if there is a dependency on their income.

With the first or second baby there are no older siblings to help her. A second pregnancy may happen too soon after

the first delivery, often due to lack of knowledge about postpartum return to fertility. This means she has to take care of multiple small children at the same time.

Despite often still being young themselves, new mothers have very little capacity to develop themselves further. During this time, they are also likely to be financially dependent.

Percentage Receiving Early Childhood Education



It's not easy when you're a young mother, you can't do certain things... You can't look for a job elsewhere because you have a child. You have to include the child in all your schedules. That makes you limited in everything you do...

It doesn't suit well if the children are given to the men – this won't happen.

When it's time for my wife to go out she will take the child with her wherever she goes.

Women with young children are the ones who want to have abortions...if they keep the pregnancy, it will make them much more tired. They will have a baby in their hands in addition to the one they will be carrying.

If women stay at home, they take care of the household, but if they have a job they must take care of the household too

I really struggle with my baby especially at the workplace. My husband goes to work in the morning. I am the only one in the shop.

We have the Kindergarten but that is for toddlers, there is nothing for babies here. We would be very happy if there was something like that.



Assets | Social Capital

Girls playing soccer after school, Ghana

The potential for developing social capital in cocoa villages is limited

The KIT Model defines social capital as women's and girls' connections, relations and social networks that provide value and support. Social capital can facilitate access to information, services or benefits. Strong networks among women and girls provide solidarity and can contribute to strengthening critical consciousness and self-awareness.

SOCIAL CONTACTS CHANGE OVER TIME

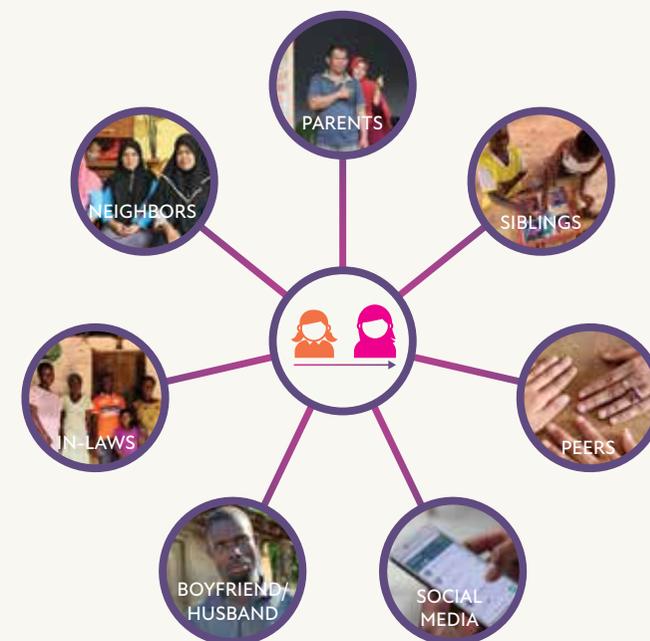
While girls are still living at home, their parents (or other caretakers) and their siblings are often the people that they are closest to.

As they age, their peers become more important as they try to fit in and share experiences about this turbulent time of change. The rise of social media is facilitating online connections and exposing girls to life outside of the village.

As young, married women and mothers, their partners and in-laws become their key relationships. Life is often confined to being at home, making neighbors important connections to have.

VULNERABLE YOUNG WOMEN AND GIRLS ARE EXCLUDED

Those girls and young women that do not meet the expected 'mold' and outsiders often face exclusion from tight-knit communities. Teen mothers feel shame and are dismissed rather than supported. It takes time for young wives and migrants coming from outside the village to be accepted.



I often feel ashamed when I walk in the village. People talk, they say that we 'went looking for a boy' too soon. We don't have a good image. They say our pregnancies are our diplomas. We were sent to school but came home with pregnancies.

REDUCED OPPORTUNITIES TO SOCIALIZE IN 'BORING' VILLAGES

While young girls and boys develop 'social capital' easily through play in the community and at school, this becomes harder for adolescent girls. Many of their peers will have left the village for school and/or work elsewhere.

While out of school and with no employment, there is little in the form of activities suitable for youth in the village. There is no (modern) entertainment, especially in comparison to the city or feeder towns. Yet even the smallest village still had some form of a bar or (illegal) liquor provision. Out of boredom, they resort to 'hanging out', either in person or online.

Weddings and funerals were frequently mentioned as fun social celebrations with music, dancing and good food. Many future husbands and wives meet for the first time at such occasions.

In Ghana, we observed a lot of organized sports at secondary schools, both for boys and girls. However, these are inaccessible for out-of-

school adolescents. In Indonesia, there were some youth organizations planning activities like cleaning the village and organizing ceremonies.

NO 'CO-ED' MINGLING

Adolescents tend to hang out with same sex peers. Girls are not to be seen as 'misbehaving', and mingling with boys is discouraged. Too much boy/girl interaction may even lead people to (wrongly) think you are dating.

There did not appear to be any 'legitimate reasons' for mingling between adolescent boys and girls in the village. This is different for youth that go to secondary school, where classes are mixed and there is more 'freedom' from controlling eyes.

In general, the street scene was very segregated across all generations in all three countries. Women were chatting or working with women and men were congregating with men. However, little children were often more mixed.

 
There is no light here, we have to go to the next village. This place is so silent, it is not lively.

 
In the city there are facilities, but what do they have here? No sports, no arts. So, their escape is romance, especially for school dropouts.

 
I make sure my sister doesn't go out in the village after 7pm. I prefer to do the errand for her. There are too many pregnancies.

LIMITED PUBLIC TRANSPORTATION REDUCES SOCIAL CONNECTIVITY

Cocoa villages can be far away from commercial centers, especially when roads are poor and public transportation is limited. This reduces access to education, health and employment services, as well as outside networks.

While private transportation services are available in all three countries, they can be costly, unsafe and slow. In Ghana and Côte d'Ivoire, many of the rural motor taxis are driven by young men, putting them in a position of power for girls who need to negotiate a fare. Driving a motorcycle, or any vehicle, was also perceived to not be for girls. In Indonesia, it was striking to see many young women driving scooters and two-wheelers to get around themselves. However, ownership is costly and riding scooters is dangerous, especially for young teens who ride fast and without protection.



My home is far away in the forest. I walk three hours to get here [the salon] in the morning. Then I take a mototaxi home in the evening. It gets scary after dark.



Two sisters getting ready to drive to school, Indonesia

The internet brings social connectivity and risks

CONNECTIVITY IS GROWING FAST

For youth in the village, the internet provides access to new information, opportunities and connections. Yet, it also brings temptations and risks, especially for unguided youth. In Indonesia, smart phones seemed ubiquitous, especially amongst youth who have to take their final exams online. In Côte d'Ivoire and Ghana, online connectivity was still more through internet kiosks and/or (shared family) smartphones, though several adolescents also had their own. With cheaper phones entering the market and networks being extended, connectivity is growing rapidly.

ANONYMOUS SOCIAL MEDIA

The use of social media like Instagram provides a distorted window to the world and 'influencers' may reinforce gender stereotypes, including beauty ideals. Facebook is used for 'dating' and meeting people online, which makes

girls easy targets for unknown strangers and enables 'contacts' beyond parental supervision. Parents have little control over what happens online and have inadequate knowledge of social media to explain and protect their children.

ONLINE FRAUD

In Côte d'Ivoire, we heard of online fraud and extortion – or 'scamming' – which generates 'easy' money for male youth. Some girls are attracted to these boys, since they have the means to 'take care' of them and may be coerced to participate in the scamming.

E-COMMERCE

In Indonesia, where young mothers are often confined to their home with their little children, mobile connectivity enabled a connection to the world and provided an opportunity for online business.

There is a difference between mobile ownership and access to mobile internet. The gender gap in access to mobile internet is bigger (34% for sub-Saharan Africa, and 4% for East Asia and the Pacific), compared to the gender gap for mobile ownership (14% and 2%, respectively)

 men are still 65% more likely to have a mobile account than women.



Girls nowadays just want to stay home and hug their cellphones.



Online shopping can be tempting, but it can also be misleading, and we fear being cheated.



We don't have computers, so we do our homework on our phone.



Men buy phones more than women, and they buy more expensive ones.



Girls don't need to go out, they can communicate online.



Scamming has become a new phenomenon. The scammers are very young, and they try to influence girls in a negative way. In the city, girls are sometimes attracted by those boys.



All children have mobile phones! And they can easily meet and connect. A boy can seduce a girl on the phone before they have had a physical meeting. Now you can already have a boyfriend on the phone.



Girl waiting at the water pump with a smart phone, Côte d'Ivoire

Hairdresser apprentices learning how to braid hair, Ghana



Assets | Knowledge & Skills

Furthering education and learning is fundamental to exercising voice and choice, but it is not accessible to all

PURSuing FURTHER EDUCATION IS ASPIRATIONAL

Most parents aspire for their children to complete higher education so they can have a career outside of agriculture and the village. Cocoa farmers expect that their children will have a 'better' life than themselves. Later the children are expected to care for their parents. In Ghana and Côte d'Ivoire, sacrifices are made to ensure that (grand) children complete their secondary school. In Indonesia, parents aspire to put their children through university.

HIGHER EDUCATION DOES NOT EXIST IN THE VILLAGE

Secondary and tertiary schools are usually located in feeder towns and cities, which are further away, and not in the cocoa-growing villages.

Therefore, pursuing further education often means that (young) adolescents have to leave their family home and

stay elsewhere, especially in Ghana and Côte d'Ivoire. Ghana has a competitive system of public and private boarding schools, but in Côte d'Ivoire youth often stay with (distant) relatives or even rent rooms on their own. In Indonesia, secondary/vocational schools can usually still be reached by scooter but youth that pursue university leave for cities further away.



I was happy when I was coming to the city for the first time. But not too happy, because I will have to go away from my father and mother to be submitted to someone I don't really know.



But I don't want my daughter to become a cocoa farmer. I want her to study and have a good job.



High school is 7-8 km away. They usually go by motorcycle. The kids need to go themselves, we have to work.



Study hard so you don't become a farmer. If you are smart you use your brain, not your muscle.



Education is the only way they can get good jobs.



I used to work on my grandfather's farms during the school holiday. At the end of the three months, I would get an envelope with money for my school fees. It was cocoa that helped me get through school.

NOT EVERYONE HAS THE MEANS

Not everyone can afford to provide their children with further education. In Ghana and Côte d'Ivoire, a lack of resources is a key barrier to children attending secondary school. Besides school registrations and materials, board and lodging are major costs.

LACK OF MOTIVATION & CONFIDENCE

Poor school performance can also lead to children dropping out. With schools being overly full and teachers overburdened, there is little support for students who struggle, and disciplinary measures may be harsh. Girls are especially sensitive to discipline and might be less confident since they are not expected to be ambitious.



When I saw my mother struggle, I decided to stop school. Because we were with many.



Some stop because of the teachers. If the teacher is not good, they don't have the right behavior...



My parents sent me to university but I dropped out. But when my younger sister enrolled I went back.



LIFE AT SCHOOL IN THE CITY CAN BE HARSH

While paying for school fees is seen as a key responsibility of parents, they seem to provide less resources for the cost of living at school. Youth are left to fend for themselves financially, especially in Côte d'Ivoire and Ghana.

Transitioning to an urban context from village life without parental guidance or preparation can be hard. Living situations may not be ideal with relatives that have different rules or are in crowded dorms. Parents and siblings are far removed and there is very limited contact between them

Urban norms and settings are different than the village, which requires adaptation. Students coming from rural areas may be poorer than their peers from the city. For girls, this creates a risk for exploitative transactional relationships and unexpected pregnancies.



The problem is that parents leave their children in town in houses they rent for them without giving them money or even sending them money for their needs. Consequently, they have sex with the tradesmen.



Despite the kindness of your guardian, you don't feel like you would with your own parents. You need to help them in the work.



Here in the city, when your friends see you working, carrying a load they will be laughing at you.



In school, you are on your own and so when you don't have any money you really feel it intensely. When you ask your parents for money and they don't send it in time, you really feel the hardship. There is a struggle to manage especially when there is no food.

THE SACRIFICE IS WORTH IT

Despite the hardships, moving to 'the city' is exciting and aspirational. And pursuing your education will give you a 'step up' in life – it is the path to better jobs. Both boys and girls recognize this as a fact of life – they believe they are on a better path for the future than their peers who are in the village and out of school. Their sacrifice is worth it.



Going back to the village without finishing school and having a degree means we will have failed.



I am in school. I have to make an effort. This means I have to study, know how to read, and respect my teacher.



Education makes you civil. In a compound, those who are not educated are the ones who are always fighting and not doing their chores...The educated ones, you don't even hear from them. When it is their turn to clean the bathroom they do so quietly.

DROP-OUTS HAVE REGRET

There is a lot of regret amongst those who dropped out of school and who are too old or too embarrassed to go back into formal education.

Teenage mothers and young wives who had to leave school would like to learn again at home or in the evening to combine with childcare. Some primary schools offer adult education/evening classes, but not on a regular basis.

THERE ARE FEWER OPPORTUNITIES IF YOU ARE UNEDUCATED

If you are illiterate or lack language skills (e.g., French and English in West Africa) one quickly becomes dependent on others to navigate daily life. Even seemingly small things, like taking a bus, reading a letter or a recipe become complicated. Without education, you are also more at risk of 'being cheated' by others who are literate and perceived to be smarter.

Education is increasingly becoming a requirement for getting a job, even manual work, like shopkeeping,

mechanics and hairdressing. Leadership roles are specifically reserved for the educated. Illiteracy also reduces confidence and makes one feel 'left behind'.



There are also married women who come here to learn to read and write, for example, because they are too old to go to primary school.



I've only gone to Qur'an school. But I want to become literate now.



I refused to go school but now I regret it. I would like to have been more educated. If, for example, we receive a letter we cannot even read it.



These days education takes you far...when my mum was applying for a job, I had to fill the application form for her. Just imagine, if I wasn't around or wasn't educated to help her, then she wouldn't have gotten the job.



Mechanics and hairdressers still have to write licensing exams after graduating and that is why you have to be educated.



There are no evening courses here, otherwise I would go. I would like to learn mathematics. This would allow me to understand figures. I also need to know how to write, if I take a bus I don't see the number. It helps if you can write....



In Ghana, you are cheated if you are not literate. A bit of education helps you get around. Even with shop keeping, people these days prefer someone who can communicate in English and that's why you need to get educated.

Rural skills development options are limited and gender-biased

LEARNING A SKILL IS KEY

The majority of income generation in rural contexts is through agriculture or self-employment and entrepreneurship. Available 'employment' opportunities are often unstable and irregular, and secured through (male) social networks. Jobs in the city are not a certainty either, even with an education. For girls that do not complete their education, the livelihood options are even more limited. Therefore, it is key for adolescent girls and young women to learn a skill and how to market it, especially for those who live in villages.

THE OPTIONS AVAILABLE TO YOUNG WOMEN ARE GENDER-BIASED

Women can be seen doing more 'feminine' (and lower value) income-generating activities. Female hairdressers, beauticians, seamstresses and caterers were ubiquitous across all three countries. Some women had

small shop stalls selling household and school products. In Indonesia, we encountered a few women undertaking larger commercial activities.

Following the marketplace trend, available apprenticeships and vocational training for girls are dedicated to the same skills: tailoring, cooking and hairdressing, and do not leverage the agricultural environment. These are often provided in the feeder towns and during regular business hours, which are not easy to reach for vulnerable girls, such as young single mothers, and there may be a risk for exploitative relationships with their master teacher, or 'madam'. The apprenticeship model in Ghana is much more formalized, with associations and licensing exams, whereas in Côte d'Ivoire, it appeared more informal. In Indonesia, there are established vocational schools.

Nursing and teaching are aspirational careers for many adolescent girls (due

to their financial security), but they require further degrees that are beyond the reach of many girls living in the village, especially if they are out of school.


We need to work hard in our field. There is no factory here. So, there is very limited opportunity to work.


Not all families have a farm. For their out of school youth there is very little for them to do.


I decided to learn a trade. The by day [labor] is very precarious and unstable. You can go a week and no one calls you for another job.


There are only 11 girls in the science class, its mainly boys.


...there are jobs reserved for women and others for men. The two cannot do the same job. We can allow a girl to learn how to do hair, but you can't tell a man to learn how to dress hair. Everyone has their own job and jobs are different.

Impressions of gender-biased income generation



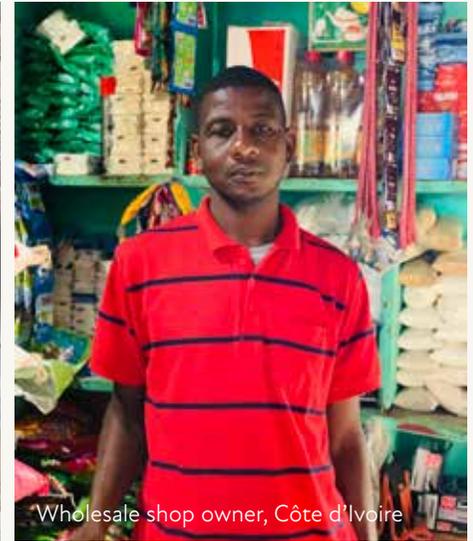
Rural tailor, Ghana



Shop assistant, Côte d'Ivoire



Cocoa farmers, Côte d'Ivoire



Wholesale shop owner, Côte d'Ivoire



Selling canned food from home, Ghana



Market stall juice vendor, Indonesia



Cocoa farmer's son helping his father, Côte d'Ivoire



School headmaster, Indonesia

Girls' aspirations are limited by the jobs they see other women doing and their future 'double burden'



I wanted to be a midwife, but I didn't have the skills.



Teaching is between 7:00 and 14:00. After that I can just go home and take care of my children. If my children are already school age, when they are on holiday, I'd be at home too.



My mother is a tailor.



First, I wanted to be nurse, but they don't have time, nurses don't smile. I will not have time for a husband.



In the future I would like to be a 'big' woman, now I am a farmer, but I want to be like her [successful woman]. I want to have a big shop and more money...



There is a lady who makes clothes. [...] I want to be like her.



I want to sell fabrics in this village.



I want to have my business at home. I want to sell clothes online. I am now selling clothes via WhatsApp..



I couldn't complete school, but I am learning a seamstress skill now. I want to be a madam.

A close-up photograph of a woman wearing a pink hijab, holding a mobile phone to her ear. The phone's screen displays the number '20000'. In the background, another woman in a grey hijab is partially visible, looking towards the left. The setting appears to be an outdoor or semi-outdoor structure with wooden beams.

Assets | Financial & Productive

There is no place for young women in the agricultural economy

THE RURAL ECONOMY 'IS MASCULINE'

The areas where cocoa is grown are dominated by agriculture, and there is little diversification. The peripheral value chain is often 'heavy' and technical (i.e., Science, Technology, Engineering and Math - related) – and therefore perceived to be more for men. Mainstream income-generating activities beyond agriculture include construction, carpentry, mechanics, driving, etc. Alternative sectors that we observed, such as timber (Ghana) and artisanal mining (Côte d'Ivoire), are also considered to be for men.

Even in commercial services we frequently observed men being the ones providing higher-value services, such as the chemists, wholesalers mobile phone vendors, internet kiosks, etc. Men were also often the (large) shop owners, while women were mainly seen to be selling at the weekly markets and from small roadside stalls.

RURAL DISTANCES ADD TO THE 'DOUBLE BURDEN'

Distances in rural areas are far, and transportation is slow. Young mothers especially do not have the time or flexibility to be away from home for long as they are already trying to cope with their 'double burden'. In addition, bringing children to work may not always be beneficial for their early development. Therefore, mothers seek activities close to or in their village, which excludes opportunities in the feeder towns or those which require travel to farms. Young mothers often seek to combine petty trade at home with their household responsibilities.

INNOVATION BENEFITS MEN MORE

New opportunities such as internet kiosks, off-grid solar product sale and service, GSM services and phone sales appear to be exploited more by (young) men.


...Boys are more courageous.
Sometimes we boys, go and help masons to get 2,000 CFA per day


Women are unable to take cocoa farms.
They need softer jobs.


If there were other jobs here that would be good.
Now it's only cocoa farming.


I have a small table in front of my house where I sell sweets for students and children.


In the future, if I have money, I would like to open a shop for my wife her at our home.


Better households have stalls in front of their homes, they can just step-out and combine trade with household.


We want to support girls that drop out of school to get a job so that they can take care of themselves.

Young women lack access to the financial and productive assets needed for self-employment

THERE ARE PLENTY OF IDEAS

Many of the adolescent girls and young women we spoke with had ideas and the desire to start a small business. This was especially true for those who were pursuing or had recently completed their apprenticeship. Others who returned to the village after spending time in the city, where they acquired skills and experience, were also brimming with ideas and aspirations.

BUT FEMALE FOUNDERS LACK START-UP RESOURCES

However, they often lack capital and access to finance to invest in their start-up, even if the required investments are low. This is further exacerbated by the income and savings gap that young women in agricultural areas face. Without land, they have insufficient collateral for a loan.

In addition, most cocoa villages have very limited commercial spaces and for

(physical) market access one needs to go to the feeder towns, where rent may be expensive. Those (entrepreneurial) women that live close to a marketplace consider themselves lucky. In Indonesia, we heard from young women using their mobile phone to do some sort of e-commerce/reselling or using Facebook to promote their services. Young women may also face discrimination and get paid less for the products or services they offer, especially considering that many traders and middlemen are (older) men, with whom they may not be confident enough to negotiate with.

A SUPPORTIVE HUSBAND MIGHT INVEST

Those young women who married a supportive husband might receive resources from him if he has the means.


We work from home. If you sell food on the market, you have to pay for a place. That is expensive.


I want to sell clothes online or from home, but I need a permanent contract to get a loan.


Women are always very busy – they are interested in entrepreneurship. But the shops here are mostly run by men.


I am finished with hairdressing, I hope to get capital to open a salon.


There is no market. Women are not lazy, but have no chances. There is no market. – it is not Java.


My husband will give me the money to learn hairdressing, because I helped him work in his farm.


If, as a man, you have the means you can create an income-generating activity for your wife.


My husband really helps me. I wanted to learn a skill and he enrolled me in an apprenticeship the moment he got money.

Strategies to generate start-up capital require perseverance and sacrifice

Saving & 'bootstrapping': starting very small and continuously reinvesting earnings


I am selling food, but I am hoping to get money to trade.


Before I sold small things: clothes, medicines, etc. Then I collected and saved my money to buy the fridge for cold drinks.


When I was pregnant, after seven months, I started savings. I had 90,000 CFA. Then I bought fabrics [for my business].


I participated in a Tontine [saving scheme]. I started saving. The day I collected the money, I bought a sewing machine.

Migrating to the city or even abroad for a job to save the income for future investments


In Indonesia there are no similar work opportunities as to what we can do abroad as migrant workers.


I took care of the elderly for eight years in Singapore. I used to send my money to my mother to take care of my daughter. Now I am married and I own a beauty salon.

Hoping for a 'benefactor'


I would be interested to take a loan, but my business is not good. I will use my own money, and my brothers will help me.


In fact, if you have a boyfriend he might help you by bringing money together.


In three years I will graduate. Then I would like to open my own shop. My madam has promised to help me set up a new shop.


I need start-up capital to open my salon which my father has promised to give me, so I am waiting.

THERE ARE INSUFFICIENT FEMALE MENTORS TO INSPIRE AMBITION AND CONFIDENCE

Entrepreneurship requires some level of confidence as it often involves risk, whether financial, social or emotional. Most of the more successful (female) entrepreneurs we spoke with, often had ‘mentors’ in the background. They helped them with advice and/or simply motivated them to continue, even if they were not so convinced themselves.

Having feminist parents, either a strong mother and/or a supportive father, seems to be an especially important determinant for adolescent girls to develop ambition and a desire to be financially independent. Another potential motivational factor appeared to be the presence of a vulnerable circumstance, which seemed to bring out a ‘prove them wrong’ mentality in some.

External role models also serve as motivating examples, but there are few, especially in the village. Access to social media is providing more exposure, but the prevailing content may reinforce the typical gender stereotypes.

My mother is the main supporter who pushed me into business. I am used to working. It's because of my mother who supported me that I can be who I am today. I got the spirit from her...

A friend who was a ‘door-to-door’ seller advised me to open this shop. I didn't believe him in the beginning, but he encouraged me – he was the one who told me that this shop was free to rent.

In our family, my husband often moves to other areas to work... if our daughter will have a successful life, it is okay for her to live far from us as long as she can take care of herself and earn income for herself.

When I was young my mother advised me to work, even when I was tired, she said I should keep going. You must work to have your own money... now I realize that it is the truth, because now, I have my own money..

I have no role model in this community. But I do in Kasapin [community] She is someone who learned fashion design. She went through the same process I am going through now, and she is now established.

Young women are excluded from cocoa

‘COCOA IS NOT FOR WOMEN’

Due to the prevailing norm that ‘cocoa is not for women’, adolescent girls are not attracted to cocoa as a future option to earn an income. There are few examples of successful female farm operators or of women working in the 1st mile. This excludes them from what is often the key economy, especially in agricultural areas where cocoa is a main crop.

The seasonal income does not appeal to girls who are considering their future responsibility for the daily household expenses. There is also a perception that cocoa farming requires strength and stamina that women (supposedly) do not have. This conflicts with the reality of the heavy lifting that many women and girls do, such as transporting water and wood. Long hours in the sun might also be a concern, this was particularly mentioned in Indonesia where beauty norms aspire to having light skin.

MEN PERPETUATE THE COCOA LEGACY

Boys are often prepared to take over the family farm by their father; skills and land are usually passed on to sons (or other male family members), and usually not to daughters. Positions in the 1st mile are often recruited through the existing cocoa community and (lead) farmer networks, where young women are not represented. Girls might do some odd labor jobs in cocoa, but they are not visible and passed over for other opportunities. For young men, there is a ‘career path’ of sorts in cocoa, with future possibilities of becoming lead farmers or purchasing clerks. This not a visible option for young women to pursue. While many youth aspire to do something else than agriculture, young men will always have cocoa farming as a back-up option in case other aspirations fail, or as a steppingstone to pursue other avenues.


My father has a cocoa farm in the village, but I have never gone to see it.


I want to be a farmer and continue with my parents land. They have taught me how to farm since I was little.


I got this land from my father and now I am preparing my son.


Women are unable to take cocoa farms. They need softer jobs.


We can't always wait for money from the harvest of cocoa.


I think young people do not want to be farmers, particularly girls. They are afraid to get dark skin.


No one will give women the opportunity to be involved in caretaking. Because of strength.

INCOME AND SAVINGS GAP

One of the features of cocoa's seasonality is that the money comes in bulk. This cash influx enables savings and investment capital for other income-generating activities. However, (young) men are the ones benefiting from this most considering the limited involvement of young women in cocoa production. They often use the income from cocoa jobs to save for and invest in other aspirations. Yet, young women are excluded from this cash and those that do find paid labor work on cocoa farms appear to earn less than their male counterparts.

EXCLUDED FROM LAND

Land is one of the greatest assets of cocoa farmers. Besides cultivating cocoa and other crops, it can also be used as collateral for other loans to reinvest in the farm or in other activities. However, inheritance norms and practices often dictate that land be given to male family members. In Indonesia, we heard more examples of women being landowners, but it was often managed by their husbands. Without access to land, young women can not leverage this key rural asset.



Land is normally divided between siblings. In Islam men get more.



We have put our land in the name of our first-born son in case something happens to us in the future.



My parents had a cocoa farm and now I work with my wife on a cocoa farm.



I would love to farm but access to land and resources make it difficult for women to do farming.



Women are [only] in charge of vegetables and food crops. They don't have very big plots of land for cultivating those crops. And they produce on men's land. Then purchasers buy them at very low prices. This is the main reason women don't have as much income as men.



I carry the harvested pods. I saved a little to learn a trade. But a lack of finances inhibits me from going very often. As a farm hand, I'm paid GHC20.00 daily.



Cocoa produces big and slow money...



I started this shop with money that I saved from working on my brother's cocoa farm. My savings were in cash.



It's difficult to find a job elsewhere so I came back to help my father with cocoa and earn money to get a driving license and car.

FIRST MILE OPPORTUNITIES ARE PROHIBITIVE FOR YOUNG WOMEN

Attaining a position in cocoa's first mile is more challenging for young women than men to achieve. Jobs are likely to be filled through the 'old farmers' network, building on the person's previous success and family farm legacy. Other opportunities require significant investment capital and/or financial literacy. For example, to become a purchasing clerk in Ghana, you need to bring in collateral and/or have several guarantors for the significant amount of cash that they handle. This also brings in the risk of potential theft and how to protect the money (which is often kept at home).

To manage a nursery, which tends to be seen as a female business, you still need investment capital, a business plan and the trust of community members. Male customers may not take you seriously – overcoming these hurdles requires confidence and self-esteem.



Besides being a purchasing clerk, I also work at the sawmill. I got it through a friend. First I was flexible but now I am salaried.



I assume men have bigger startup capital and access to land. I think I can do it, but I don't have the money to go for land.



My father was a lead farmer before and through his connections I became a purchasing clerk.

Cocoa farmers, Côte d'Ivoire



Wives are indispensable for cocoa farming but are not valued or compensated as a business partner

WIVES ARE INDISPENSABLE FARMING PARTNERS

In many cases, cocoa farming is a couple/family affair; both husbands and wives contribute to cocoa production and farming activities (Barrientos and Bobie, 2016; Bah and Laven, 2019). Some men even said that wives are indispensable if you want to be a cocoa farmer. However, the contribution of their wives is not fully recognized or valued.

HUSBAND = 'THE FARMER'

Cocoa land is usually registered in the husbands' name, they are the ones registered with the cooperative and they normally trade the cocoa. Therefore, they are the ones that are reached by outreach programs and services. Their wives are usually not approached as cocoa farmers, but instead are seen as 'helpers' or 'supporters' of their husbands, doing 'light tasks' on their husbands' farm.

FARMER'S WIVES ARE NEGLECTED

Consequently, the income that comes from cocoa is usually seen as the 'husbands' income'. As the income from cocoa comes in bulk, it covers larger household expenses and debt repayment, for which men are responsible. In Ghana and Côte d'Ivoire, husbands tend to control the income from cocoa, despite the role of their wives. Her 'remuneration' is dependent on the 'goodwill' of her husband and, particularly in Côte d'Ivoire, she might have little input on how money from cocoa is being spent.


I go to the cocoa farm with my husband. At least twice a week. I give plants medicine against the virus.


We need more wives because we are farmers and need the support.


My husband earns a lot more money than me. So that's why he is responsible for the big things.


Having a cocoa farm is a lot of labor. If you do not have a wife then you cannot start a cocoa farm.


I help my husband on the cocoa farm, but he doesn't give me any money even after the cocoa sale. When he finishes selling cocoa, he often spends the money on other young girls in the village who didn't help him work on the farm, it hurts a lot to see him behave like that.


My father chose my wife as he thought she would be good on the farm. I was dating another girl, but my father disagreed.

Maternity ward at a hospital, Ghana



Bodily Integrity | Health

Access to sexual and reproductive health (SRH) services is limited for adolescent girls and unmarried women

Despite the taboos surrounding premarital relationships, a significant proportion of adolescent girls and unmarried young women are sexually active. Some teachers and nurses even shared their observation that there were 'seasons' of increased activity, such as school holidays. Girls often have sexual intercourse earlier than boys, and they carry the burden of premarital pregnancies. Their lack of access to SRH services, therefore, affects them disproportionately.


In the past sex was not very common, but now you can find children start having sex when they are 11-12 years old.


During the holidays, when I go to sleep, and my children are still out, I pray to God. They must be courageous and resist temptation to avoid the destruction of their future.

LIMITED FORMAL SRH EDUCATION

Youth receive very little education in sexual and reproductive health, neither from parents nor in school, as it is perceived to be encouraging promiscuous behavior. The prevailing approach is to promote abstinence and to encourage youth to delay sex until marriage. This leaves many (curious) adolescents without a basic understanding of the reproductive health system or intimate relationships. Those parents who recognized more education is needed preferred that 'someone else' do it, expressing embarrassment and not wanting to be seen by others as condoning it.


My sister guides me. She told me it is preferable to wait until you are at least 18.


For sex education, we need to engage the parents directly, not the children.


Maybe we need to improve the mindsets of parents. Present days are not like the old days. There are many influences now.


Some people think that education means you are teaching sex. But I think it means they know the risks better.

THE INTERNET FILLS THE GAP

With the growth of digital connectivity, many youth are turning online for information, including their search to understand sex. This often leads them to pornography, which was cited as a serious issue by teachers and parents alike, in all three countries. They seem at a loss on how to deal with the images that they find on adolescents' phones, in part due to the intergenerational gap with social media and online presence. Pornography can also give a distorted image of what healthy sexual behavior is, for both boys and girls. There might be examples of lack of consent and violence; promoting women as being more submissive to the desires of men.

THE USE OF CONTRACEPTION IS DISCOURAGED PRE-MARRIAGE AND PRE-CHILDBEARING

Since intimacy is discouraged, the overwhelming perspective is that there is no need to promote or provide contraceptives to unmarried women. In Indonesia, public health services are even prohibited to do this.

Due to the expectation that young women should bear children soon after marriage, there is also a fear that hormonal contraception might damage your fertility and should therefore be avoided before having children.

Girls are worried about being labeled promiscuous if seen with birth control, making it difficult for them to protect themselves against pregnancy. Boys are the ones that should buy the condoms, creating dependency on their agreement to do so. Counting days, or the calendar method, was mentioned often as a private method, but it is often misunderstood and not easy to maintain.

While these perspectives are also still true amongst communities in Côte d'Ivoire, public health facilities and schools seem to now be promoting contraceptive implants as a way to curb the growth of pregnancies amongst adolescents.


Young men are influenced by porn and think that you have to have sex to 'prove' your love for each other.


As parents, we should check their phones. I look for pictures, but I don't know how Facebook works.


Young boys and girls have mobile phones. They all have porn, so they discover things before anyone tells them.


I don't like the pill because you can't get pregnant later. I don't use them because I want children [in future].


I didn't use contraception because people said it leads to a barren womb, but counting days failed me.


They show us how to count days in school. But is hard to calculate, and to wait for the right time – that's why I have a new baby.


I'm not sure about contraceptives. Maybe the boys are the ones who buy it. I never see girls buying them. I don't want to buy. It's too scary. People will see. They will judge.

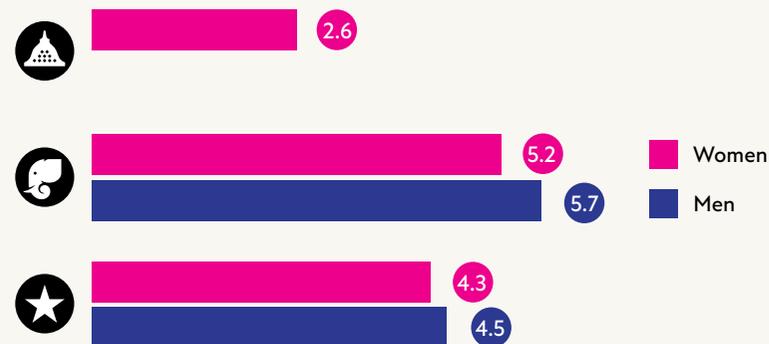

One time a boy in school uniform came in to buy condoms [at the gas station] and I refused him.

Smaller family sizes and spacing between children is better for children's and mothers' well-being, but not everyone agrees

Young women are usually first informed about contraception after they have had their first child. Family planning services are often embedded in maternal health and child health outreach. The timely spacing of children is advised so that the older child(ren) can be cared for well and the mother has time to recover.

In Indonesia, there has been a government campaign for many years promoting a two-child family as the norm which most people seem to have adopted, both men and women. In Ghana and Côte d'Ivoire, there is a growing recognition that having fewer children means that one can provide better for them all, especially amongst women. However, there is still a cultural norm of having large families and husbands may be against their wife's use of contraception.

Mean Ideal Number of children



Indonesia did not report on men's ideal of number of children

Sometimes the husband himself comes to the clinic for contraception because they are worried about their economic circumstances and having to provide for more children.

Contraception is a good thing [...]. Without it the mother suffers, and the child does not grow well.

I want [only] three children because I want to be a good mother and cater for their needs as well.

Today life is very expensive. Nowadays, we can't afford a lot of children. It depends on your reality.

Women are the ones deciding whether to use contraception because their husbands don't want them to use pills.

Women refuse to take condoms to give to their husbands because they think they will use these condoms to cheat on them.

Adequate maternal health services are lacking

ACCESS TO MATERNAL HEALTH SERVICES ARE LACKING IN RURAL AREAS

Clinics with comprehensive birth delivery services are usually located in towns, far away and hard to reach for women living in rural cocoa villages. Roads are poor, and transportation is uncomfortable, especially while in labor. Traditional birth attendants might be available to provide support with home deliveries, but this is based on traditional customs and experience, without formal training. They do not have any equipment or modern medicine; pregnancy risks and complications are often identified too late for timely referrals. The basic infrastructure and personnel requirements for emergency c-sections are not in place at village-level.

CLINICS ARE UNDER-RESOURCED AND STAFF ARE OVERWHELMED

Once a health facility is reached, they often have poor infrastructure and are under-resourced. Long wait times are common as there may be stock-outs, broken equipment and/or power cuts. The dedicated and passionate nurses and midwives are often overworked and expressed a desire to do more for the women than they can. Their commitment to serve often comes with personal sacrifice; long work hours and postings away from their family and home.

Sometimes the patient comes far too late and we can't help her.

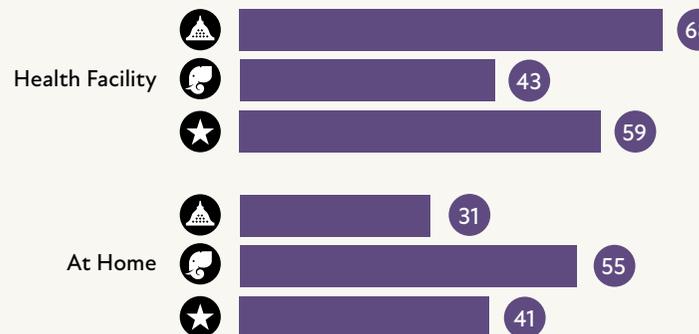
Women who to deliver during the rainy season are very afraid. There is no transportation, and the road is slippery.

I suffered during my last birth. The baby was in the wrong position.

I delivered at home, all by myself. Later the nurse came to see me.

I've seen two women giving birth. My neighbor was all alone except for me.

Place of birth delivery in rural areas





Bodily Integrity | Safety & Security

Gender-based violence is a reality

The KIT Model describes that safety and security enable women and girls to move, speak and act free from acts or threats of violence, force and coercion. Violence Against Women and Girls (VAWG) is of critical concern in this regard and concerns harmful behaviors directed at women and girls because of gender-based power imbalances.

VIOLENCE AGAINST (YOUNG) WOMEN IS HAPPENING

Violence was not a topic that we explored directly as our research design was not set-up for this sensitive issue. However, several experiences with violence emerged during conversations as part of personal stories that were shared with us in response to other research inquiries. From the way that the examples were told, it felt as if violence against women is 'a given' and we believe it may be more common than our fieldwork reflects.

 There are women here who are beaten by their husbands. We see it in their eyes.

 ...Women should obey their husbands because if not it will be dangerous. Husbands can gamble, take alcohol.

 I used to sell medicine, it was going well, and my husband helped me. Then other men started talking and he came home to beat me, it left this scar on my arm.

 More than 1 in 3 girls aged 15-24 have experienced violence

 More than half of girls aged 15-24 in Ghana have experienced violence

Percentage of Rural Women Who Believe 'Wife Beating' is Justified



reasons for wife beating might be burning food, refusing sex, neglecting children, etc.

DOMESTIC VIOLENCE APPEARS NORMALIZED

Domestic violence was often referred to in quite a nonchalant way, which might be explained by the fact that a significant number of women – across all three countries – believe that ‘wife beating’ is justified. The secondary data also shows a trend that adolescent girls and younger women are more likely to agree with this (than more mature women).

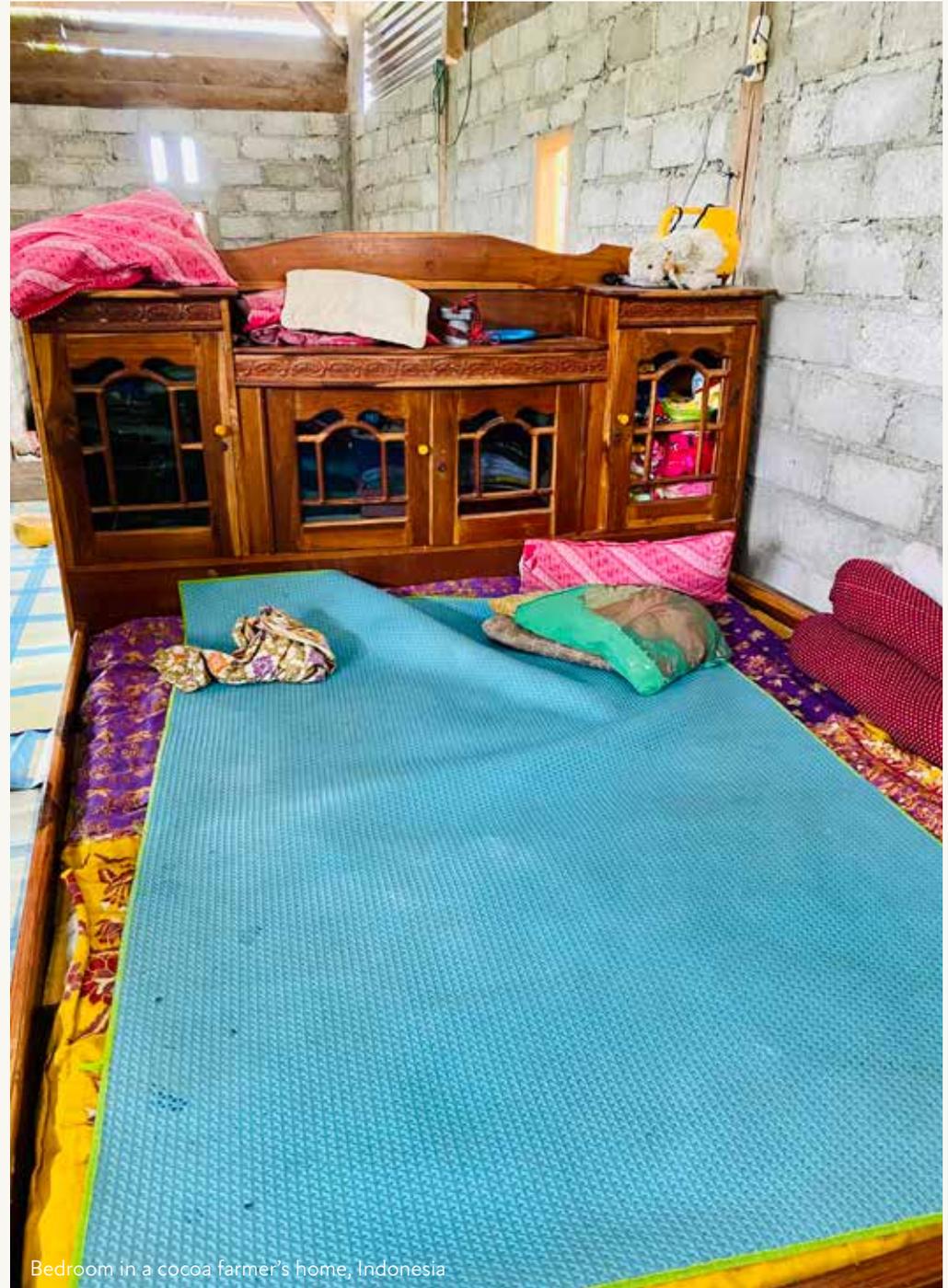
This indicates that abuse against young women and girls is normalized and they are thereby likely to accept violent behavior from their partner, should it happen. Comparing the data on perceptions towards wife-beating and the experience of violence, one could also infer that normalization of violence leads to underreporting.



I broke-up with my boyfriend who beat me. He was beating me too much. He was jealous but there was no reason....



I would have liked to marry him, but he showed negative traits. He had a lot of friends, was always drinking alcohol and was violent. He sometimes beat me up when I complained.



Bedroom in a cocoa farmer's home, Indonesia

Women's and girls' safety and security are not guaranteed

FEAR OF INSECURITY REDUCES MOBILITY

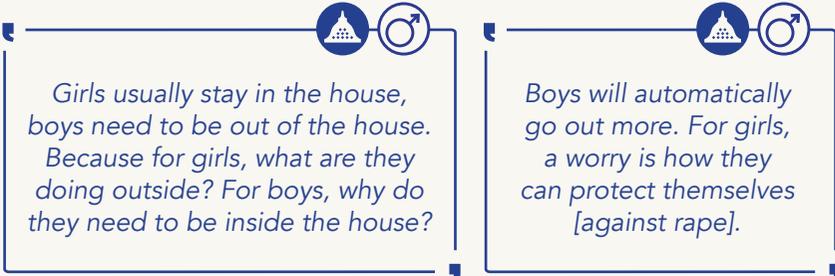
The inferences to violence and the examples we heard were mostly related to physical abuse by a partner and/or (risk of) rape. Because girls and women are more at risk of violence and norms around being 'good girls', they are confined to staying closer to home, especially in Indonesia.

Secondary school girls in Côte d'Ivoire gave us examples of teachers warning them not to take short cuts when it is dark, and to protect themselves, but for the girls, it was not so clear how.

LACK OF SOCIAL AND COUNSELING SERVICES

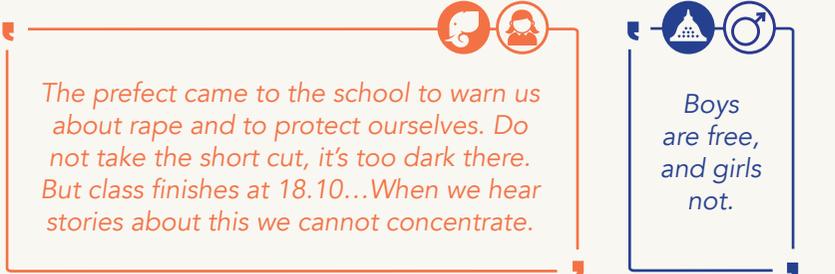
When you are the victim of violence, there seems to be no access to social or counseling services. The few locally available social service institutions that we spoke with seemed overwhelmed and understaffed. Trustworthy options

to report rape or other violence might not be available, which encourages the tendency to hide such events.



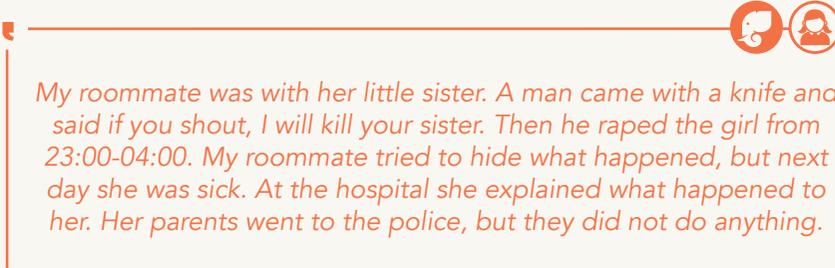
Girls usually stay in the house, boys need to be out of the house. Because for girls, what are they doing outside? For boys, why do they need to be inside the house?

Boys will automatically go out more. For girls, a worry is how they can protect themselves [against rape].



The prefect came to the school to warn us about rape and to protect ourselves. Do not take the short cut, it's too dark there. But class finishes at 18.10...When we hear stories about this we cannot concentrate.

Boys are free, and girls not.



My roommate was with her little sister. A man came with a knife and said if you shout, I will kill your sister. Then he raped the girl from 23:00-04:00. My roommate tried to hide what happened, but next day she was sick. At the hospital she explained what happened to her. Her parents went to the police, but they did not do anything.

BOTH CÔTE D'IVOIRE AND INDONESIA HAVE A CULTURE OF FEMALE CIRCUMCISION

While Female Genital Mutilation/Cutting (FGM/C) was not discussed directly with our respondents, local stakeholders and research team members did bring up its occurrence and therefore we do want to mention it here.

FGM/C is a violation of girls' and women's human rights. FGM/C has no health benefits – instead, it can cause long-term complications.

It is practiced in 30 countries across Africa, Asia and the Middle East, including in Indonesia and Côte d'Ivoire. Although in Côte d'Ivoire there is now a growing number of women with FGM/C who are raising 'uncut' daughters, the prevalence of FGM/C is high among some ethnic groups, particularly among the Muslim population and in rural regions.

According to UNICEF, the prevalence of FGM/C in Côte d'Ivoire is 38%. In Ghana, FGM is not widespread. Less than 5% of girls and women

of reproductive age in Ghana have undergone FGM (UNICEF, 2013). Indonesia ranks third in the world, at 49%, for the rate of prevalence of female circumcision. It is mainly carried out on girls when they are still young, who do not have a say in the matter as it is a strong cultural norm and practice. According to an Indonesian Basic Health Research Survey (2013), 51% of the nation's girls up to the age of 11 have been circumcised. Among them, 72.4% were circumcised at between one and five months, 13.9% when they were between one and four years old, and 3.3% were five to 11 years old.



We give sensitization about Female Genital Mutilation. This still happens a lot.



The nurse's station in a small rural clinic, Côte d'Ivoire

IN CÔTE D'IVOIRE THE PRACTICE OF BLACK MAGIC CAN BE HARMFUL TO GIRLS

In Côte d'Ivoire, there is a widespread culture of and belief in witchcraft or black magic. Inferences to this were mentioned several times during our conversations and ads displaying their services could be seen in busy centers. Especially younger respondents seemed to be quite impressed by the existence of higher forces.

Practitioners are called marabouts or feticheurs. Some are rather infamous, and clients are willing to pay significant sums for services that may lead to better luck, riches or better health. Even national football players have been linked to these practices. Rituals may include human sacrifice, including babies and young girls.



Perhaps the rituals and spirits from migrants but also from locals. People see others get results from doing bad things like raping young girls to get rich.



My father was a feticheur, but after a lot of effort and interventions from my grandmother we convinced him to stop.



I sell Viagra here, but people prefer to go to herbalists from Mali or Burkina Faso. They make strong potions.



If a man has been cursed or has done bad things – he can only get rid of it by raping a young girl. At the police station they don't do anything. Some young men will just go out naked and rape. Another person saw this and thought he was crazy – but he was not crazy. When the scammers go to the feticheur – he tells them that this is what he has to do. Some scammers are very young.



Hanging kerosene lanterns in an un electrified village, Côte d'Ivoire

Alcohol and drugs are available – potentially creating risky situations for women and girls



Girls need protection from 'wrong society' and from negative things. For example, most of my friends... people like to get drunk. I'm afraid the girls will get drunk too.



Young people here are using tramadol. They snort it. Both boys and girls.



There is a private school near my house, but my parents won't let me go. It has a bad reputation, they allow 'free' things like sex and drugs and alcohol.



Those boys who just walked by behave in a very bad way. DJ Arafat gave them this new way of behavior. They are always drunk.



...Some husbands spend all their time drinking alcohol in the village. They are always drunk, they do not give money to their wives so that they can take care of the children. In this case, they prefer to have an abortion because they know that they will be the only ones to face the expenses during and after pregnancy.



Liquor shop, Côte d'Ivoire



Critical Consciousness

Girls coloring Hello Kitty at a night market, Indonesia

Developing critical consciousness within the cocoa village context is a challenge

Gaining critical consciousness is seen to be fundamental to women expanding their choice and strengthening their voice – it is the power ‘within’. It means women (and men) start to see things very differently and it is a prerequisite to challenge existing power relations and hierarchies, especially when women and girls have been socialized to accept a lower social status.

SEEING THROUGH VILLAGE NORMS REQUIRES NEW GLASSES

It is difficult to imagine something different when everything you hear and see around you is ‘the same’. Voicing diverse thoughts and ideas becomes even harder if those who are different are mocked or ridiculed. In rural villages where traditions and gender norms are deeply entrenched in the social fabric, it is very hard for adolescent girls and young women to imagine different options and choices for themselves, let alone act on them. The same applies to their male counterparts.

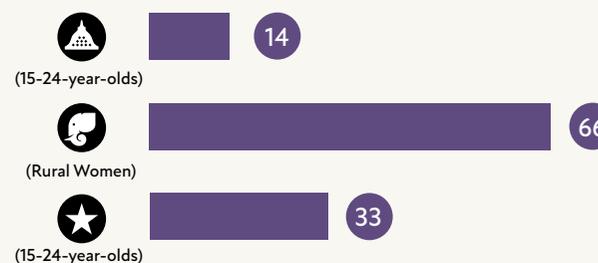
... that is not the habit here. It will stand out from what the rest of the village is doing.

It all depends on the mentality. It needs to be changed from the outside. It all starts in the mind.

If others see the man helping his wife then they think she has bewitched him to follow her.

Its not that a female chief is not allowed, but it has never happened, we have never seen it before, so it does not come into our minds.

Percentage of Women with No Access to Mass Media



EXTERNAL INFORMATION AND INTERVENTIONS ARE KEY

Increasing connectivity and mobility is bringing in new information to villages through media, but this is not reaching everyone yet. The content may even still be reinforcing prevailing norms or be so ‘extremely’ the opposed that it might be hard to process and understand without guidance.

As youth migrate to the city and return to the village, they also bring back new perspectives and urban experiences. However, potential changes in gender roles and responsibilities, or following ‘the new ways’, are often implemented behind closed doors while keeping up appearances externally. This avoids extra scrutiny from the community and the potential for backlash.

There is a recognition that changes in gender attitudes and behaviors may need to be initiated and catalyzed by ‘outsiders’. That way local community members do not need to stick out their necks and external messages were expected to have more gravitas.



We like to watch novelas – learn about love, what is happening in the world, relations between siblings, how people who are doing bad things end up.



When I was living in the city, I saw other women that were financially independent. And on TV



We need a lot of education to realize that husband and wife are each others’ helpers [not just the wife to the man].



We, us women who live here cannot change the men, but you, who come from outside, should come for sensitization to them. Like you speak with us, you should also talk to the men.

Village shop selling mobile phones, Côte d’Ivoire



Change is held back due to a lack of collective community consciousness

If and when people do develop a critical consciousness and try to do things differently, they are held back by the tight-knit communities in which they live. The lack of a collective consciousness within the community acts as a barrier for change and maintains the status quo.

SUCCESSFUL 'COUPLE-TEAMS' ARE DISSUADED

Because so many relationships and marriages start from a transactional perspective there can initially be a lot of distrust and limited cooperation within the couple. This does not contribute to their prosperity. However, when husband and wife do 'work' together, support each other and plan for their family's future as a team, they are often more 'successful' than their peers. Envy and fear of change (in norms) appears to inspire the community to interfere with those 'couple teams' in an attempt to hamper their success. To prevent this

backlash, couples that are doing things differently at home, tend to safeguard their image and are not open about the way they manage the household.



We need education to know what marriage is. That its about love. Even if the community ridicules them, then they will be able to withstand it.



If you are close to your husband then as a couple you will be successful, but others will try to sabotage.



Couples where the husband and wife understand each other are harder for gossip to break-up.



If you are too successful as a team with your husband then other people become jealous and start to make trouble.



A bed sheet being used as wall decoration, Côte d'Ivoire

HOUSEHOLD TASK-SHIFTING IS IMPAIRED

The collaboration within ‘successful’ couple-teams is often paired with the sharing of household tasks and both the husband and wife being breadwinners. There is a recognition amongst (some) men that women cannot care for the household and generate an income at the same time. Despite their awareness that women’s contribution to the household income would be beneficial for everyone, most men still consider household tasks to be women’s work.

Social control also hampers men from being more pro-active in shifting and sharing of household tasks. Those activities are perceived to be too ‘feminine’ for a man to do as he should be the main breadwinner and such activities would insinuate that he is not meeting this duty. Wives that earn their own income may also be seen as becoming too powerful. When husbands help their (working) wives, they are called out by the community and run the risk of being gossiped about.

★ 🔊
Behind a strong woman stands a weak husband.

★ ♂
Men that do household work are insulted that they are not men.

🏠 ♂
It would be funny if the man would stay home and the wife would work. It’s as if the fate is exchanged. Seems uncommon. Is this already happening out there?

🗣️ 🔊
We will be forced to accept it in the future because every woman will have a job to do. When it’s like this then the husband will be obliged to help at home or take a servant.

🗣️ 👤
Did you become the servant of your wife? Are you now the babysitter? Why do you accept your wife has more money? Women with money have no respect for their husband.



Cards sorted to visualize the roles of husbands and wives, Côte d'Ivoire

In Ghana we observed more (young) men doing ‘women’s work’, which acts as encouragement for others to follow suit



My father is a good cook, I learned from him.



Growing up I saw a man carrying water, he used to do it at dawn so nobody would see him. I thought, if he can, then so can I.



I was responsible for the water at home, and now that I am away at school my little brother does it.



Learning about household chores also depends on the sibling order, if the firstborn is a boy, he will start and learn (until there is a girl).



Another husband [in the village] also helps his wife, that is encouraging to see.



We have progressed as a community. The men know we suffer so they help with the caring of the children. Due to civilization, men have learned to help their wives.

High school students waiting in line, Ghana



AGENCY

Introduction

Expression of agency occurs in the interplay with resources and institutional structures. The KIT Model highlights three expressions of agency that influence each other: decision-making, leadership and collective action. Their absence can be considered a lack of agency.

Decision-making encompasses influencing and making informed decisions. Decision-making is concerned with bargaining power and is about, on the one hand, the ability to make decisions and act on them (power-to), and on the other hand about making choices and taking action with self-confidence and on one's own behalf (power-within).

Women and girls' **leadership** concerns their ability to lead and inspire social change and to effectively participate in governance. It can concern formal authority (power-over) but also the ability to inspire and guide others.

Collective action manifests itself in women's organizations, cooperatives or self-help groups. Coming together around common goals and interests can enable women and adolescent girls to have more influence than when they act individually and in isolation.



Female director of a vocational girls' school, Côte d'Ivoire

Married couple with their two children, Indonesia



Decision-Making

Adolescents and young women have many (male) influencers around them, who inform their decisions

GIRLS' AND YOUNG WOMEN'S DECISIONS ARE DETERMINED BY WHAT OTHERS SAY

While girls are still living at home, their parents (or other caretakers) and siblings are often the ones that most influence their decision-making, whether directly or indirectly.

Their peers and the rise of social media are also important sources of information and examples, for better or worse.

Neighbors are also influential as their opinions and gossip inform the social fabric of a village. Gossiping and community opinions hamper change.

Once a boyfriend or husband comes into her life, he (and her in-laws) will have a big say in what to do and how to behave.

THE LACK OF CO-ED MINGLING DOES NOT PREPARE GIRLS FOR FUTURE NEGOTIATIONS WITH MEN

Across the three countries, men are holding positions of power and are perceived as the “wise”. Sometimes they are allies and caretakers, at other times they are gatekeepers and enforcers of patriarchal norms.

For girls and young women to ‘move up’ and reach their ambitions, they will likely need to negotiate with men. These can either be their father or

husband, or men in a superior position (like a teacher).

In a context where gender segregation is common and girls and young women tend to have little experience with interacting with boys and men, it is challenging for them to use their ‘power-within’ and make choices and take action with self-confidence and on one’s own behalf.

Interacting with boys at a younger age would help to better understand the other sex better in future.



Boys and girls communicate secretly online, Indonesia

Being different or making ‘unexpected’ choices takes courage because you will be the talk of the town

GOSSIPING AND COMMUNITY OPINIONS HAMPER PERSONAL DECISION-MAKING

People who are ‘different’ to the rest are easily recognized in tightly knit communities. They are often talked about, especially in rural areas where gossiping is a favorite pastime. Youth are not spared from this. There is peer pressure to be and do the same in order to fit in and not stand out. Being ‘openly’ different and making choices that go against the prevailing (gender) norms may even lead to backlash, within couples or from the community. This makes it more difficult to make your own choices, and youth may change their aspirations if they are not confident enough.

Most people who do things differently keep a low profile and try not to stick out. This does not help the community to change, because their diverging behavior remains invisible.

Those who do not meet the norms, but who are still successful are not celebrated as role models, instead, they are often ignored or opposed.


In the village, people are talking. But the most painful words for women are also coming from women. Maybe they are also not happy.


Inside the house we may agree together to do something, but then he goes outside and talks about it, then he comes back and changes his mind.


If you are close to your husband, as a couple you will be successful together, but others will try to sabotage.


There is too much gossip, even about things they haven't even seen, they will still talk. So the community is not able to move forward.


They said I was pregnant, but I wasn't. That's why my mom didn't let me out of the village, or they would have thought it was for an abortion.

Girls are susceptible to lifestyle trends

BEAUTY AND LIFESTYLE IDEALS IMPACT SELF-ESTEEM

Girls are easily influenced by the beauty ideals and the aspirational lifestyle that they see around them – on TV, social media, billboards –and are concerned about meeting them.

Appearance is perceived to be important for young women to find and keep a (good) husband, get a job and be taken seriously. This entails wearing the ‘right’ clothes, shoes, make-up and accessories. Girls in rural areas are conscious that they are ‘behind’ their urban peers.

Beauty ideals can also be a reason for girls to look down on work like farming, as they worry about getting a ‘dark skin’, which is seen as unattractive and lowering your chances of finding a husband.

In Indonesia especially there was an emphasis on beauty, perhaps fueled

by high smartphone access and the growth of online youth influencers. We also observed several women on local election posters that looked ‘picture perfect’.


Girls are affected most by society. They compare themselves with others, like if they are wearing the same clothes to school everyday.


I feel sorry if I can't give my daughter a phone. It's bad for her self-esteem.


Girls must be pretty and have aligned teeth when they want to enroll themselves as policewomen..


I want a man who will love me and see me as the most beautiful woman so he won't cheat on me.


If a woman dresses well and puts on lipstick with her makeup, she will have a better chance at the job, especially if she is welcomed by a man.

TRANSACTIONAL RELATIONSHIPS FILL AN INCOME GAP

When you have little financial means it is hard to meet your basic needs, let alone the 'picture perfect' aspiration. However, girls do not want to be left out as this also impacts their self-esteem. Coupled with the expectation that men are to provide for women, and that there is little employment, some adolescent girls resort to transactional relationships as a means to an end.



Girls look for materialistic things, like phones, shoes, etc. Boys ask for sex.



The girl must get iPhone X from him first. Why go with uncles unless you get something?



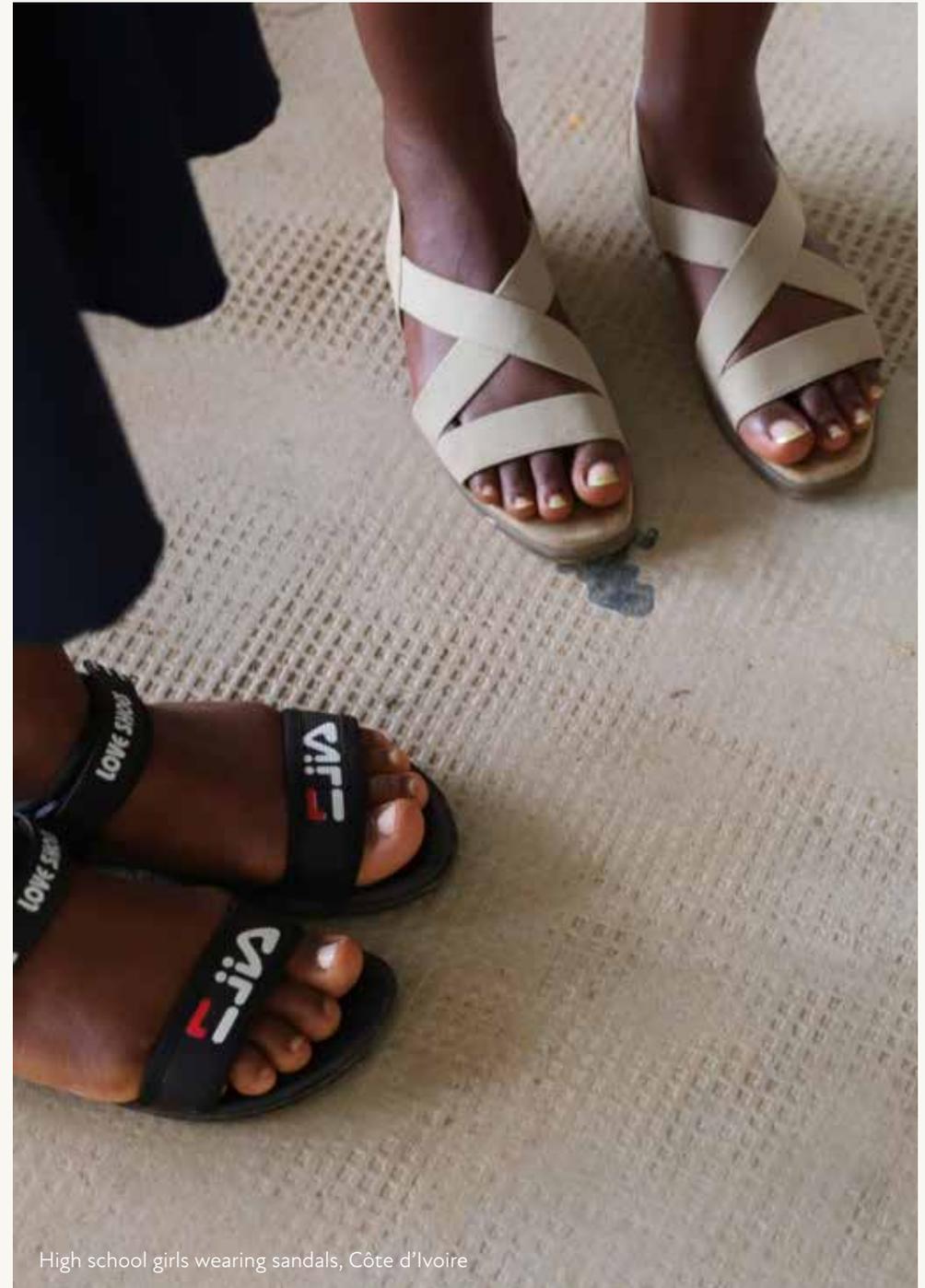
What one can't pay with kisses should be paid in bed. It is a good idea to know the 'uncle' properly. To know his wife can be a good benefit too. If he hits you, you can tell his wife.



Girls need money to pay for food, taxis etc. so that is why they are open to accept money from men who want to 'help' them.



These girls come from poor families, the money is for food, to buy a new dress, all the things a girl needs.



High school girls wearing sandals, Côte d'Ivoire

VULNERABLE GIRLS ARE MORE AT RISK FOR EXPLOITATION

These relationships are likely to be exploitative, even if unconsciously so. The girls are likely to come from families with limited resources and/or away at school with little support. Often the boys and (young) men are older and/or have better financial means, which creates unbalanced power dynamics. These relationships might be one-offs or be longer term. We heard especially explicit examples from girls in vulnerable positions, such as orphans.



Those girls, they might be having hardships in life. Parents who couldn't afford the tuition, sick little siblings... there would be something financial that put them in no-other-option situation.



Girls who come from villages want to live like city girls. But they don't do anything [to earn money]. In the end they start having sex with boys.



When my father died, my uncle was only interested in the farm. Then I met a man – he has taken care of me since 2015.. If he calls me and I don't pick-up my phone he gets angry. And then I can't focus on class, I am sad, he takes over my mind.. He gives me 5,000 CFA p/week and gave me this smart phone when I passed my junior exam.



I met the father of my son after the death of my parents. As I had no one to take care of me, I told him that I wanted to do hairdressing, he told me that he would help me pay for my training. I trusted him because he was the one in charge of his father's cocoa farm. I started a relationship with him and later I got pregnant. But he hasn't given me anything to help me become a hairdresser.



Stall selling fashionable women's shoes, Ghana

Girls are conditioned that their future husband will provide for them, but this comes at a price

GIRLS WILL BE PROVIDED FOR

When girls are still living at home, they depend on their parents to care for them financially. But as boys grow older, they are expected to start earning an income to prepare for their future breadwinner role and contribute to the household income. Girls, instead, are encouraged to find a 'good' husband that will be able to provide for them well. Therefore, they are not raised with the idea that they could or should earn their own income, and girls often enter into marriage from a financially-dependent position.

FINANCIAL DEPENDENCY LIMITS DECISION-MAKING

Being financially dependent on your husband puts you in a position where you need to ask your husband for money, especially for larger expenses and personal needs. If your husband is not willing or doesn't agree with your intention, it becomes challenging to negotiate, especially in Côte d'Ivoire. This creates not only a potential source of conflict within the household but also limits wives' ability to decide for themselves or for the household. If young wives do earn an income it is often only a small part of the total household income, which likely gives her a smaller voice than her husband, especially if he is perceived as the decision-maker. This is partly because young wives who work have a 'double burden' of taking care of the household and children in combination with a job.


It's the man who has the authority in the home.


I want a teacher as a partner because I want someone who is career oriented so they can financially take care of kids.


I want my husband to be a doctor and be able to cater financially for the family.


I want a man who works at Cocoa Marketing Board because they have lots of money.


If you ask a lot as a woman from your husband, you can become a burden, and your husband will shout.


It's the husband who makes the rules, but decisions are negotiable.


If you don't have a job and you ask your husband for money, he won't give it to you. He may even say bad things to you.

WOMEN MANAGE THE HOUSEHOLD WALLET IN INDONESIA AND HAVE MORE EQUAL DECISION-MAKING

In Indonesia, men are formally the head of the household as it is written on the family registration card. However, decision-making is nuanced. Some believe that as the head he is the decision-maker (beyond just the breadwinner) – whereas others see the role between husband and wife more equally. According to the norm, wives are in charge of the (household) purse, which is indicative of shared decision-making even if their husbands are the income-earners. Secondary data indeed confirms that women in Indonesia often decide on how her husbands' money is being spent (see graph).

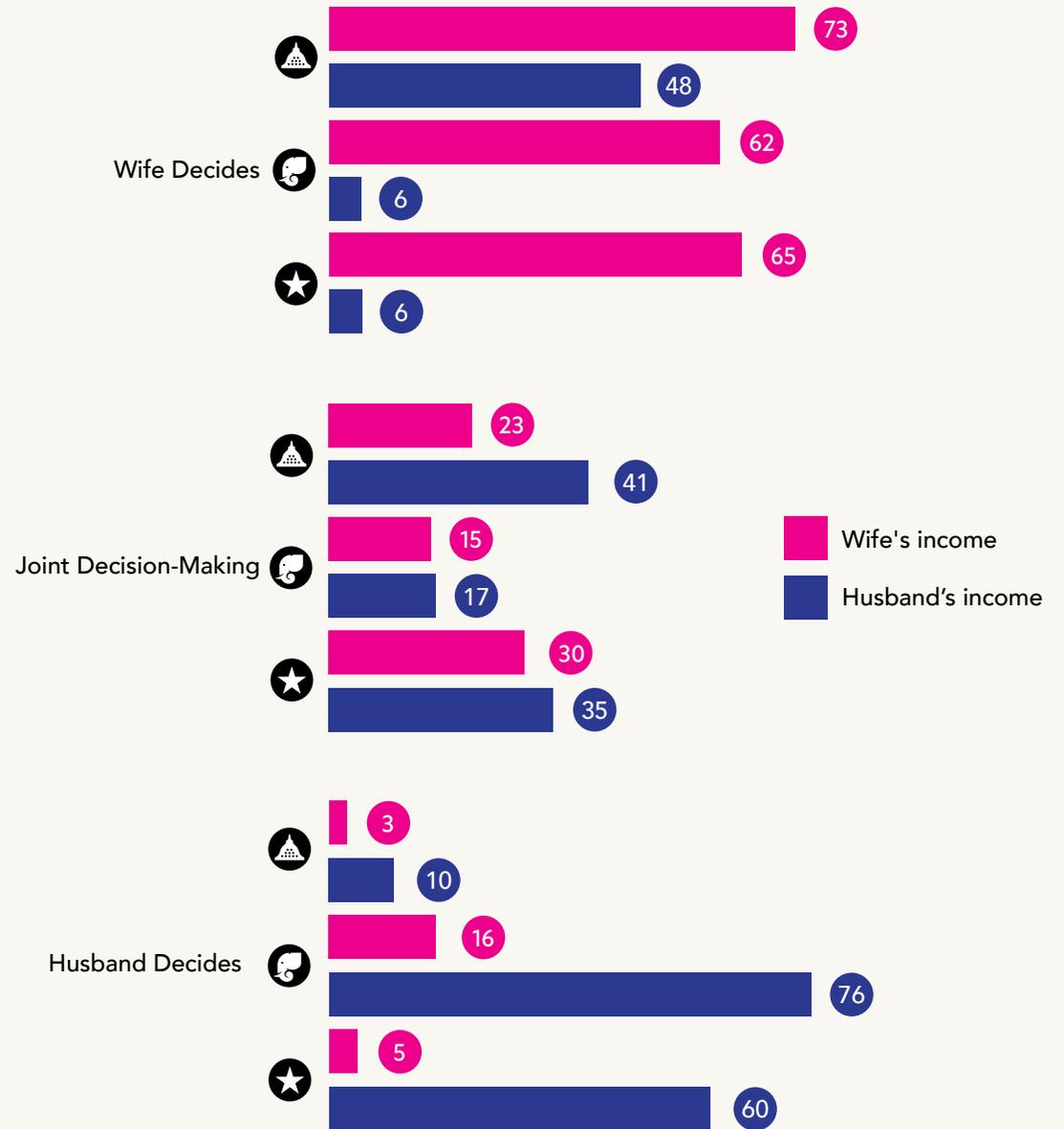
My husband's money is my money, but not the other way around.

It is equal, we need to help each other with the tasks that need to be done.

As a man my role is to be the head of the household and to guide my family.

Without women it becomes unbalanced. Without a wife I would prefer to die. The wives that are good guide to their husbands. They are complementary, men and women: 'leader and wife'.

Who decides about income? (15-24 yrs)



THE NEXT GENERATION SHOULD BE INDEPENDENT

Daughters who have seen their mothers be dependent on unwilling husbands want to do things differently. They believe that earning their own money will enable them as young wives to take care of their own personal needs and that husbands will interfere less. Mature married women who have learned over time indicate that if you are financially independent this demands respect and can help to avoid arguing about money issues at home. They would like the next generation to be prepared well.



If women have money from their own efforts, they can take care of their personal needs and no need to ask from husbands.



I want to be financially independent. My mother was jobless when she got married and therefore dependent on my father.



I am ahead of those women who depend on others, but it takes hard work.



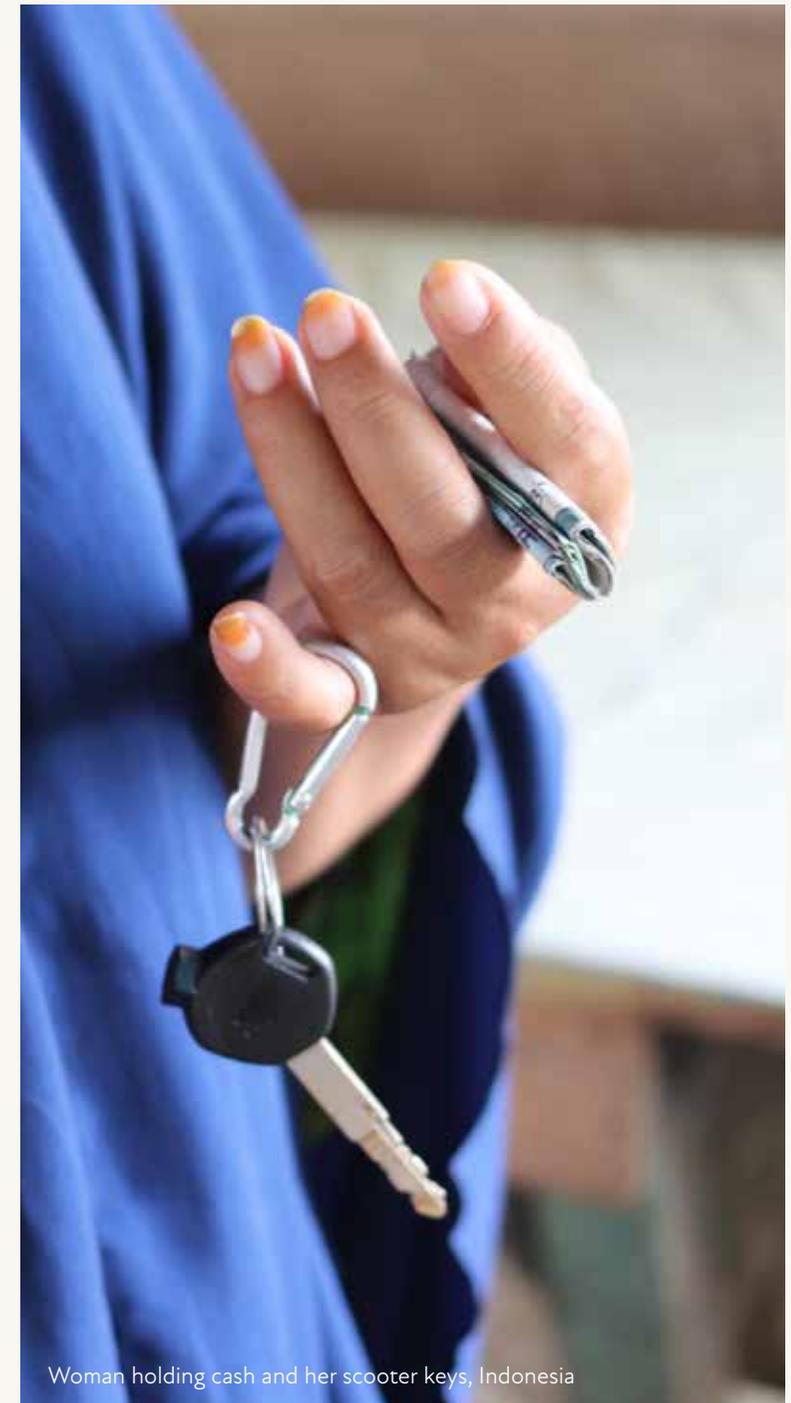
If you have your own money and use it to save then you can make your own decisions.



Money brings you independence and gives you respect. With your own income, even before your husband is ready, you can have your own money.



I beg my sisters who are young like me, to keep going to school and focus on their studies. Don't repeat my mistakes. There will never be a lack of men in the world.



Woman holding cash and her scooter keys, Indonesia

Limited income and little trust amongst (new) partners leads to poor spending decisions

BEING RESPONSIBLE FOR FINANCES WHEN MONEY IS SHORT IS A BURDEN

In Indonesia, women usually manage household money, including the money that is earned with cocoa. While this gives women agency and negotiating power, it can become a burden or source of conflict between husband and wife, especially if there is not enough income in the household or little transparency about what comes in and goes out.

WITHOUT TRANSPARENCY AND TRUST, YOU CANNOT PLAN AS A COUPLE

Women complain that men spend their earnings on cigarettes, girls and drinking, while they need money for the family – especially amongst young couples who might have been ‘forced’ to marry due to early pregnancy. Therefore, to hide some of the money you earn was thought to be wise by

some respondents. Particularly in Ghana and Côte d’Ivoire, there seemed to be a lot of financial hiding and mistrust within (young) couples. If wives make decisions about their own income, and men about their own income, then there is little joint decision-making and financial planning for the future. This may lead to overspending and lead couples into debt, which further exacerbates the financial stress.



Perhaps they say the harvest has not come, or the plantation is young. Sometimes he will have another job, but not give you the money. [...] It is not clear if there is money.



Cocoa gives money. The women manage money from cocoa, men cannot. If men would sell the cocoa, we need to check the money the next day, or sell the cocoa by ourselves. If men want cigarettes, they can get them if they treat us well.



Controlling money can be burdensome, particularly when there is no money. it can also be fine, when there is money.



Financial transparency is very important so that the woman knows how much there is to spend.



If a man gets you pregnant and he doesn't have money to take care of you, you will suffer...



Woman cannot give husband money – he may take it to his other wife/he may have ‘other activities’ [...] We can work together but money is always separate.



It is better when women hide some moneys. I opened up and was giving my salary, but he gave out my salary to his former girlfriend... Ideally, it is good to be honest to each other but then it depends on the person you're with....



A village elder holding a picture of himself in formal dress, Ghana

Leadership

Community leaders are from the 'establishment' and male

COMMUNITY GOVERNANCE IS UNDEMOCRATIC AND EXCLUDES WOMEN

Even though in history, all three countries have seen examples of strong female leaders, women's leadership at the community level seemed quite a new concept.

In Indonesia, we saw women involved in local politics – but they are still in the minority. In Ghana and Côte d'Ivoire, almost no women are part of the chief and local governance system: chieftaincy is passed on within families and according to tradition the title goes to the best-suited son. Family bloodlines and having the right connections and income are gateways to leadership.

Female leadership is not promoted, and the prevailing male establishment is a barrier for women to participate. Norms constrain women from taking up leadership positions. There is a dominant belief that women cannot lead men; women can only represent other women.


The chief comes through the family bloodline. They chose based on characteristics of the children.


There are no leadership positions for women at village level.


Female chief? Even if we are dreaming it cannot happen, we could elect a female chief only for us women.


We don't have female chief here. Our chief is not against it – its NOT that is NOT allowed, but it has never happened here in this area, not part of our history – have never seen it before so it does not come to our mind.


Traditionally, the roles are set, a man as chief, a woman as queen. So the paramount council will not accept a woman as chief. Chief is above the Queen mother. In decision-making chief has final say.

WOMEN'S REPRESENTATIVES TEND TO BE CONSERVATIVE RATHER THAN CHANGE-MAKERS

In Ghana, Queen Mothers are traditional female community leaders, drawn from the relevant royal lineages, who are mostly responsible for women's and children's issues and seen as women's representatives. In Indonesia, often the wife of the local governor was the women's representative. Although they might be considered as representing women's voices, their perspectives were usually not critical of existing gender norms and had a reinforcing and conservative nature instead.

AT VILLAGE LEVEL, WOMEN'S VOICES DO NOT COUNT IN PUBLIC

Women's participation in farmer groups and village meetings is low or was said to be symbolic; female representation is "for show". In Indonesia, it was said that women are not listened to, and in Côte d'Ivoire, it was argued that "men don't care about women's issues". Alternatively, a lack of education and confidence can be reasons why women don't participate as leaders or don't speak up. Remarkably, it was a Queen Mother in Ghana who told us that a reason why women are not taking leadership positions is that "men are wiser". We also heard that 'strong wives' are associated with 'weak husbands', withholding men from supporting their wives more.



Men do not allow women to participate in community decisions. If men are there, women can't speak.



The men go to village meetings, but if he cannot go his wife goes. But no men will listen to them, because the others are only men.



If you give authority to the woman, or give her equality, she will go beyond the man. If you give them a hand, they will take an arm.



They don't think about women in leadership roles. Women lack the education.

Norms about women in leadership roles are being challenged

It seems difficult to change power relations from within, but outsiders, youth and media can bring in new ideas into the community and gradually introduce change.

In Côte d'Ivoire, we saw examples of NGOs explaining the right of women to become village chief, and how (educated) youth embrace the idea of female leadership.

Although still exceptional, in some communities in Ghana and Côte d'Ivoire, female advisors have been appointed to the chief's administration.


Women should opt for those positions, but they degrade themselves. Women are too modest.


On TV we have seen that a woman can be a chief. But here it cannot happen.

In Indonesia, 1 out of 4 national leader positions are filled with women, in Côte d'Ivoire this is 1 out of 5, and in Ghana this is 1 out of 6.


In the next village one of the notability is a woman for the first time. But here the men are egoist. To prepare for a woman chief we need to sensitize the population – step by step – first add a woman to become a notability and integrate in the staff of the chief.


In the other village they have the modern water flow. But here we do not have it. We have complained to them but the men do not care about this because they are not the ones that have to carry it. If we had a women chief she would care about this and we would have water at home.


It would be better if girls would be the chief, because they have a maternal instinct, they are responsible, they will take care of the people...It would be something new - Youth president


When VSLAs were created three years ago they told us, women are entitled to be chief. They told the chief, he didn't believe it. Three months later NGO X came and told him. Now women also have the right to advise the chief. Also in the school management committee in the past, it would only involve men, buy now also women.

Nurses and midwives serve as strong role models, but they are too overwhelmed to become leaders

Many girls' future aspiration is to become a nurse. It's one of the few career professions where women are prominently visible, further enhanced by their (authoritative) uniforms.

The health workers we spoke with often had inspiring personal stories on how they became a nurse, demonstrating persistence, ambition and a desire to serve their community.

With a focus on providing child, maternal and reproductive health services, their clients are often women and they are well aware of the issues that women face at home and in their community.

However, their time and energy are stretched due to the lack of resources in the public health system. They often fulfill their duties with personal sacrifice. They expressed a desire to do more but are too constrained.


I am separating from my husband. I never wanted to be a housewife. He complains about my long hours at the clinic. When I get home, I need time for me, not for him.


I sleep here at the clinic. There is a room next door. My husband is in Abidjan. It's difficult.


I had a long road to get here, but it was my big dream to be a midwife. I failed the exams a few times, but finally succeeded. I had to persevere.


I wasn't interested in the kind of lifestyle lived around me [i.e. farmers/poverty], I wanted to be different.



Nurse in uniform, Ghana



Collective Action

There is little opportunity and initiative for girls and young women to organize themselves and express their voice

Coming together around common goals and interests can enable young women and adolescent girls to have more influence than when they act individually and in isolation.

However, there is little opportunity and initiative for girls and young women to organize themselves and express their voice.

THERE ARE NOT MANY ADVOCATES FOR SOCIAL CHANGE

There is little facilitation of intergenerational change, despite the personal (inequality) experiences of mature women. At village level, there are not many advocates for social change. Some elder women 'have seen it all' and know that prevailing norms do not help girls and women, yet do not use their voice or act to change the norms for the next generation. Other elder women actually see it as their role to maintain the status quo (and are strong supporters of those conservative norms).

GIRLS AND YOUNG WOMEN ARE NOT ORGANIZED, THEREBY HAMPERING COLLECTIVE ACTION AND SISTERHOOD

Young mothers are tied at home and have little social interaction – no activities for them, except for shared chores such as water pumping and gathering wood together. Girls lack safe spaces to be together, especially out-of-school girls. Girls could benefit from being part of a group, but currently, there are only a few groups that are open for girls or young mothers.

EXISTING GROUPS TEND TO INVOLVE THE MORE ESTABLISHED WOMEN

Existing women's groups are more oriented towards savings and income generation and are made up mostly of more mature (established) women.

Standing up for yourself and expressing your voice demands confidence and

courage. Women and girls that do not meet the norm, and who need solidarity the most, are ashamed and keep to themselves (e.g. single teen mothers) instead of organizing themselves and expressing their voice.

If they are supported, women rally and help each other – sisterhood and leadership can be fostered



A group of village women rent one stall and share the table together at the weekly market in town so that each can sell her own baked goods.


Since joining the group we have become closer, before we were just busy with our own lives.



There are four matrons (traditional birth attendants) in the village: “We have to help each other, especially if there are complications. We each have our knowledge.”


Women tend to listen better to other women. That's why we do the outreach activities.



With VSLAs, new female leadership roles have been introduced at village level. Women in leadership positions gain confidence and more respect.


Since I've become VSLA [Village Savings and Loans Association] group president, I don't care about gossiping. Now that I have responsibilities I don't care about criticism.

Savings and loans groups reach mainly women that are already more established

Being part of a savings group helps women to make progress in their lives. Women in cocoa-growing communities are often excluded from access to favorable loans as they don't have land or cocoa beans as collateral. Saving groups offer women an alternative route to access loans, by using their own savings and save collectively. For women who have joined these groups, this has enabled them to send children to (high) school and to invest in their (petty) businesses. An additional benefit is that, as a group women can get access to additional training for income-generating activities.

Although women form groups mainly for economic reasons, it comes with a sense of solidarity. Women who are part of a saving group might help each other on the farm, in case of emergencies or with an event (like a funeral, wedding, etc.).

SAVINGS AND LOANS GROUPS POTENTIALLY RAISE WOMEN'S STATUS

We heard many anecdotes of men not being interested in the concept of a savings group initially and leaving it up to their wives to join. But when they saw the success of their wives some of them became interested.

We also heard of men who started to show more respect for their wives and allow more joint decision-making. But Village Savings and Loans Associations (VSLAs) do not automatically contribute to gender equality. We heard also stories about how men have taken advantage of their wives' success.

Potentially, participation in VSLAs raises women's status in the household and in the community. Some women were selected as leaders of the saving group. We saw that women in leadership positions gain confidence and more respect.

VSLAS DO NOT REACH YOUNG WOMEN

Particularly in Côte d'Ivoire, cocoa companies and their implementing partners have been actively involved in setting up savings and loans groups for women, such as the VSLAs and Tontine, using cocoa cooperatives and registered cocoa farmers as their channel. This has led to a relatively high participation of wives of registered cocoa farmers. Most of these women can be considered to be more advanced in their lives (more mature).

Although we have heard of some cases where everyone in the village was involved in the VSLA, younger women seem to benefit less from membership of the VSLA. We heard for example of expensive ceremonies that sometimes constrained their participation or the requirement to bring in money regularly was put forward as a reason not to join ("you have to pay every week!").



If she has problems to repay the loan, I will be the one that is responsible to help her.



When I have no more money, I will tell my wife and she will get it from the box. My wife takes the loan but the one to repay is me.



VSLA has improved our relationships. Now instead of two beers, I take only one. So I can pay my contribution. It helped me to do financial planning.



They [the ones in the saving group] have a cocoa plantation. It is these women, older women, that are involved. That is why I am not interested.



When the men saw the benefits of the VSLA, they wanted to join. That made us realize that we were doing something good. In the past men did not inform us when they, for example, took a loan at high interest and with the risk of taking land.



In a group you need to be financially resistance. If not, the group will not accept you.



In the VSLA we had the impression that it is an elite group that receives everything. This group is invited by the chiefs. If they receive things, they don't share. They also arrange expensive ceremonies (requiring everyone to wear the same expensive fabrics). They told the younger women that they were not respectful. I decided to surrender membership.



Woman using her phone case to hold her cash, Indonesia

ADOLESCENCE AND EARLY ADULTHOOD ARE CRITICAL

ADOLESCENCE AND EARLY ADULTHOOD ARE DETERMINING LIFE STAGES WITH CRITICAL 'CROSSROADS'

Adolescence and early adulthood are defining periods during a woman's life cycle, more so than others. There is societal pressure and emphasis on meeting the expectation of becoming a (good) housewife and mother and doing this 'on time'. Critical junctions during this phase lead to potentially empowering or disempowering pathways. Preventing girls from following a 'wrong' turn will provide them with lifelong benefits, likely leading to a higher future income, better parenting and greater agency.

Especially crucial is the delay of pregnancy and marriage so that girls have time to develop themselves before becoming wives and mothers. Building self-esteem and critical consciousness will strengthen girls' 'power within' and self-determination

of their own pathways; continuing their education is therefore crucial. Access to premarital sexual and reproductive health services is also essential. Healthy co-ed mingling and dating should be normalized and facilitated well by parents so that boys and girls can learn about the other sex and define their ideals about future relationships and potential partner(s). The growth in connectivity provides a window to the world, which requires proper guidance.

GIRLS AND YOUNG WOMEN ARE DIVERSE, WITH VARYING LEVELS OF (DIS)EMPOWERMENT

While there isn't one girl or one young woman, there are several profiles across all three countries with similar characteristics.

On the one hand, there are those that are in vulnerable situations with high-levels of disempowerment, such as orphans, secondary school dropouts, young (single) mothers or wives with

unsupportive husbands. They are often ignored by the community and without deliberate interventions will not be reached, despite having a high need.

On the other hand, there are also young changemakers, with critical consciousness, who are trying to forge their own path. However, they are not celebrated and even held back, especially if they lack the confidence to persevere. Without role models or mentors, it might become difficult for these girls to reach their full potential, preventing them from becoming catalyzing examples themselves.

When considering the design and implementation of future interventions, this diversity should be considered. The (dis)empowerment contexts, aspirations, behaviors and relationships of the profiles are different, and they require tailored approaches. Being deliberate about who should be reached, and the envisioned (gender) impact is key.

CONSERVATIVE GENDER NORMS MAINTAIN UNEQUAL POWER DYNAMICS

GENDER NORMS ARE PERPETUATED BY THE ESTABLISHED SOCIAL FABRIC

Cocoa community structures are deeply patriarchal and historical gender norms are passed from generation to generation, from parents to children and from elder leaders to youth. Daily life in rural villages exemplifies these norms and conservative religious teachings reinforce them further.

Those who are (seen as) leaders are often male. As a result, women's and girls' needs are often unrepresented in village decision-making and their voices are unheard in public. Female role models in leadership positions are lacking, especially in traditionally male activities.

Cocoa villages are tight-knit communities where everyone knows each other's business and it is hard to hide personal affairs. Instead of being celebrated, successful changemakers

and misfits are held back by gossiping, ridicule and jealousy. Vulnerable girls and young women who 'failed' at meeting the norms, especially single young mothers, are shunned instead of supported.

CARETAKING AND BREADWINNING RESPONSIBILITIES ARE PREDETERMINED BY GENDER

The conditioning of girls and boys by their parents for their future responsibilities starts already at a young age. Sons are taught to become the main breadwinner and be financially supportive of their families, while daughters are primed to become good housewives and be financially dependent of their husbands. Becoming a wife and a mother tends to take precedence over girls' education and future income-generating aspirations.

Marriages often happen after only short courtships and newlyweds rely on

the household norms they learned as children and adolescents to determine the division of responsibilities. There is little joint decision-making and a lack of trust, which might lead to poor financial decision-making. Once there are children, the caretaking also falls on the young mother, restricting her mobility and increasing her likelihood of financial dependence.

GENDER EQUALITY

Gender equality is the concept that both men and women are free to develop their abilities and make choices without the limitations set by stereotypes, rigid gender roles, or prejudices. Gender equality means that the different behaviors, aspirations and needs of women and men are considered, valued and favored equally. It does not mean that women and men have to become the same, but that their rights, responsibilities and opportunities will not depend on whether they are born male or female.

IT WILL TAKE A VILLAGE TO ACHIEVE GENDER EQUALITY

Empowering women and girls has to go hand-in-hand with the explicit pursuit of gender equality by and for both women and men. Unequal gender norms and stereotypes currently limit girls' and young women's agency and decision-making, which leads to disempowerment.

Not only should girls and women be supported in the pursuit of empowerment, but gender-related behaviors and attitudes will need to be changed at village-level. Without the creation of community consciousness (through external interventions), changing institutional structures will happen very slowly and at the risk of facing backlash.

BOYS AND MEN ARE NEEDED AS ALLIES

Even though males are on the other side of the gender equality coin, they are often left out of the discourse and not targeted by interventions seeking to empower women. However, they are key (authoritative) influencers in the lives of women and girls as fathers, brothers, husbands, bosses and more. Whether unknowingly or deliberately, there are many daily situations where boys and men currently hold gender-biased positions of power. Without their engagement as allies, gender equality will not be achieved.



Youth representative to the village chief's cabinet, Côte d'Ivoire

FINANCIAL DEPENDENCY AND LACK OF TRANSPARENCY LIMIT AGENCY

YOUNG WOMEN DO NOT PARTICIPATE FULLY IN THE RURAL ECONOMY

The conditioning of girls and young women as caretakers and boys and young men as (future) breadwinners is reinforced by the rural economy being masculine. Available employment opportunities for young women in agriculture and service provision are limited. Girls and young women are pushed into ‘feminine’ activities instead, such as hairdressing, tailoring and catering, which often generate less income. Available apprenticeships and vocational training for girls follow the market place and are gender-biased. Girls’ are not incentivized to learn more technical or agricultural skills that they can apply in the agricultural environment where they live and where more economic opportunities can be found. Without deliberate action the pipeline with skilled young women ready to participate in a rural economy will remain empty.

Formal apprenticeships and vocational training are not always easily accessible, particularly when girls have become young mothers and/or when the distance to the work place is far. Sometimes, doing an apprenticeship is simply unaffordable, too lengthy, or formal trajectories are absent.

For girls and young women to fully participate in the rural economy, besides a wider and suitable offering of skills, they would benefit from female role models in STEM related jobs, time-saving devices, affordable childcare and/or more teamwork in the household. This could help to overcome the gendered conditioning of girls and boys.

FINANCIAL DEPENDENCE INFLUENCES DECISION-MAKING AND AGENCY

Girls and young women who are financially dependent on boys and men, have little negotiating power, which

hampers their ability to express their voice and makes choices on their own behalf. It also puts women at risk when the relationship ends, due to divorce or death.

The recognition that having your own money gives respect and contributes to agency often comes only at a later age, and girls are not well-prepared for this.

Girls’ dependency on, often older, boys and men can start already at young age. The expectation that men are to provide for women, and that there is little job opportunity, lead to a situation whereby some adolescent girls resort to transactional relationships as a means to an end. These relationships are likely to be exploitative, even if unconsciously so.

Unbalanced relationships between the opposite sex are fueled by gender segregation in activities and roles. Sex segregation from an early age contributes to creating

gender stereo-types and reduce the understanding of the opposite sex. This stands in the way of a more balanced relationship and more teamwork, which could potentially increase their agency not only as individuals but also as a couple.

FINANCIAL TRANSPARENCY WITHIN A COUPLE REQUIRES TRUST

There is financial hiding and mistrust within (young) couples. Particularly in Ghana and Côte d'Ivoire, there is little joint decision-making and financial planning for the future. This may lead to overspending and lead couples into debt, which further exacerbates the financial stress. However, joint financial planning is not a panacea, as sometimes hiding money can be a coping strategy. In relationships where there is little trust, joint financial planning should not be forced.

Couples would benefit from financial and business training that is sensitive to the household dynamics and facilitates dialogue, joint planning and building of trust.

RAISE THE AMBITION OF THE NEXT GENERATION

The aspirations of girls and young women who live in the village are often modest, fueled by an absence of resources and network to take risks and make the required investments. Most jobs that women have are mainly to cover personal needs and household expenses, without a clear career-path. Girls and young women spend most of their time on unpaid work.

Raising the ambition of the next generation starts with parents and influencers, and with creating more diverse job opportunities for girls and prepare boys to share tasks in the household.



High-school girls with a part-time market stall, Indonesia

YOUNG WOMEN ARE EXCLUDED FROM COCOA'S BENEFITS

COCOA PRODUCTION IS NOT FOR GIRLS AND YOUNG WOMEN

In significant cocoa-growing areas, cocoa is often the main livelihood option. But cocoa production is dominated by male farmers. Although in many cases their wives are indispensable for cocoa farming, they are not valued or compensated as business partners, and they lack access to the necessary resources, such as land, to start their own farm. The income that is earned with cocoa is usually considered to be 'the husbands' income.

The prevailing norm that cocoa is not for women is reinforced by some of cocoa's features. Not only is cocoa production supposedly too hard work for women, but its seasonal nature is also not appealing as the irregular income does not cover their household expenses. Moreover, skills and land are often passed on to sons (or other male family members), and usually not

to daughters. Consequently, girls think twice before they consider a job or a career in cocoa, while boys see it as a good steppingstone or back-up option

Girls and young women stay away from cocoa. They tend to look for a job that they can combine with their household tasks. With these economic activities, often close to their homes, they tend to earn less, limiting their options to save and invest in other aspirations as young men do.

COCOA'S FIRST MILE OPERATIONS REINFORCE GENDER INEQUALITIES

Upstream value chain roles are filled by men and job opportunities in service provision are oriented towards them. Community leaders are often cocoa farmers too, while lead farmers and others that hold key cocoa positions are seen as role models or (informal) leaders. There are very limited women in the sector, reinforcing the stereotypes that men are more suitable

for leadership positions and the view that cocoa is 'not for women'.

Developing female role models might motivate girls and young women to aspire to a job in cocoa. Approaching cocoa farming as a family business can help to acknowledge the contributions of wives to cocoa and prepare both sons and daughters for a potential career in cocoa. This might include 'family' or 'couple' registration of the farm and land, and outreach activities to the whole family (or couple).

PROFESSIONALIZE ALTERNATIVE INCOME GENERATING ACTIVITIES

Instead of looking into how girls and young women can participate and benefit more from cocoa, one could also look into professionalizing the economic activities in which they are already more actively involved. For example, by considering interventions that build their business acumen and facilitate access to finance and markets.

The challenge will be to avoid potential unintended consequences, for example men wanting to take over certain activities, when women turn out to be successful.

THE COCOA CHANNEL IS AN OPPORTUNITY TO REACH AND ENGAGE MEN AS ALLIES

Cocoa's 1st mile is male-dominated. Although this constrains women's empowerment, there is also an opportunity to use this channel for change. Cocoa farmers are often mature men, with children and grand children. These men can be a channel to reach the next generation. Service providers, often men with a certain status, education and expertise could be role models and help to challenge traditional norms that put girls and young women at a disadvantage.

To engage men as allies will require deliberate action and sensitization on gender inequalities and encourage them to act as change agents. It will also require caution, as transformation will not happen over-night and can go hand-in-hand with backlash.



Young men on their way to collect cocoa with empty bags, Côte d'Ivoire

NEXT STEPS

DEFINITION OF CHALLENGES

In advance of our Ideation phase, a further prioritization was made with the understanding that a significant shift in gender norms and prejudices is required to ultimately achieve gender equality and women's empowerment. Four 'inequalities' were chosen as the key challenges to focus on and potential solution directions were defined to explore further ("How might we...?"):

1. Being 'a teenage girl' ends too soon.

How might we extend girlhood and improve life decisions, and identify interventions that help delay first pregnancy and marriage, improve voice and choice in future partner, and/or stimulate adolescent girls' confidence and ambition?

2. Young women generate insufficient income and are financially dependent

How might we improve young women's participation in, and benefits from, rural livelihoods, and identify interventions

that build their business acumen and facilitate access to finance, enable young women to work in cocoa's first mile, and/or recognize and value cocoa as a 'couple's business'?

3. Gender bias is entrenched in community and household expectations for men and women

How might we address gender bias in expected male/female roles, and identify interventions that lead to changes in expectations in household responsibilities, foster sisterhood and include women in community leadership?

4. Cocoa's 'first mile' is male-dominated

How might we leverage cocoa's male (farmer) channel to engage men as allies for gender equality, and identify interventions that make boys and men aware of gender inequalities and encourage them to act as change agents?

EMBEDDING THE RESILIENCE JOURNEY FINDINGS IN THE COCOA FOR GENERATIONS STRATEGY

With the aim of developing viable and feasible recommendations for the Cocoa team at Mars Wrigley, the ideation phase will consider how to address the four prioritized inequalities through the Cocoa for Generations strategy and action plans. Realizing that Cocoa for Generations is deployed through cocoa's male-dominated first-mile operational channel and reaches mainly male farmers, embedding the Resilience Journey into existing programs and partnerships will further strengthen ongoing efforts towards gender equality and women's empowerment in the cocoa supply chain.

The Resilience Journey recommendations will be ready by early 2021, but the road won't end there.

Flower and laundry line, Indonesia



ACKNOWLEDGMENTS

The Resilience Journey Team



Anna Laven
Senior Advisor at KIT (co-lead)

Anna has more than 15 years of expertise in sustainable development and is an expert on the cocoa sector in West Africa. Anna has conducted many research projects related to global value chains, inclusive development, living income and gender, specifically for the cocoa sector. Over the course of five years, she has developed expertise in farm-centered innovation, human-centered design and entrepreneurship. Anna is active in the public debate and is an active contributor to cocoa sustainability programs, cocoa conferences and festivals. Recently she set up a social enterprise, Rokbar, equality chocolate, from bean-to-bar made and owned by women.



Pabla van Heck
Independent consultant (co-lead)

Building on her more than 15 years of experience in the crosshairs of corporate shared value, innovation and international development, Pabla works as an independent 'Insight Miner & Creative Strategist'. Using a Design Thinking lens, she supports social intrapreneurial teams to navigate the fuzzy front end of social innovation for developing markets. Pabla has significant experience conducting user research with women and adolescent girls in Africa & Asia across a variety of topics and translating insights to actionable strategies for new programs, products and services.



Andrea Vos
Junior advisor KIT

Andrea has a background in international development with a focus on rural development and gender. Andrea is motivated to advance gender equality at household, community and institutional levels. At KIT, Andrea is involved in projects that facilitate multi-stakeholder collaboration, knowledge management and capacity strengthening on the interface of gender and child labor in cocoa and coffee value chains. She is particularly interested in gender transformative approaches and has done field research on farmer-centered innovation in Ghana.

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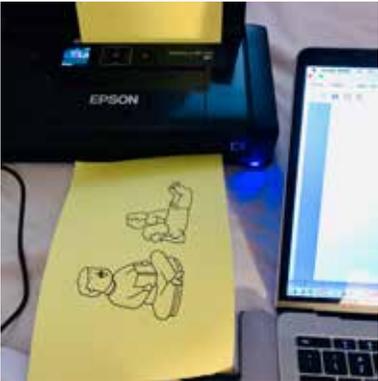
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Behind the Scenes



A high school boy's ideal future wife: pretty and knows how to farm, Indonesia



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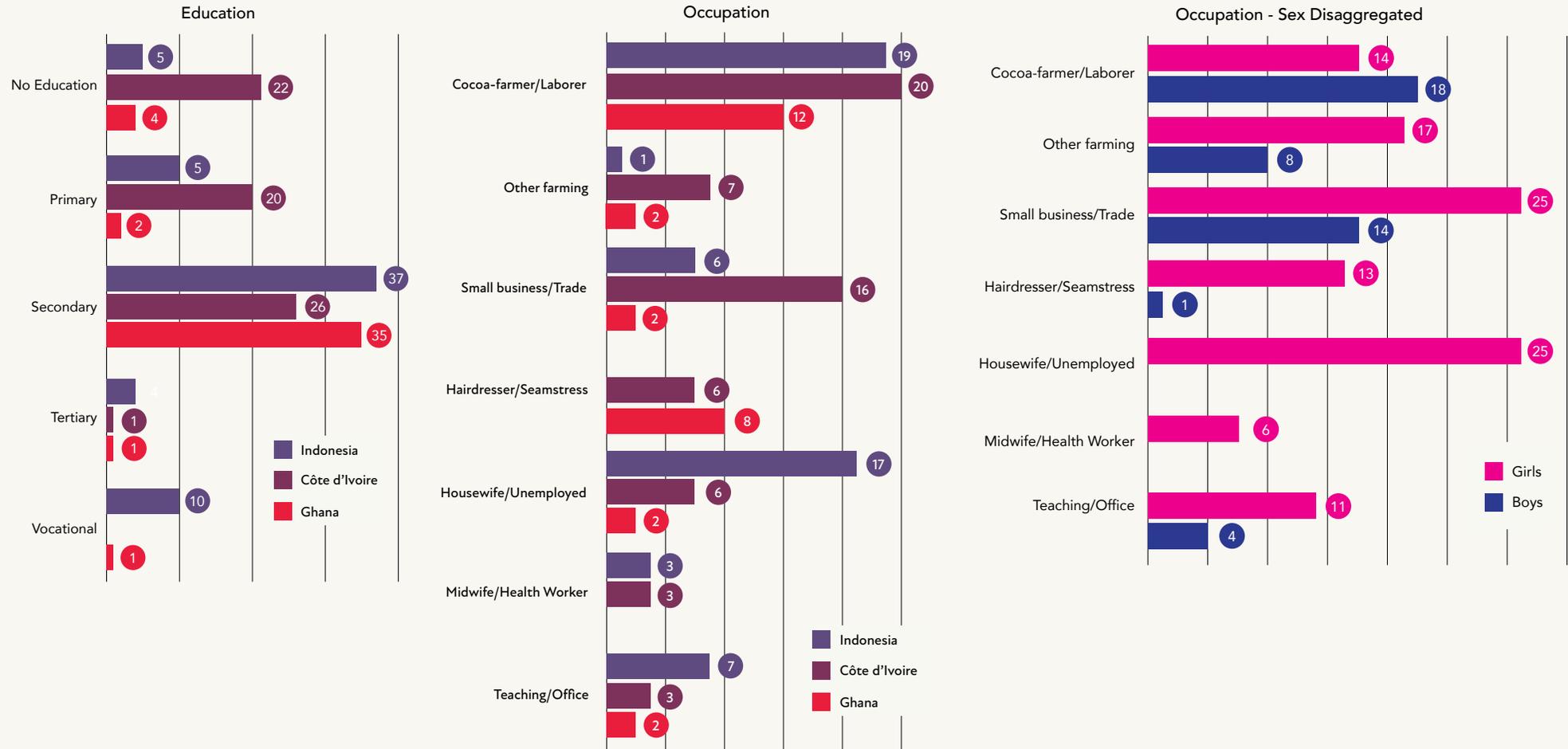
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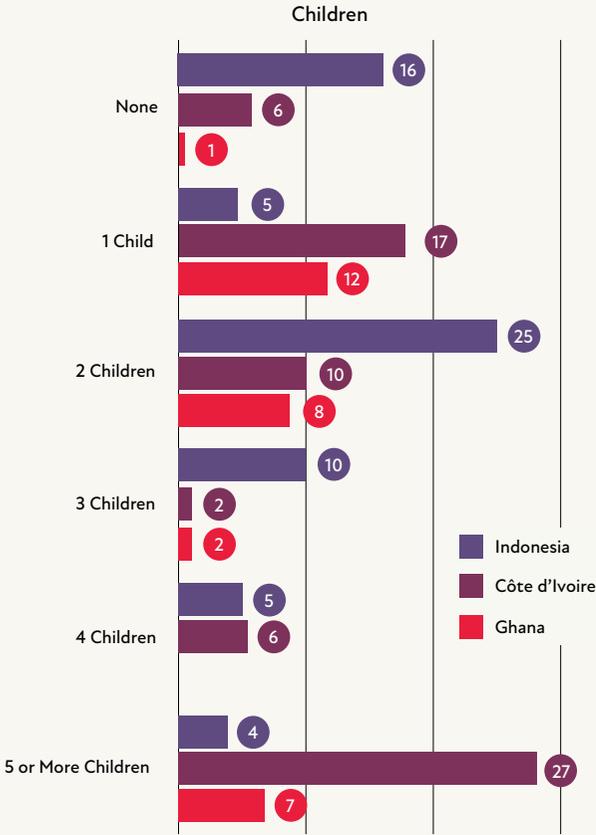
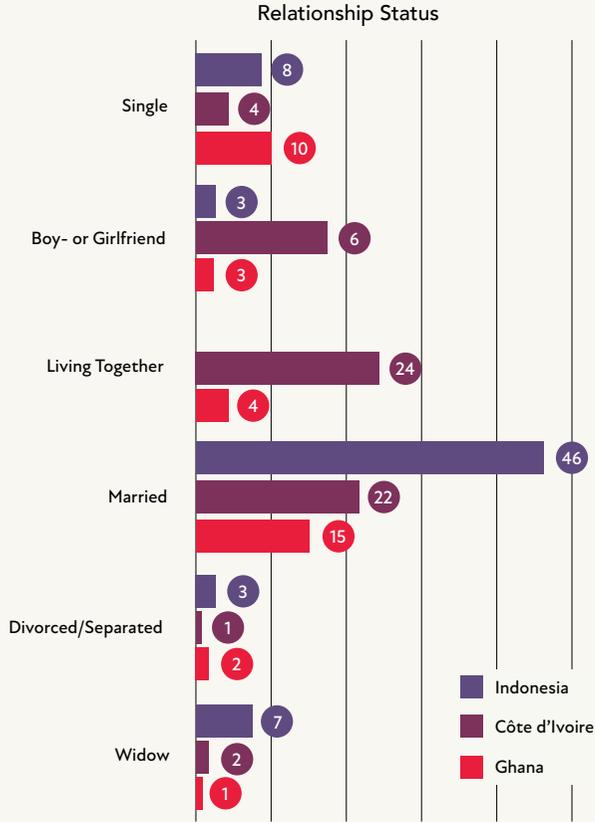
APPENDIX

Women working at a woman-owned cocoa nursery, Indonesia

Respondent Demographics



Respondent Demographics



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