



**Cocoa &
Forests
Initiative**



**World Cocoa
Foundation**

General Mills CFI Progress Report 2020 - Côte d'Ivoire -

1. FOREWORD

Dear Cocoa & Forests Initiative friends,

Yao Ahou, a cocoa farmer in Ndenou, Lagunes district, Côte d'Ivoire, told us in no uncertain terms: “There is less rain because we cut down all the big trees. We took down all the big trees that could get the steam up in the air to attract the rain. Really, if we could have more of these big trees there, they can cover the cocoa trees, protect them at least against the sun.” Yao has put her convictions into practice, and has planted forest trees on her cocoa farm, including a beautiful acacia, which provides shade, a barrier against some insects, fodder for farm animals, soil restoration, and other benefits.

Yao is one among over a million people who are actively involved in the Cocoa & Forests Initiative: from cocoa farmers, to the governments of Côte d'Ivoire and Ghana, and private sector companies. This collective effort today passes a milestone: we are reporting on our first two years of implementation for Cocoa & Forests Initiative interventions.

What have we achieved since announcing the Cocoa & Forests Initiative Frameworks for Action in November 2017 and the initial company action plans in March 2019?

First, and most importantly, companies have begun fulfilling their Cocoa & Forests Initiative commitments, with a particular focus on increasing traceability in their direct supply chains, putting in place systems to eliminate deforestation from their cocoa sourcing, rehabilitating and reforesting degraded lands, increasing canopy cover and sustainable production with the promotion of cocoa agroforestry, and community engagement.

Second, we have grown the partnership to 35 companies (from 12 originally) who are signatories of the Cocoa & Forests Initiative.

Third, we have strengthened our partnership with the governments of Côte d'Ivoire and Ghana and other key stakeholders. In the past year, governments have delivered on significant commitments in order to catalyze further private sector investment, particularly promulgating new legislation, sharing critical baseline data and maps, adopting social and environmental safeguards, and embracing new forest policies to promote cocoa agroforestry.

As we look at this first year of implementation, we are proud of the Cocoa & Forests Initiative's first steps and are determined to keep our eyes on the prize: end deforestation and restore forest areas. We are not there yet and need to intensify our efforts. In 2020, we will notably accelerate private sector collaboration across cocoa landscapes and, in partnership with governments, put in place effective tools to monitor and eliminate any new deforestation.

For Yao, her children, and her children's children.

Richard Scobey

President, World Cocoa Foundation

2. KEY FACTS & FIGURES

In 2017, General Mills became one of only two non-confectionary manufacturer signatories to the Cocoa and Forests Initiative (CFI) in order to address deforestation in the cocoa supply chain, to reinforce our sustainable sourcing commitment for cocoa, and to help drive progress towards our 2025 science-based greenhouse gas emissions target.

Through our CFI commitment to end deforestation and forest degradation in the cocoa sector in Cote d'Ivoire, General Mills achieved the following progress by the close of 2019, on its 2022 target commitments:

- Target: 100% traceability to farm
 - progress: 50% traceability to farm by close 2019
- Target: 14,000ha of sourcing base included in deforestation risk assessment
 - progress: 10,900ha (78%) risk assessed by close 2019
- Target: 2,300ha of cocoa agroforestry developed
 - progress: 1,270ha (55%) cocoa agroforestry developed by close 2019
- Target: 5,600 farmers trained in Good Agricultural Practices (GAPs)
 - progress: 5,300 farmers (95%) trained GAPs by close 2019
- Target: 700 farmers participating in Village Savings and Loans Associations (VSLA)
 - progress: 420 farmers (60%) participated in VSLAs by close 2019

In addition:

- A 1,150ha area was under a community-based natural resource management model (CBNRM) for forest protection and restoration.
- 850 farmers across 7 cocoa growing communities were directly involved in community capacity building on issues related to women's empowerment, food security and child labor.

Agroforestry

With the objective of amplifying our support for forest protection and restoration efforts in Cote d'Ivoire, we commissioned international agroforestry programme developer, PUR Projet, to conduct field-based feasibility assessments for the design and development of a community-based program to address deforestation and further support cocoa producing communities.

Assessments were completed in two cocoa communities in La Mé and the Mont Péko National Park. A 3-year program of interventions is now underway on the edges of Mont Péko, as part of our Ecosystems & Livelihoods initiative with PUR (see section 6).

3. WHAT IS THE COCOA & FORESTS INITIATIVE?

The Governments of Côte d'Ivoire and Ghana and the world's leading cocoa and chocolate companies [signed landmark agreements](#) in November 2017 to end deforestation and promote forest restoration and protection in the cocoa supply chain.

This public-private partnership – called the [Cocoa & Forests Initiative \(CFI\)](#) – has been organized by the World Cocoa Foundation (WCF), IDH - the Sustainable Trade Initiative, and The Prince of Wales's International Sustainability Unit (ISU), in partnership with the Governments of Côte d'Ivoire and Ghana. The Prince of Wales [launched CFI](#) in March 2017 and reviewed implementation progress in November 2018.

The Frameworks for Action for [Côte d'Ivoire](#) and [Ghana](#) define core commitments, verifiable actions, and timebound targets required for a deforestation-free and forest-positive supply chain.

The Governments of Côte d'Ivoire and Ghana establish national strategies, policy environments, and governance structures for CFI implementation. They ensure that CFI is linked to similar initiatives with other commodities, and fully aligned with the national REDD+ strategies and other relevant national strategies and plans. They provide key operational guidance, and baseline economic, environmental, and social data, to help companies identify and plan the most effective and efficient private investment activities for CFI.

The Governments have prepared comprehensive National Implementation Plans ([Côte d'Ivoire](#), [Ghana](#)) that outline public sector priorities, actions and timelines. Since 2017, both governments have fulfilled commitments on the key building blocks for successful CFI implementation, including important revisions to the legal framework for sustainable forest management, adoption of World Bank environmental and social safeguard standards, and preparation and sharing of up-to-date boundary maps of protected areas.

In March 2019, 34 CFI signatory companies¹, accounting for about 85% of global cocoa usage, released initial action plans for 2018-2022. These initial plans detail how the private sector will deliver the commitments spelled out in the Frameworks for Action. Each company explained how they will support the Framework objectives, based on their role in the supply chain, their strategic priorities, and their cocoa sustainability goals. WCF published a summary of the initial action plans for the cocoa and chocolate industry ([Côte d'Ivoire](#), [Ghana](#)).

On the 2020 International Day of Forests, the Cocoa & Forests Initiative companies and governments of Côte d'Ivoire and Ghana reported on the first year of implementation. Companies published individual reports on progress and outcomes related to the implementation of their specific actions. The following is the aggregate annual report of company actions.

CFI has been supported by several global development partners, including the United Kingdom's Department for International Development, the Dutch Ministry of Foreign Affairs, the German Federal Ministry of Economic Cooperation and Development, the World Bank, the International Finance Corporation, the Global Environment Facility, and the Green Commodities Program of the United Nations Development Program.

CFI is coordinated closely with a wide range of global and local environmental organizations and partnerships, including the Tropical Forest Alliance, Amsterdam Declaration Partnership, Partnerships for Forests, the Rainforest Alliance, and World Resources Institute.

The industry is committed to ending deforestation and forest degradation throughout the global supply chain. Already in 2018, we have expanded CFI from West Africa to Latin America, with the signing of a new Framework of Action in Colombia in July 2018.

¹ Arysta Callivoire, Barry Callebaut, Blommer Chocolate Company, Cargill Cocoa and Chocolate, Cémoi, Chocolats Halba, Cocoanect, Cococo Chocolatiers, ECOM Group, Fazer, Ferrero, General Mills Inc., Godiva Chocolatier Inc., Guittard Chocolate Company, The Hershey Company, Indcresa, Kuapa Kokoo Lindt & Sprüngli Group, Marks & Spencer Food, Mars Wrigley Confectionery, Meiji Co. Ltd., Mondelez International, Nestlé, Olam Cocoa, PBC Limited, Sainsbury's, SIAT, Sucden, Tesco, Toms Group, Touton, Unilever, Valrhona, and J.H. Whittaker & Sons

4. WHAT ARE THE KEY COMMITMENTS IN THE COCOA & FORESTS INITIATIVE?

Cocoa & Forests Initiative activities proceed from three priorities: (1) forest protection and restoration, (2) sustainable production and farmers' livelihoods, and (3) community engagement and social inclusion.

The first priority is the protection and restoration of forests that have been degraded. To this end, the governments and companies have pledged no further conversion of forest land for cocoa production and have committed to the phased elimination of illegal cocoa production and sourcing in protected areas.

Both countries are introducing a differentiated approach for improved management of forest reserves, based on the level of degradation of forests. In 2019, the government of Côte d'Ivoire adopted and published a new forest code which, among other things, put forth policies for the promotion of cocoa agroforestry to restore degraded land, improve forest cover, and promote sustainable livelihoods and agriculture in the classified forests and rural zones. The Ivorian government is currently finalizing the operational decrees that provide further guidance on the new forest policies. Both governments have shared maps on forest cover and land-use, and are currently updating the maps, including socio-economic data on cocoa farmers, which will further inform private sector investments.

To ensure effective implementation and monitoring of these commitments, companies have pledged to develop verifiable monitoring systems for traceability from farm to the first purchase point for their own purchases of cocoa, and to work with governments to ensure an effective national framework for traceability encompassing all traders in the supply chain. The companies will similarly share information with the national satellite monitoring platforms (in development) to effectively monitor progress on CFI, as well as proactively address threats of new deforestation.

The next critical priority is sustainable agricultural production and increased farmer incomes. These are essential pre-requisites for reducing pressure for agricultural encroachment into forests and strengthening the resilience of cocoa farmers to climate change.

The governments and companies are accelerating investment in long-term productivity of cocoa in order to grow "more cocoa on less land." Key actions include provision of improved planting materials, training in good agricultural practices, soil fertility, land tenure reform, and capacity building of farmers' organizations. Sustainable livelihoods and income diversification for cocoa farmers are being accelerated through food crop diversification, agricultural inter-cropping, and development of mixed agroforestry systems and shade-grown cocoa.

The final area of focus is strong community engagement and social inclusion, with a particular focus on women and youth. The governments and companies have committed to full and effective consultation and participation of cocoa farmers in the design and implementation of key actions, and promotion of community-based management models for forest protection and restoration. The governments have adopted social and environmental safeguards are assessing and mitigating the social impacts and risks of any proposed land-use changes on affected communities.

The set of public-private actions represent unprecedented commitments on forest protection and restoration, and sustainable cocoa production and farmer livelihoods. These combined actions, which are aligned with the Paris Climate Agreement, will play a crucial role in sequestering carbon stocks and thereby addressing global and local climate change.

5. GENERAL MILLS COCOA & FORESTS INITIATIVE RESULTS

Since 2018, General Mills has been working through our suppliers and partners to deliver on the core commitments set out under the CFI, in Cote d'Ivoire.

Highlights of our progress include:

1) Forest Protection and Restoration

- **50% traceability to farm:** one of our priorities has been to ensure we understand the origin of the cocoa used in our products to ensure our sourcing is not driving deforestation. As of March 2020, 50% of our cocoa volumes were traceable to farm. Our goal is to reach 100% by 2022.
- **1,270ha cocoa agroforestry developed:** working through our suppliers, General Mills contributed to the distribution and planting of multi-purpose trees for on-farm restoration via agroforestry. A total of 1276 ha of cocoa agroforestry was developed, contributing to long-term farmer livelihoods as well as improved cocoa quality and yields. In addition, nearly 30,000 multi-purpose trees were distributed for on-farm planting. Our goal is to achieve 2,300ha of cocoa agroforestry, by 2022.
- **Agroforestry feasibility studies:** we commissioned PUR Projet to conduct field-based feasibility assessments for the design and development of a community-based program to address deforestation and support cocoa producing communities. Assessments were completed in two cocoa communities in La Mé and the Mont Péko National Park. A 3-year programme of interventions is now underway on the edges of the Mont Peko National Park, as part of our Ecosystems & Livelihoods initiative with PUR. See section 6 for more information on the goals and targets of this initiative.

2) Sustainable production and farmer livelihoods

- **5,300 farmers trained in GAPs:** investment in the long-term productivity and quality of cocoa/farms in our supply base is a priority for General Mills, as this limits the need for cocoa farm expansion into protected areas. Working through our suppliers, 5,300 farmers were trained in Good Agricultural Practices versus a 2022 goal of 5,600.
- **420 farmers participated in VSLA groups:** village savings and loan associations (VSLAs) have demonstrated themselves to be a highly successful sustainable livelihood intervention in Cote d'Ivoire, particularly for empowering woman who become leaders in their household, businesses and communities. By end 2019, our sustainable



sourcing programs had enabled 420 farmers to participate in VSLA groups, with a further 665 individual farmer savings accounts opened. By 2022, we aim to have 700 farmers participating in Village Savings and Loans Associations (VSLA).

3) Community engagement and social inclusion

- **Woman and youth empowerment:** through our partnership with CARE International, we continued to support community capacity building on issues related to women's empowerment, food security and the fight against child labor. To date, these activities reached 856 farmers directly and 4,280 family members indirectly contributing to the long-term sustainable development of 7 cocoa-growing communities.
- **1,150ha under CBNRM:** community-based natural resource management models are designed to empower cocoa communities and households to conserve their own natural resources through the creation of the right incentives and conditions that enable them to economically benefit from those resources. Through the work of our major suppliers, an area of 1,150ha now sits within a CBNRM model, promoting forest protection and restoration.

6. LOOKING FORWARD TO 2020 AND BEYOND

Since 2018, signatory companies have been working to fulfill their commitments to end deforestation and restore degraded forests in the cocoa sector. In 2019, the governments of Côte d'Ivoire and Ghana delivered on numerous commitments which have informed company planning. Companies will now be able to further develop their activities, moving from planning to implementation. As the governments continue to provide critical information (e.g. socio-economic assessments, updated land-use maps, operational decrees for implementation of the new forest code), companies will continue to ramp up their delivery of CFI activities in alignment with government priorities. This will include identifying opportunities for landscape level collective action, as well as building partnerships with global development partners to drive forest positive impact on the ground.

Looking ahead, General Mills sees a number of priorities for its CFI activities in Cote d'Ivoire:

- Work towards a 2022 goal of 100% traceability to farm.
- Support sectoral efforts to establish a robust and credible deforestation monitoring system as well as ensuring that 100% of our cocoa sourcing is covered by deforestation monitoring systems.
- Scale up investments in community development and agroforestry programs working with our implementation partner PUR Projet – see below “Ecosystems and Livelihoods Program”.
- Continued delivery of our supplier sustainable volume program, with a focus on forest protection and restoration and improving smallholder farmer livelihoods.
- Continue the delivery of phase 3 of our “Cocoa Sustainability Initiative” programme with CARE International, targeting community development and women's

empowerment, as well as exploring future synergies between this and our “Ecosystems and Livelihoods Program” initiative with PUR Projet.

Ecosystems and Livelihoods Programme

In order to amplify our support for forest protection and restoration efforts in Cote d’Ivoire, General Mills commissioned international agroforestry programme developer, PUR Projet, to conduct field-based feasibility assessments for the design and development of a community-based program to address deforestation and further support cocoa producing communities.

Assessments were completed in two cocoa communities in La Mé and the Mont Péko National Park.

Working with PUR, General Mills is now funding a 3-year ecosystems and livelihoods development initiative targeting a large cocoa cooperative on the edges of the Mont Peko National Park.

The initiative, launched in January 2020, incorporates agroforestry and land tenure support, awareness-raising activities, and the implementation of cookstoves and beehives. These activities will support farmer livelihoods and promote vital ecosystem restoration and protection.

Through this work in Cote d’Ivoire, General Mills and PUR are targeting:

- 30,000 trees planted through mixed agroforestry
- 30,000 trees leveraged through co-funding
- 600 land tenure documents delivered
- 10,000-25,000 trees registered
- 1,300 farms with diversified incomes
- 160 beehives installed
- 500 cookstoves installed and in use

ANNEX 1: TRACKING TABLE / CÔTE D'IVOIRE

Commitment	Actions	Indicator	2022 Target	# through direct investment in 2018	# through direct investment in 2019
Forest Protection and Restoration					
1. No further conversion of any forest land (as defined under national regulations and using HCS and HCV methodologies) for cocoa production.	1.1 Conduct farm mapping within direct supply chain to identify and collect cocoa farm boundaries to ensure cocoa is not being sourced from forest lands, National Parks and Reserves, and Classified Forests	# farms mapped	6400	2254	1252
	1.2 Conduct deforestation risk assessments in all direct sourcing areas	# ha included in deforestation risk assessment	14000	4456	6527
2. Elimination of cocoa production and sourcing in National Parks and Reserves in line with promulgation and enforcement of national forest policy and development of alternative livelihoods for affected farmers	2.1 Adopt and publish a system for excluding farmers in the direct supply chain with cocoa production in protected areas	Yes/No	Yes	Yes	Yes
	2.2 All farms found in National Parks and Reserves reported to government	% farms in Natl Parks & Reserves reported to government	TBD	TBD	TBD
	2.3 Support cocoa farmers' transition to alternative livelihoods	# of total farmers in protected areas receiving assistance for alternative livelihoods	TBD	TBD	TBD
3. No sourcing of cocoa from National Parks and Reserves through companies' traceable direct sourcing programs	3.1 Implement traceability tools/technology to ensure no cocoa purchases originate from National Parks or Reserves (all forest areas)	% of direct sourced cocoa is traceable to farm-level	100%	30%	50%
4. A differentiated approach based on the level of degradation of forests for classified Forests will be developed and translated into a national forest restoration strategy	4.1 Support the restoration of Classified Forests by working with cocoa farmers, the government and the forestry industry to implement contracts for mixed agroforestry as a restoration and livelihoods intervention	# farmer 'agroforestry restoration' contracts signed	TBD	TBD	TBD
		# hectares restored in Classified Forests	TBD	TBD	TBD
5. Legal protection and management status for the remaining forests of Côte d'Ivoire in the Rural Domain	5.1 Cooperate with the government on enforcement to prevent deforestation in the legally protected forest estate (rural domain)	# hectares of forest in rural domain protected:	TBD	TBD	TBD
6. Up-to-date maps on forest cover and land-use for the different forests, and socio-economic data on cocoa farmers developed and publicly	6.1 Support the government's forthcoming adaptive management plans for different forest areas to benefit the livelihoods of forest-dependent cocoa communities	Yes/No	Yes	Yes	Yes

disclosed, and detailed operational guidelines prepared	6.2 Participate in the development and operation of land-use and land-use planning at national and regional levels by sharing existing land use maps with government	Yes/No	Yes	Yes	Yes
7. Public enforcement of the new Forest Code and its subsequent guidelines, and public sector governance will be strengthened	7.1 Promote and participate in awareness-raising campaigns to educate farmers on the new Forest Code	# farmers reached at awareness events	4600	1120	380
	7.2 Update farmer engagement materials and training with the revised Forest Code	Yes/No	Yes	Yes	Yes
8. Public-private collaboration to mobilize resources for forest protection and restoration	8.1 Mobilize finance for forest protection and restoration	\$ mobilized towards forest protection and restoration:	TBD	TBD	TBD
		# hectares with forest protection and restoration financing	2400	TBD	TBD
		# farmers participating in PES contracts	50	N/A	N/A
9. Public-private collaboration to identify good practices, technical guidance and incentive mechanisms for forest restoration and agroforestry	9.1 Support distribution and planting of multi-purpose trees for on-farm restoration via agroforestry	# multi-purpose trees distributed for on-farm planting	115,000	20715	8730
		# hectares cocoa agroforestry developed	2300	0	1276
	9.2 Support distribution and planting of native trees for off-farm restoration (reforestation)	# native trees planted off-farm	3750	0	1890
		# ha of forest area restored	5	0	2
10. Government creation, in collaboration with all stakeholders, of a public-private fund to support financing of protection and restoration of HCV forest areas.	10.1 Support the creation of the public-private forest conservation and rehabilitation fund	\$ contributed to fund	TBD	TBD	TBD
Sustainable Production and Farmers' Livelihoods					
11. Promote investment in long-term productivity of cocoa in environmentally suitable areas in order to grow "more cocoa on less land"	11.1 Distribute improved cocoa planting material	# improved seedlings distributed to farmers	TBD	TBD	TBD
	11.2 Establish and/or provide cocoa nurseries with improved cocoa planting material	# of nurseries with improved cocoa seedlings	1000	1	TBD
	11.3 Train farmers in Good Agriculture Practices (GAPs)	# of farmers trained in GAPs	5600	2303	3024
	11.4 Support cocoa farm rehabilitation	# of hectares of cocoa rehabilitated	TBD	TBD	TBD
12. Promote sustainable livelihoods and income diversification for cocoa farmers	12.1 Promote farm-level crop diversification	# farmers applying crop diversification	2200	1149	231

	12.2 Support distribution and planting of multi-purpose trees for on-farm restoration via agroforestry	# multi-purpose trees distributed for on-farm planting	Already reported 9.1		
13. Promote financial inclusion and innovation to deepen farmers' access to working capital and investment funds for production and farm renovation	13.1 Promote farmer savings	# farmers in supply chain with a savings account	2600	510	155
		# farmers participating in VSLA groups	700	83	338
	13.2 Offer financial products to farmers	# farmers offered a financial product	2600	0	0
14. Improve supply chain mapping, with the goal of 100% of cocoa sourcing traceable from farm to first purchase point. An action plan will be developed for traceability, which will be implemented step-by-step to achieve full traceability and verification, applicable to all by end-2019.	14.1 Conduct farm mapping within direct supply chain to identify and collect cocoa farm boundaries to ensure cocoa is not being sourced from forest lands, National Parks and Reserves, and Classified Forests	# farms mapped within direct supply chain	Already reported 1.1		
	14.2 Implement traceability system to farm level in direct supply chain	% of direct sourced cocoa traceable from individual farms to first purchase point	Already reported 3.1		
Social Inclusion and Community Engagement					
15. Full and effective information sharing, consultation, and informed participation of cocoa farmers and their communities who are affected by proposed land-use changes.	15.1 Organize cocoa community consultations on the implementation of the Frameworks for Action	# communities with consultation sessions	30	TBD	TBD
16. Promote community-based management models for forest protection and restoration	16.1 Establish and/or support community-based natural resource management programs for forest restoration/protection	# of cocoa communities with active forest restoration and protection program	10	2	1
		# hectares under CBNRM	10	1151	1
17. Development of action plans for forest protection and restoration, and sustainable agricultural intensification that are gender and youth sensitive.	17.1 Develop forest protection & restoration and agriculture intensification action plans that are gender and youth sensitive	# cocoa communities with gender-focused programs	12	7	9
		# cocoa communities with youth-focused programs	12	10	9

General Mills and CARE International: Cocoa Sustainability Initiative 2

Akissi's story: 'Today, I am financially independent'

Koffi Akissi, 51, grows cocoa on 2.5 hectares in N'gouan Amoin Kro, a village in central Côte d'Ivoire. She is married and has eight children, and for years had struggled to make enough money to support her family. With the arrival of CARE's *Cocoa Sustainability Initiative 2* project, a partnership between CARE and General Mills, in her village, she joined a VSLA called Tinguéle and ultimately became president of the group. In addition, her community chose her to be their gender representative on the development committee (CDCOM).



As in many rural communities in West Africa and elsewhere, the creation of a VSLA has been a real channel of empowerment for women. ***"I was not able to make ends meet and did not have a clear idea of what to do to change that,"*** Akissi says. Through the VSLA, she and her peers started saving 1,000 West African CFA francs (about US\$1.70) a week. Just as important, the VSLA members went through training sessions on entrepreneurship, financial education, and how to create business plans.

"After a few months, I took out a loan of 80,000 francs (US\$135) to buy crop protection products and fertilizers for the maintenance of my cocoa plot," Akissi says. "This allowed me to optimize my yield and considerably increase my cocoa income."

"After repaying that initial loan, Akissi took another loan of 80,000 francs from her VSLA to buy food crops and resell them for extra income. Within a month, she had made a profit of 45,000 francs (US\$76),



which she invested in planting a field of yams. "My business of food crops thus grew and became stable," she says proudly.

Beyond her farming and business successes, Akissi has become an important voice in her community through her role as gender officer on the CDCOM. "I intervene in couples to convince men to encourage their wives to become entrepreneurs," she says. She also shares her newfound knowledge with other women in her

community, on topics ranging from management of family resources to the rights of children and prevention of gender-based violence.

“Today, I am financially independent,” Akissi says. **“With the seasonal income from cocoa and the income from food crops throughout the year, I can send my eight children to school and provide for the needs of the household.** With my savings, I helped my husband build a house in Taabo, a small town 12 km from the village, to serve as a residence of my children going to secondary school.



“I am also socially autonomous,” she adds. **“I have become an example for everyone and now inspire all the women of my village to join a VSLA.** I am involved in decision-making both in my household and in the community.”

Akissi’s VSLA was linked to ADVANS, a microfinance provider, in October 2019, opening up new opportunities for all the group members. **“I would like to go further,”** Akissi says. “My short-term project is to get a bigger loan to open a shop for the sale of rice and clothes in my village.”

Bigger opportunities mean bigger dreams and better lives.

January 2020