Advancing internal governance within an association of sustainable cocoa producers in Ghana

Producer organisation:
Kokoo Pa Farmers Association

Internal Governance Case Study 2: Ghana

Forest and Farm Facility

Eric Dalinpuo
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Cover photo: Kokoo Pa Farmers Association conducts a sensitisation and membership drive in Ahafo Ano South West District © Kokoo Pa Farmers Association

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Acronyms
AGM Annual general meeting
CLFs Community-level facilitators
FFPOs Forest and farm producer organisations
GhaFFaP Ghana Federation of Forest and Farm Producers
IMS Internal management system
VSLAs Village savings and loans associations
Summary

Good governance has recently taken centre stage in today’s development agenda. For forest and farm producer organisations (FFPOs), good governance is key to attracting the right funding support. But what does good governance mean in practice? And what tactics do FFPOs adopt to improve their internal governance?

This case study examines the internal governance systems of Kokoo Pa Farmers Association in Ghana. It reviews the structures, systems, practices and tactics within the organisation that have been designed to ensure effective decision-making in achieving their organisational goals. Kokoo Pa Farmers Association was formed in 2009 by a group of cocoa farmers in the Ashanti Region of Ghana. Their mission was to form an independent, vibrant and strong farmer organisation to ensure that they produced cocoa in a more environmentally sustainable, socially responsible and economically viable manner.

Today, Kokoo Pa has membership of about 10,300 smallholder cocoa farmers, 30% of whom are women. Around 85% of Kokoo Pa’s members are UTZ certified for sustainable cocoa farming, which demonstrates their commitment to sustainability. Kokoo Pa is also vice-president of the Ghana Federation of Forest and Farm Producers (GhaFFaP) and uses this position to provide significant capacity-building support to its members.

In addition, Kokoo Pa provides capacity-building services to its members in sustainable agricultural production practices. It has also improved its members’ access to adequate, appropriate and affordable financial products and services, and helps to reduce risks by encouraging members to plant other income-generating crops alongside cocoa. The organisation promotes farmers’ access to sustainable markets by linking them to buyers of high-quality cocoa and other farm products. Kokoo Pa has also adopted specific policies to empower women and youth to ensure equality and secure the future sustainability of the association.

Tactics that have improved Kokoo Pa’s internal governance

Kokoo Pa has systems in place to ensure accountability and that its relationships with stakeholders are transparent and equitable. It has democratic and participatory decision-making structures and all major decisions about the organisation are approved by the general assembly, where each community has representation. Kokoo Pa has established effective communication channels between its members and its leadership through community, regional and national-level executive committees. Kokoo Pa’s strong internal governance processes mean that external partners such as banks and government institutions have a greater confidence in working with the association.

To achieve its mission, Kokoo Pa has a five-year strategic plan that includes actions to scale up its operations and embrace digitalisation in all its financial and accounting services. The strategic plan contains a clear implementation framework with key activities and resources required, such as the time, people and money needed to help realise the set objectives and vision of Kokoo Pa. Operational systems in place include robust policies for human resources, financial management, membership, child labour and gender, as well as a draft youth policy. The association also has an internal management system in place for product certification activities. All of these tactics serve to build accountability and trust between Kokoo Pa and its members and other stakeholders in how the affairs of the organisation are being handled.

Prospects for replication

Kokoo Pa’s success is based on five key attributes:

- Frequent and constant consultation with members
• Adherence to good policies and practices
• Accountability to its members at all times
• Transparency in its dealings, and
• Involving members in decision-making process.

For other organisations seeking to replicate the tactics of Kokoo Pa Farmers Association in achieving good governance, the following recommendations apply:
• Adopt prudent financial management and technologically driven systems and services
• Use a participatory approach so that all members and leaders have ownership of the process
• Establish a sustainability plan and member-driven approaches
• Establish good cooperative policies and strategies, and
• Ensure that there is accountability, transparency and constant communication and that all members are involved in decision-making.
1 About Kokoo Pa Farmers Association

1.1 Background, vision and purpose

Kokoo Pa Farmers Association (formerly known as the Ahafo Ano North and South UTZ Cocoa Farmers Association or AHANSUCOFA) is a forest and farm producer organisation (FFPO). Kokoo Pa was formed in 2009 by a group of cocoa farmers from an initial 10 communities in the Ahafo Ano North and South districts in the Ashanti Region of Ghana.\(^1\)

Its formation was inspired by a training initiative by West Africa Fair Food (WAFF, now known as Solidaridad West Africa) with an initial 352 cocoa farmers across the two districts on sustainable cocoa practices based on UTZ-certified standards.\(^2\) Facilitated by the-then country manager of Solidaridad West Africa in charge of cocoa Vincent Frimpong Manu and project manager Fred Amponsah, the farmers decided to form an independent, vibrant and strong farmer organisation to ensure that they produced cocoa in a more environmentally sustainable, socially responsible and economically viable manner.

Today, around 85% of Kokoo Pa’s members are UTZ certified for sustainable cocoa farming, which demonstrates their commitment to sustainability (Mwangi 2024). Kokoo Pa is also vice-president of the Ghana Federation of Forest and Farm Producers (GhaFFaP) and uses its position to provide significant capacity-building support to its members.

Table 1. Kokoo Pa Farmers Association: mission, vision and core values

<table>
<thead>
<tr>
<th>Mission</th>
<th>Empower farmers to improve their socioeconomic wellbeing and livelihoods by developing and promoting a network of sustainable support services for a better world.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision</td>
<td>Kokoo Pa envisions becoming a leading farmer development organisation, working with empowered communities where agriculture is economically viable, socially responsible and environmentally sustainable.</td>
</tr>
</tbody>
</table>
| Core values | **Innovation**: Kokoo Pa aspires to maintain the highest standards of originality and uniqueness in all its activities and to be a trailblazer. In doing this, it applies information, imagination and initiative to attain optimised values from resources, in order to meet the needs and expectations of its stakeholders.  
**Integrity**: Kokoo Pa encourages employees and stakeholders to exhibit reliability, veracity and honour in their dealings. A strong integrity structure supports open and honest dialogue and secures pathways for reporting and addressing issues.  
**Professionalism**: Kokoo Pa is committed to a providing a service that is highly proficient and competent. |

\(^1\) See also www.kokoopa.com

\(^2\) Now part of the Rainforest Alliance, the UTZ certification programme promotes sustainable farming that enables farmers to use better farming methods, grow better crops, generate more income, improve working conditions, adapt to climate change and protect the environment. See: www.rainforest-alliance.org/utz
**INTERNAL GOVERNANCE CASE STUDY 2: KOKOO PA FARMERS ASSOCIATION, GHANA**

<table>
<thead>
<tr>
<th>Accountability: Kokoo Pa demands that its personnel as well as service providers are answerable and responsible to their stakeholders.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Collective responsibility: Kokoo Pa fosters a culture of teamwork and resourcefulness among its staff with the aim of ensuring effective and efficient delivery of its mission.</td>
</tr>
<tr>
<td>Mission driven: Kokoo Pa has a deeply rooted belief in what its mission is and should be, and what it will take to get there.</td>
</tr>
<tr>
<td>Gender focused: Kokoo Pa believes in programming that promotes gender equality and equity.</td>
</tr>
<tr>
<td>Inclusiveness: Kokoo Pa believes that everyone has the potential to contribute and the right to be heard.</td>
</tr>
</tbody>
</table>

### 1.2 Location and membership

The head office of Kokoo Pa is located in Kumasi. There are three other satellite/operational offices at Mankranso in Ahafo Ano South West District, Tepa in Ahafo Ano North District, and Bibiani in the Bibiani-Anhwiaso-Bekwai District. Kokoo Pa operates in four cocoa-producing regions of Ghana: Ashanti, Brong, Ahafo and Western North (see Table 2). These operational areas fall under the tropical rainforest belt.

#### Table 2. Regional and district locations where Kokoo Pa operates

<table>
<thead>
<tr>
<th>Region</th>
<th>District</th>
<th>Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashanti</td>
<td>Ahafo Ano North</td>
<td>Tepa</td>
</tr>
<tr>
<td></td>
<td>Ahafo Ano South East</td>
<td>Mankranso</td>
</tr>
<tr>
<td></td>
<td>Ahafo Ano South West</td>
<td>Adugyama</td>
</tr>
<tr>
<td></td>
<td>Atwima Nwabia Gya North</td>
<td>Barekese</td>
</tr>
<tr>
<td></td>
<td>Atwima Nwabia Gya Municipal District</td>
<td>Nkawie</td>
</tr>
<tr>
<td></td>
<td>Atwima Mponua</td>
<td>Nyinahin</td>
</tr>
<tr>
<td></td>
<td>Adansi South</td>
<td>New Edubiase</td>
</tr>
<tr>
<td>Ahafo</td>
<td>Asutifi North</td>
<td>Kenyasi</td>
</tr>
<tr>
<td></td>
<td>Asutifi South</td>
<td>Hwediem</td>
</tr>
<tr>
<td>Brong</td>
<td>Tano South</td>
<td>Bechem</td>
</tr>
<tr>
<td>Western North</td>
<td>Bibiani-Anhwiaso -Bekwai</td>
<td>Bibiani</td>
</tr>
<tr>
<td></td>
<td>Sefwi-Wiawso</td>
<td>Wiaawso</td>
</tr>
<tr>
<td></td>
<td>Sefwi Akontombra</td>
<td>Akontombra</td>
</tr>
</tbody>
</table>

Kokoo Pa has membership of about 10,300 farmers, 30% of whom are women. Membership of Kokoo Pa is basically at the community level and is voluntary and open to all. However, any person who wants to become a member must have cocoa farm (no matter the size) to enable him/her to join the Kokoo Pa group in their community. Farm managers and labourers can also become members, provided their landlords give their consent.

Since the formation of the association, women’s membership has increased from about 20% to about 30%. The increasing number of women members is as a result of a new membership registration policy decided at Kokoo Pa’s 2016 annual general meeting (AGM) in Nkawie that encourages male cocoa farmers to register their spouses by giving them access to a portion of...
their cocoa farmlands for the purpose of registration (if they have more than one cocoa farm). This was a major change in Kokoo Pa’s registration criteria as before 2016, only farmers with their own cocoa farms could register as members of Kokoo Pa. This move significantly increased female membership.

To empower women farmers, Kokoo Pa has also instituted other affirmative actions to increase and boost the confidence of women in the project. One structural innovation was the introduction of new women's groups in the various communities alongside the existing Kokoo Pa groups. This was to enable women to discuss issues of concern to them and build their capacity to take up leadership roles in the association.

![A meeting with women farmers © Kokoo Pa](image)

Since 2010, Kokoo Pa’s membership has continued to increase (see Figure 1). To manage the expansion, a system was developed to manage the rapid increase. Factors that account for Kokoo Pa’s rapid increase in membership include:

- Establishing all-inclusive platforms that address members' grievances and establish trust and confidence
- Providing trainings and capacity building for members at all times
- Establishing village savings and loans associations (VSLAs) that help with the welfare needs of members and provide social support, and
- Linking members to agro-inputs and other relevant services that help address their social and economic welfare.
1.3 Products and patterns of land use

Kokoo Pa mainly deals in cocoa, which is the main cash crop grown for export by the government of Ghana. Kokoo Pa’s main goal is to promote sustainable production of cocoa by its members. However, apart from cocoa, members are supported to produce other crops such as plantain, cassava and vegetables for food security and to sell the excess for additional income, as these crops are produced mainly for home and domestic consumption. Over 90% of Kokoo Pa farmers are smallholder cocoa farmers with average farm size of 2.5 acres (1 ha) per farmer. The farm lands are mainly owned by families. However, there are some that are privately owned.

![Figure 1. Growth in Kokoo Pa’s membership since 2010](image)

A Kokoo Pa Farmers Association cocoa nursery © Kokoo Pa
1.4 Benefits of membership

1.4.1 Market access
Kokoo Pa Farmers Association provides capacity-building services to its members in the areas of sustainable agricultural production practices and seeks to encourage farmers embrace farming as a viable business and not as a last resort. The organisation promotes farmers’ access to sustainable markets by linking them to buyers of high-quality cocoa and other farm products. The organisation ensures that farmers have access to reliable and fair markets, where both members and consumers are satisfied. Firstly, through the support of the community executives, Kokoo Pa ensures that farmers have their cocoa beans correctly measured using digital scales prior to selling. Understanding the scale system ensures that farmers are not cheated at the point of sale. Secondly, Kokoo Pa makes sure all its members are UTZ certified to produce high-quality cocoa beans so that they can receive a premium price for the beans they sell.

Dried certified cocoa beans are packed onto pallets at the Manfo depot, ready for export via the Tema Port © Eric Dalipuo

1.4.2 Good production practices
Kokoo Pa also builds the capacity of farmer producers in relation to health and safety precautions in cocoa production. For example, Kokoo Pa has formed spray service providers (SSP) groups in all its farmer-based communities. Members are trained to spray crops at Kokoo Pa members’ farms using safe pesticides, which results in higher yields and better harvests. Therefore, Kokoo Pa ensures that its members are trained to be in charge of spraying and also coach other cocoa farmers in the communities.

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3 For younger African there is often a stigma attached to farm work, which many view as a form of employment that is indicative of poverty (Mok 2019).
4 In 2021, the Ghana Cocoa Board introduced digital scales for weighing cocoa beans as part of measures to ensure standardisation in the local cocoa industry. The move also helps to ensure that scales cannot be adjusted to short-change cocoa farmers.
5 The UTZ label and certification programme enables farmers to use better farming methods, grow better crops, generate more income, improve working conditions, adapt to climate change and protect the environment. See: www.rainforest-alliance.org/utz
Good cocoa production practices: crop spraying for pest control by a member of a spray service providers group (left) and pruning cocoa trees, a good agronomic practice (right) © Kokoo Pa
2 Evolution of Kokoo Pa’s internal governance structures, systems and practices

2.1 Organisational structure

Based on Kokoo Pa’s operations manual, the organisational organogram shown in Figure 2 has two arms. One is for service provision and the other is for the administration of the association, headed by the executive director. The service provision arm is responsible for the provision of all services to the association including:

- Certifying farmers (taking farmers through certification processes)
- Education and training
- Supplying improved planting materials
- Providing farm inputs, and
- Providing administrative support to the association.

Kokoo Pa has a robust quality-management and governance system that is audited every year. Its highest decision-making body is the general assembly which meets once a year at its AGM to approve annual programmes, financial plans and operational policies. Its board of directors consists of seven member (four men and three women), three of whom are farmers. They oversee the activities of the association and ensure the organisation’s development and
success by directing its affairs, while meeting the appropriate interests of Kokoo Pa’s shareholders. The association also has a four-member management team (executive director, deputy executive director, finance manager, and human resources and administration manager). Additional management team staff include a sustainability manager, a monitoring, evaluation and learning coordinator, a communications officer, two project officers, five extension officers and a logistics officer. The management team reports to the board that then formulates and reviews policies for management to implement and the board also reports to the general assembly.

Board members are elected for a tenure of two years, after which they may be re-elected for another term or choose to discontinue their tenure. However, personnel with certain technical expertise (such as legal, development or gender) may also be appointed by the board of directors to serve on the board. The staff and management of Kokoo Pa are recruited by an industry-competitive recruitment process.

Kokoo Pa has three levels of leadership structures: national, regional and community executive committees. Currently, Kokoo Pa operates in about 280 communities, and each has a local governance structure of local community executive committee members who are also farmers.

- Communities each elect community executives to form a committee consisting of seven members, of whom at least two must be women. The committees include a president, vice president, treasurer, secretary, organiser and two other members and hold committee meetings at least four times a year. The community/village president also organises village meetings at least once a month.
- The national executive committee consists of nine members and must include at least three women. The committee includes a president, vice president, secretary, vice secretary, treasurer, organiser, women’s organiser, vice women’s organiser and financial secretary. Issues are sent to community executive committee presidents for discussion by farmers at the community level and these views are collated for final decisions to be made at the national executive level.

The community executive committees report to the national executive members who are also farmers and have representation on the board of directors. The board reports to the general assembly which is the highest decision-making body of the association.

2.2 Organisational systems

2.2.1 Constitutional system

Kokoo Pa’s constitution is based on its mission statement, vision, core values and goals. These documents were initially designed by a committee set up by the national executives. The draft constitutional documents submitted by the committee were validated by the farmer groups in the various communities and finally compiled for approval by the general assembly.
Box 1. Areas of information included in Kokoo Pa’s constitution

- **Legality**: Name, location, address, logo, branches, languages used.
- **Purpose**: Definitions, nature of the association, motto/slogan, vision, mission, objectives and main activities.
- **Membership**: Definition of membership, categories of membership, application, rights and privileges of members, voting rights, terminations and expulsion, readmission.
- **Affiliation**: National networks, connection with mother organisation, etc.
- **Fees and dues**: For who, for what, and fines.
- **Structure**: Description of organisational structure including organisational bodies.
- **General assembly**: Definition, structure, meetings, quorum and decision-making.
- **Executive council**: Definition, functions, election procedures, terms of office, meetings, quorum, general powers and duties, vacancies, remuneration, sanctions.
- **Other bodies of the association**: Definition, structure, meetings, quorum.
- **Staff**: Recruitment, delegation of powers.
- **Funds**: Revenues, banking and management.
- **Mergers and dissolution**: Assets and liabilities, what will happen if the association is dissolved.
- **Audit**: When, by whom, which fiscal year.
- **Bylaws**: References to the bylaws.
- **Amendments**: How to change the constitution.
- **Promulgation**: Effective date of the constitution.

2.2.2 Membership requirements

Membership is voluntary but open to only cocoa farmers. Interested cocoa farmers complete and submit membership and contract forms to Kokoo Pa once the forms have been endorsed by the president of the community executive committee. Once accepted, applicants must then sign a contract to become a member and pay a membership fee.

The rules and responsibilities of both the association and the farmer are clearly defined in the contract form. The procedure to withdraw membership is also defined in the internal management systems (IMS) manual of the association. There are rules that govern each member and one condition is that members must allow their farm to be inspected by executives of Kokoo Pa and by the Ghana Cocoa Board. If any issues are found during an inspection and the farmer refuses to correct them, they are subject to suspension and eventually expulsion if the farmer refuses to allow further inspections. This system is approved by the farmers themselves.

2.2.3 Leadership systems

Kok Pa has established a democratic system of leadership. Leaders at both the community and the national levels are elected during AGMs. Community members vote to elect community executives, supervised by Kokoo Pa field officers. For elections of national executives, an announcement is made from radio stations in Kokoo Pa’s operational areas so that interested farmers can collect and complete nomination forms, which are then vetted before the elections. National executive officers are elected during AGMs and the elections are conducted by the electoral commission in the district where the AGM will take place. Terms of office for elected officers as spelt out in the constitution are always adhered to. Since 2016, special positions such as the women’s organiser and vice women’s organiser have been reserved for women to ensure women’s involvement in leadership.

2.2.4 Decision-making processes

Issues discussed at the community level are chaired by the community executive committee president. Decisions arrived at are forwarded to the national executives; in the same way, decisions reached by the national executives are communicated to farmers through the
community executives. Specific positions are reserved for women and youth to ensure that they always participate in group decision-making processes.

2.2.5 Land-use planning processes
Kokoo Pa’s IMS manual includes an environmental conservation policy that stipulates the following land-use planning processes must be adhered to:

- When a site is not in use for production, it should be managed as a conservation area for fauna and flora.
- Members should encourage the growth of shade trees on their cocoa farms to enhance biodiversity.
- Members should never burn bushes or forests around their farm.
- Waterlogged areas such as marshes and swamps should be managed as conservation areas wherever possible.
- Members should control burning as much as possible to avoid bush fires. Members should only selectively slash and burn to control bushfires.
- Chemicals should not be mixed close to water bodies such as rivers and wells.
- Members should not farm close to water bodies such as rivers and streams.

2.2.6 Internal forest and land-use sustainability processes
As part of its environmental conservation plan, between 2013 and 2023, Kokoo Pa has encouraged its members to collectively plant at least 10,000 shade trees per year over 10 years. Each year, the association purchased or grew and then distributed shade tree seedlings to its members for planting. Currently, Kokoo Pa has over 100,000 trees established across its operational communities in the three districts where it operates.

2.2.7 Financial accounting systems
Kokoo Pa has adopted an international standard of accounting practices. It uses QuickBooks (an accounting software package geared mainly toward small and medium-sized businesses) and a double-entry accounting system which facilitates the processes of gathering accounting information and recording and analysing various accounts. This system has made Kokoo Pa’s financial accounting accurate, effective and efficient and has increased its credibility and built external trust in the association. The association has recruited a chartered accountant to manage this important department.

A shade nursery with saplings ready for planting © Kokoo Pa
2.2.8 Human resources policies
All Kokoo Pa’s human resources-related issues are chronicled in the association’s human resources manual. The manual provides a concise reference document of the association’s policies and procedures, which apply to all persons employed by the association. Kokoo Pa developed its human resources strategies to:

- Promote employee wellbeing
- Enhance staff effectiveness, efficiency and productivity
- Avoid discrimination and promote fairness, diversity and inclusion
- Provide competitive salaries
- Create an enabling environment for staff retention
- Minimise staff turnover/disputes
- Promote transparency
- Encourage continuous staff training and development, and
- Ensure effective communication.

Kokoo Pa’s strategy for dealing with members (farmers) is embedded in its operational approaches. The association strives to ensure that its members are knowledgeable about sustainable agricultural production practices and that members see themselves as professionals and consider farming to be a viable business and not a last resort. To do this, Kokoo Pa uses participatory approaches aimed at promoting transparency and inclusivity, and by developing effective grassroots organisations and structures. Effective communication and transparency are also key, as well as conducting on-farm and household visits. These strategies help to promote farmer wellbeing and improve the relationship between members and the association.

2.2.9 Gender and youth programmes
Kokoo Pa has a gender policy document in place that guides its activities on gender. A youth policy is currently being drafting and is expected to be completed and launched at its 2024 AGM, so that gender and youth are mainstreamed in all Kokoo Pa programmes. These policies were adopted on the basis of ensuring equality and driving new memberships, and to secure the future sustainability of the association. These policies also aim to ensure that youth and women become part of the association’s leadership as community, regional and national executives and also as members of the board of directors.

The Kokoo Pa board of directors visits the Mmrobem community in June 2023 © Kokoo Pa
2.2.10 Internal conflict resolution

Internal conflict resolution mechanisms and procedures are clearly outlined in the human resources manual and have been strictly adhered to since the establishment of the association. The IMS manual also contains internal conflict resolution procedures meant for farmers that are handled by a Kokoo Pa social responsibility officer at the community level. If a community-level conflict cannot be resolved by the appropriate officers, it is referred to the regional-level executive committee to ensure that the conflict is appropriately resolved and parties are happy. However, if the conflict is still unresolved, it is then referred to the national-level executive committee.

2.3 Organisational practices

Kokoo Pa incubates diversified systems and practices that allow the association to take on board new members and employees. In terms of equality, Kokoo Pa has made a conscious effort to ensure that women, youth and people with disabilities have equality with their male counterparts. Members and employees of Kokoo Pa should not discriminate in terms of gender, ethnicity, age or physical ability and this is reflected in the practices and values of Kokoo Pa. These practices allow members and employees to reevaluate and reflect on how they individually embody Kokoo Pa’s values and objectives.

At the community level, community executive committees meet quarterly to allow members and employees to get to know each other and understand each other more and share challenges and successes together. These meetings afford members and employees the opportunity to recognise each other’s strengths and build on them.

Kokoo Pa has also adopted a training system whereby farmers or members are trained by community-level facilitators (CLFs). CLFs are farmers who have been trained by field extension officers on a number of farming practices. However, Kokoo Pa noticed that training alone was not enough and so added coaching, whereby field officers and CLFs visit members’ farms and demonstrate and point out good practices to farmers. This approach, combining communication and practical demonstrations, has proved highly beneficial for farmers. It enables members to recognise the efforts of other members or employees and also to celebrate good practice and learn from one another. These interactions and interrelationships between farmers, trainers/facilitators and employees create a conducive working environment where all members can work together towards common values.
3 Tactics that improve Kokoo Pa’s internal governance

3.1 Tactics that improve member’s trust and sense of belonging

- **Decision-making processes:** All major decisions about the organisation are approved by the general assembly where each community has representation. There are instances where decisions (such as the level of increases in membership fees) have been rejected at the AGM. In such cases, the amount agreed upon is generally a holistic decision agreed by members and not an imposition.

- **Levels of involvement and flow of information:** Information flows from the community to the national level and vice versa. Information is shared with every member for possible contributions. Any issues are discussed first at the community executive level before being taken to the national executive level (or the general assembly, if needs be).

- **Transparency:** Kokoo Pa has a transparent system for delivering its activities especially when it comes to the distribution of resources to members such as farm inputs, planting materials, cash or individual shares of cocoa premiums (which are determined by the amount of produce sold by individual members). For example, the management team meets with the national executive committee to determine what percentages of the premium paid for its cocoa should be kept as reserves, for investments or as cash premiums for members. This decision is usually taken by both management and farmer executives but final approval is made during AGMs. Farmers are always made aware of how much premium has been received, how it has been used, how much they will receive per bag of cocoa and why they are getting that much.

- **Accountability:** Kokoo Pa makes itself as accountable to its members as possible. Kokoo Pa has an established internal audit committee headed by a chartered auditor. The accounts are also audited annually by an accredited external audit firm and presented to the general assembly during AGMs for scrutiny. Members are well informed of the association’s activities and the use of their resources through the audit report.

- **Planning:** At the beginning of every year, Kokoo Pa plans together with its farmer executives when the management team, staff and farmer executives have their workplans all approved. Meetings are held periodically to assess how the workplans are being implemented.

3.1 Tactics that improve external relations with banks, markets and government

- **Systems:** Operational systems are in place and documented, including policies for human resources, finance, membership, child labour and gender, as well as a draft youth policy. The association also has an IMS manual in place for certification activities that contains operational policies. External partners such as banks and government institutions are more comfortable and have a greater confidence in working with the association when they see effective systems working rather than just individuals, ensuring continuity.

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Kokoo Pa receives ‘origin differential’ cocoa premiums (additional payments) for its cocoa crops. In 2022, major cocoa buyers agreed to pay a premium and back a price floor for cocoa sold by cocoa farmers in Côte d’Ivoire and Ghana as part of an agreement to combat poverty among farmers (Reuters 2022).
• **Delivery of responsibilities:** Kokoo Pa delivers its responsibilities well and on time. Kokoo Pa respects its arrangement/contract agreements with its clients and works towards meeting its deadlines. If no staff member in-house has the skills to take on any aspect of a job, the organisation quickly hires an expert to deliver quality work.

• **Protecting farmers’ rights:** Kokoo Pa ensures that the rights of its members are respected and protected against external or internal exploitation. These include the right of members to manage and use their forests in accordance with their objectives, increase the power of members to negotiate better and more secure tenure, and access to forest, land and tree resources.

### 3.2 Tactics that improve the delivery of Kokoo Pa’s vision and purpose

• **Strength of purpose:** The purpose for Kokoo Pa’s existence as an organisation is shared with members at every gathering. It is visibly written on the walls at the office. Members are constantly reminded and at every AGM, there are constant assessments of the organisation to find out whether it is on the path of achieving the purpose for which it was established – and also to find out what activities will continue to lead the organisation to where it should be. This assessment enables Kokoo Pa to review its strategies and approaches to meet changing dynamics and trends so that it can remain focused on the purpose and vision of the organisation.

• **Strategic plan:** Kokoo Pa has a five-year strategic plan that informs the future plans and direction of Kokoo Pa. This document was drawn up by a team consisting of the board of directors, the management team, staff, farmer executives and community representatives, facilitated by a consultant. The strategic plan contains a clear implementation framework with key activities and resources required, such as the time, people and money needed to help realise the set objectives and vision of Kokoo Pa.
4 Future plans to improve internal governance

4.1 Future plans

Kokoo Pa’s five-year strategic plan includes actions to scale up its operations among its members and embrace digitalisation in all its financial and accounting services. The main purpose is to ensure all members receive the maximum benefit from financial and digital services offered by institutions and organisations. By embracing digital technology, Kokoo Pa has increased member participation in decision-making as well as enhancing financial accountability and trust with its members and other stakeholders in how the affairs of the organisation are being handled. The Forestry Commission is currently supporting Kokoo Pa members with a tree-registration exercise that will in the long run enable Kokoo Pa farmers to show proof of ownership of their trees and allow them to lay claim to and the authority to sell their commercial trees. However, embracing digitalisation will require capacity-building programmes on financial and digital literacy for all members.

Kokoo Pa will also continue to adopt best and acceptable practices for all its village savings and loans association (VSLA) members and open input shops in all its operational areas to supply inputs to farmers. The association will also continue to use digital technology to improve data and data management relating to farming operations.

An extension officer taking Global Positioning System (GPS) coordinates to register trees planted at a cocoa farm © Kokoo Pa

4.2 Prospects for replication

For other organisations seeking to replicate Kokoo Pa’s success, the association has many stories of success to share. Its success is based on five key attributes:

- Frequent and constant consultation with members
- Adherence to good policies and practices
- Accountability to its members at all times
- Transparency in its dealings, and
- Involving members in decision-making process.
Kokoo Pa as an association is usually in constant touch with its members and members are consulted through the AGM on any major decision that should be taken. This process has given members great confidence: each and every one of them considers themselves to be a valued part of the association. Any decisions that are taken without consulting with members are usually thrown out during an AGM. For example, according to the director of Kokoo Pa,

*When a decision was taken to increase membership fee from 1 to 2 Ghanaian cedi without broad consultation with members, the decision was rejected by members at the AGM and so we had to still maintain the old 1 Ghanaian cedi.*

However, within a year and after a proper consultation had been done, members themselves proposed the increase to 2 Ghanaian cedi at the next AGM. Consultation is key to the success of Kokoo Pa and that will always be adhered to by the association.

Kokoo Pa has also adopted good policies and practices that have given its members and stakeholders confidence. The association has adopted international standard accounting practices that has enabled it to keep good financial records over the years. A chartered accountant is employed to manage the finance department and this has increased donor and other stakeholders’ confidence in dealing with the association. At every AGM, the Kokoo Pa accountant provides statements of accounts to members and members know and understand what the association uses their dues for the benefit of all members. The audited accounts are also available at Kokoo Pa’s office for any member that needs information.

Kokoo Pa has an active board of directors that ensures that accountability to members is their main priority and this is evidenced at the AGMs. Programmes and projects are communicated with members, and prices of goods and services are well communicated, as well as prices for inputs. The introduction of the gender strategy and the draft youth policy all speak to the fact that the association is all inclusive and has increased the membership of women and youth, which is good for the association’s future continuity and sustainability. Kokoo Pa is also a member of GhaFFaP, a larger group that negotiates for cocoa prices in Ghana and the association ensures that the views its members are communicated to this group.

Kokoo Pa’s activities and dealings are all transparent to members. Members are aware of financial services of Kokoo Pa and how to take advantage of these services. As one member who participated in this assessment remarked,

*Kokoo Pa has its head office in Kumasi but Kokoo Pa is in all the operational areas because everything of the association is known by all of us. That has built the trust and confidence we have in Kokoo Pa and so when it comes to paying of our dues, we also make sure we pay early because we know what they use our money for.*

For other organisations seeking to replicate the tactics of Kokoo Pa Farmers Association in achieving good governance, we make the following recommendations:

- Adopt prudent financial management and technologically driven systems and services
- Use participatory approaches so all members and leaders have ownership of the process
- Establish a sustainability plan and member-driven approaches
- Establish good cooperative policies and strategies, and
- Ensure that there is accountability, transparency and constant communication and that all members are involved in decision-making.
5 Main conclusions

5.1 Innovations

5.1.1 Innovations in financial management and services
Kokoo Pa has adopted technology as its main instrument for programme implementation and administrative procedures. This has enabled the development and expansion of its programmes, including providing access to financial services and VSLAs, which have been digitalised and which have evolved based on the needs of its members. Kokoo Pa’s accounts are now computerised using QuickBooks which has streamlined its financial systems, enabling it to work more efficiently compared to using a handwritten hardcopy accounting system. In addition, a new membership app has been developed to capture Kokoo Pa’s membership base in all its operational areas across the three regions.

Kokoo Pa has established VSLAs in Ghana and is in the process of bringing together all its VSLA groups and members onto one digital platform to better coordinate service delivery. This ensures financial inclusion and the active participation of members, and especially women, in economic decisions such as access to capital and inputs, which also improves social cohesion among women and wider society. The VSLAs also enable women’s groups to be linked to financial institutions that can provide financial support for supply inputs in a timely manner. With the well-established VSLA system in place, members can acquire input loans based on the group solidarity approach. A data-management system is also being developed and linked to savings, collections and loan repayments, and as well as providing insurance products to Kokoo Pa members.

In addition, Kokoo Pa has linked to Pan African Savings & Loans. This has enabled it to deliver financial services to farmers in terms of loans to buy inputs. This system has improved the efficiency of its delivery of financial services and products to its members. However, to continue improving its performance, Kokoo Pa needs to transform to adopt digital technology in all its operations. Based on that, the association plans to increase its work by sourcing financial support and expanding its memberships to other cocoa producing regions. This is demand driven.

Finally, Kokoo Pa intends to create inputs shops across its regions that will supply quality inputs that meet international standards to its members. Kokoo Pa has already started establishing input shops in Tepa in Ahafo Anno North and Mankranso in Ahafo Anno South West regions.

5.1.2 Innovations in gender and youth equality
Kokoo Pa is also one of the first organisations in the cocoa sector in Ghana to develop a gender strategy. The strategy was developed after wide consultation with its members in each region. The strategy aims to bridge the inequality gap between women and men in cocoa-producing areas. Currently, women members of the association have assumed leadership roles in all three regions. Women are also part of Kokoo Pa’s board of directors, and policies that are part of the gender strategy have promoted the increase in the number of women members within the association.

Another area that has been given priority is the conscious effort of Kokoo Pa to bring youth on board by drafting a new youth policy, which is still under development. Young people are our future leaders and will ensure the sustainability of Kokoo Pa, which is why has taken affirmative action to enhance the participation of youth in the association, for example by giving priority to youth in leadership positions including its board of directors. Capacity-building
trainings have been organised for youth based on participatory need assessments done by a consultant and have been co-developed with young people.

5.2 Lessons learnt

Kokoo Pa has put in place good governance structures and systems that are worth emulating by other organisations. For example, it has decentralised decision-making to the grassroots by establishing regional and local offices and semi-autonomous groups such as VSLAs. Decisions taken at the grassroots level are rooted in the local leadership via community executive committees and feed into national-level decision-making.

However, the association still faces a number of challenges at different levels that will need to be addressed. Most of its members work in the cocoa sector or agriculture and many also work in the informal sector economy, meaning that their work environment and opportunities are inconsistent and unpredictable. Cocoa prices in Ghana are also unpredictable and fluctuate with every cocoa season, which means that farmers are unable to plan well for the future.

Despite these challenges, Kokoo Pa has created a huge opportunity for its members, who are mostly smallholder farmers in the rural sector, for improving and expanding the ease of access to adequate, appropriate, affordable financial products and services, and by linking them with appropriate financial institutions (especially those related to savings and loans). It has enabled its members to benefit from insurance and pension schemes. Another area Kokoo Pa has adopted to reduce risks for its members is to encourage them not to over rely on cocoa alone (because cocoa crops are seasonal) but to also introduce other income-generating crops such cassava, plantain, mushrooms and honey for additional income. All of these actions are essential for helping members to achieve financial security.
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