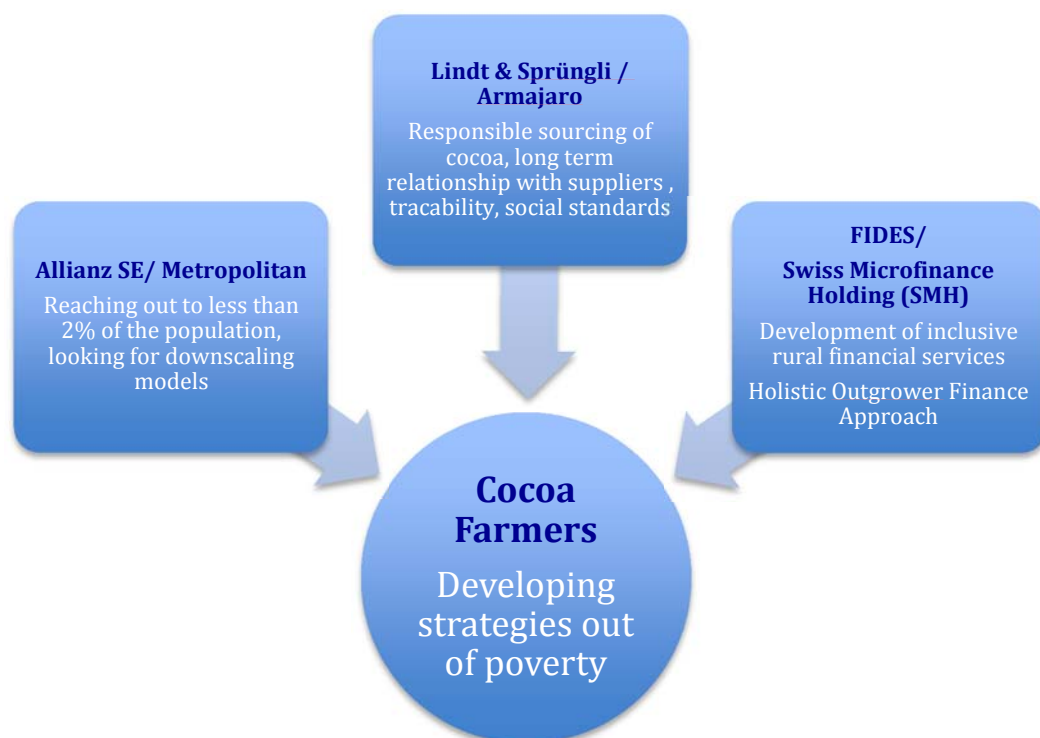


Lowering the entrance barrier for private investors through research and capacity building: The example of access to finance for cocoa farmers in Ghana

Objectives of the SCBF contribution:

- Understand the production of the household economy of cocoa producing families.
- Define financial services and delivery mechanism that make a difference in terms of development.
- Develop an investment case.



First results:

- Most of the farmers have a clearly formulated medium term strategy out of poverty. Education costs are the first expenditure item.
- Their first objective is to decrease vulnerability and to strengthen self-reliance.
- Insurance and savings services are the first priority; their sound implementation will probably have a considerable development impact.
- There is a sustainable business case if appropriate technologies are applied. Results are now interesting other value chains.