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# Examining the Cocoa Farmer- Purchasing Clerk Relationship in Ghana

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## I. INTRODUCTION

Cocoa cultivation is a major activity in Ghanaian agriculture supporting the livelihood of over 400,000 farm-families and their dependents and many millions along the cocoa value chain. Cocoa marketing centers are farmers' first point of call to obtain money for their dry cocoa bean. Purchasing clerks who are agents of licensed buying companies are supposed to facilitate the exchange of dry cocoa beans in the various communities ensuring they are of the best quality (Anthonio and Aikins, 2009). Looking at benefit that both farmers and purchasing clerks enjoy from each other, a mutual relationship was expected. However, farmers' have concerns including scale adjustment, under recording of bean weight, non-payment of bonus or under-invoicing in respect of bonus payment among others (GoG, 1956; Beckman, 1976; Baah *et al*, 2009; Arnold, 2006; Norde and Duursen, 2003; RSCE, 2009). Interventions to address some of the problems have included the introduction of the Akuafo Cheque and the liberalization of the internal marketing of cocoa. It has been suggested that these constraints may negatively impact on farmers output and towards cocoa cultivation. The objective of this study was to examine the nature of the relationship between purchasing clerks and farmers, identify the factors that influence the relationship and its

consequences on farmer's morale and attitude towards the cocoa enterprise.

## II. METHODOLOGY

The study employed social survey research methodology characterized by surveys which are social systematic, structured and based around variables and the method of analysis relies on comparisons across groups (Marsh, 1982; Denscombe, 1998). Farmers in three cocoa regions were interviewed using questionnaires which were preceded by focus group discussion.

### a) Study areas

The western, Eastern and Volta regions were purposively selected for the study because they represent varying degree of intensity of cocoa cultivation activities in Ghana. It was therefore expected that the dynamics of the relationship between farmers and purchasing clerks will vary. Two cocoa districts (Hohoe and Jasikan) in the volta region, two in the Western region (Juabeso and A sankragwa) and one in the Eastern region (East Akim) were randomly selected for the study.

### b) Questionnaire survey

The outcome of the focus groups discussions informed the development of the questionnaire which was designed to obtain information on farmer socio-economic characteristic, goals, farm management practices, sources of information and relevance. The questionnaires were pre-tested on 25 purposively selected cocoa farmers at Trotro, near Akim Tafo in the East Akim district. The respondents for the survey were selected from a total of thirty-two cocoa communities using simple random method with the list of the operational communities of the Cocoa Swollen Shoot Virus Disease control unit (CSSVDCU) of the Ghana Cocoa Board in the district serving as the sampling frame made up of a list of farmers selling to all the LBCS present in the community. The sampling size (N=300) was determined using methods suggested by Casley and Kumar (1988). Twenty purchasing clerks were interviewed on issues raised by farmers enhancing triangulation.

### c) Data analysis

Quantitative data were analyzed using the Statistical Product for Service Solution (SPSS Version 16) software including univariate and bivariate analyses.

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### III. RESULTS AND DISCUSSION

#### a) *Focus Group discussions*

The following issues emerged from the group discussions with farmers;

##### i. *Inter-dependency between farmers and purchasing clerks*

Farmers acknowledged the role of purchasing clerks (PCs) in their lives. They mentioned the provision of technical information on cocoa, provision of loans to pay for school fees, farm maintenance and emergencies such as funerals. Purchasing clerks exert considerable influence over farmers. In many of the communities, they own the taxi and *trotros* which are the main means of transport. Farmers intimidated that prior to the internal liberalization of cocoa marketing, purchasing clerks often treated them shabbily but competition from multiple buyers have earned them respect from PCs. Without farmers there will be no PCs. Farmers believe that PCs were better off in the relationship. They cannot consume their cocoa but give it to the PCs.

##### ii. *Corruption*

The issue of pervasive corruption in the internal marketing of cocoa re-echoed throughout the interactions with farmers. Farmers believe that they are being cheated continually by PCs via scale adjustment and bonus under-payment. Experience help farmer to determine roughly the weight of bag of cocoa before being sent to the PC .It was always disappointing for them when they arrive at the cocoa shed only to realize that the scale has been adjusted downwards sometimes by as much as 15kg. The contended that most PCs hire laborers to re-dry their cocoa beans or hire security guards whom they pay personally. Farmers believe that PCs get to pay these workers from them via scale adjustment. With respect to underpayment of annual bonuses, farmers were relatively unconcerned because they explained that the bonus is unexpected money each year so they have to be contended with whatever they get. It appears to the case of illiterate farmers being taken advantage of by PCs. It is relatively more difficult issue to ascertain because farmers do not know how the bonus is computed in the first place. Farmers said that they expect these abuses to continue and had little faith in governmental action remedying the situation.

##### iii. *Attitudinal changes*

Have all these abuses and other malpractices dented farmers' faith and confidence in the cocoa system? Amazingly, farmers responded in the negative. They contend that they are literarily 'stuck' in cocoa cultivation and hence they just have to stomach whatever constraints there was in the system .Nevertheless, they stated that these negative perceptions in the cocoa sector were likely to put off young people from entering the cocoa sector .Whilst

older farmers may not have any alternative livelihood options, the same cannot be said about the youth. They are adventurous and often leave rural environment for the cities and elsewhere.

##### iv. *Inefficiencies in the internal marketing of cocoa*

Farmers contended that the internal marketing of cocoa has always been froth with irregularities since cocoa came into Ghana, indicating that whilst governmental interest may be necessary to safeguard their interest, the absence of a strong, truly representative farmers' organization means that farmers have little leverage in these matters. They contended that having many buying companies have not eliminated corrupt practices and that the malpractices are institutionalized but only the PCs are singled out for criticism. They mentioned that these malpractices have been known for years but very little has been done to address them.

#### b) *Interactions with purchasing clerks*

The purchasing clerks interacted with admitted nearly all the complaints of the farmers. They do adjust scales, however, they claim that they have been forced to indulge in these practices by the system. They explained that a lot of operational cost including labour for further drying of the cocoa beans at the sheds, labour for loading of the beans into the trucks and payment for security at the shed are pushed to PCs though no funds are allocated to cover these cost. How do the PCs cover these costs? Do they pay from their meager commissions? No! They pay for them via the extra cocoa beans by adjusting the scales. They have no choice!

They were quick to mention the many vital services they offer farmers including soft loans, information provision, technical assistance and putting their private vehicles to the disposal of the entire farming community among others. When queried on how they came by the wealth which enables them to provide these services, they were not forthcoming with responses. They were also not forthcoming on the allegation that their bosses (District officer) demanded of them many bags of cocoa each season which they make good by cheating farmers.

#### c) *Questionnaire survey*

##### i. *General Farmer features*

Ghanaian cocoa farmers like farmers elsewhere are not a homogenous group; they differ on many counts such as sex, marital status, class and category of farmer, farm size and yield among others. Table 1 provides insight into the key features of the sampled farmers. The sample was largely male farmers. This perhaps reflects the reality that cocoa farming in Ghana is a male dominated activity. The increasing role of women in cocoa cultivation is however acknowledged

(Baah and Asamoah, 2003). With respect to age, more than the sample (52.2%) was less than 50 age category. This is refreshing given that most studies (for example MASDAR, 1998; MMYE, 2008; Baah et al, 2010) expressed concerns about the old age of cocoa farmers. Farmer educational level has often been

associated with adoption of research recommendations (Matthews-Njoku, 2003; Matthew-Njoku and Asiabaka, 2003). Therefore there is more contact between the two. The sample was relatively educated with over 74 percent being educated to at least the primary level (Table1)

*Table1* : General framers features (N=300).

Feature	Categories	Percent of farmers reporting
Sex	Male	88.0
	Female	12.0
Age in years	20-29	5.0
	30-39	18.0
	40-49	24.0
	50-59	25.0
	60 and above	28.0
Educational level	No formal education	25.3
	Primary	12.0
	Junior High school/Middle school	51.7
	Secondary school	6.0
	Vocational /Technical school	3.0
Marital status	Tertiary level education	6.7
	Married	89.7
	Single	2.0
	Divorced	4.3
	Widowed	3.7
Farmer categories	Separated	0.3
	Owner-operator	83.0
	Abunu tenant	9.0
	Abusa tenant	7.0
	Annual labourer	1.0

*Source: Survey data*

Cocoa farmers traditionally have many children to provide the much labour and marriage a natural step towards this. Consistent with this expectation, nearly 90 percent of the sample was married. Cocoa farmers traditionally have many children to provide the much needed labour for farm operations. The mean number of children was 5.85 (the median was 5.5; the mode was 5 and the range, 30). Cocoa farming is labour intensive and the low incomes of most farmers mean that they cannot afford to hire labour hence the reliance on the family labour (Baah, 2006; Boahene, 1995; Asante, 1998; Abenyaga and Gockowski, 2001). The farmers were categorized on the basis of their relationship with the land on which they operate and most (83.3%) were owner- operators.

Farmers' organizations offer great potential as channels for information delivery and exchange and as platform for demanding policies and service that will

enhance the attainment of their objectives (Baah, 2008). There are many farmers' associations in the cocoa sector in Ghana furthering the interest of members and guided by the main objective of assisting members to acquire farm inputs to improve the productivity of their farm holdings. In this study however, very few farmers (12.5%) belong to any association. Farmers attribute this to previous negative experiences with farmer associations engulfed in corruption and other administrative malfeasances.

#### a. *Farm Characteristics*

Cocoa farms in Ghana are generally small in the range of 2-3 ha per farm household (MASDAR, 1988; MMYE, 2008; Baah et al, 2010). For the sample in this study, the mean farm size was slightly higher at 3.5 acres skewed by the size of farms in the Western region (Table 2).

*Table 2* : Size of cocoa farms (in acres).

	Region			
Statistic	Eastern	Western	Volta	Overall
N	69	200	30	299
Mean	4.98	10.6	4.78	8.73
Median	4	8	3	6

Mode	4	10	3	4
Standard Deviation	3.61	8.93	6.21	8.19
Range	17.5	49	34	49.5
Minimum	0.5	1	1.0	0.5
Maximum	18.0	50	35	50
Standard Error	0.43	0.63	1.13	0.47
<b>Region</b>				
Statistic	Eastern	Western	Volta	Overall
N	69	200	30	299
Mean	4.98	10.6	4.78	8.73
Median	4	8	3	6
Mode	4	10	3	4
Standard Deviation	3.61	8.93	6.21	8.19
Range	17.5	49	34	49.5
Minimum	0.5	1	1.0	0.5
Maximum	18.0	50	35	50
Standard Error	0.43	0.63	1.13	0.47

Source: Survey data

One –way analysis of variance (ANOVA) did not reveal significant differences in cocoa farm sizes of farmers across region ( $F=0.640$ ), across districts ( $F=0.2289$ ), between male and female farmers ( $F=0.877$ ), or farmer age categories ( $F=0.702$ ). Farmers managed on the average 2.59 cocoa farms (mode = 2.0; median = 2.0; standard deviation = 1.545; variance=2.397; range =10). The minimum was 1.0 and the maximum was 11.0. The difference in the number of farms managed by farmers were not significant across the cocoa district ( $F=0.228$ ) or region ( $F=0.640$ ). With respect to yield of dry cocoa beans, the mean across region was a paltry 187.64 kg/ha. The modal value of 694.1kg/ha is well above the often-quoted national average of 400kg/ha (MMYE, 2008; Baah et al, 2010). The median value was 282.3 kg/ha.

#### b. Key problems of farmers

Farmers indicated that their main problems were inadequate access to institutional capital (14.5%) and high cost of inputs (27.4%). These problems are mentioned in virtually all socio- economic studies in the

cocoa sector in Ghana (for instance, MASDAR, 1998; MMYE, 2008; Baah et al, 2010). Perhaps the high risk associated with cocoa farming tends not to excite banks in providing credit to farmers. Whilst the advent of rural banks appears to be addressing the problem, it remains farmers' key constraint to the proper maintenance and investment on their farms. These problems are perhaps so pervasive across the regions such that the study did not find any significant differences between farmers in the three regions with respect of these problems.

#### c. Farmers' marketing problems

Farmers' response to question of constraints in the marketing of cocoa makes interesting reading. Scale adjustment by purchasing clerks (PCs) is the main constraint of farmers (Table 3). It was said that the scale is adjusted by as much as 12kg! Most farmers feel that they have been cheated by a PC in one way or another. These abuses are not recent development. Much has been documented by Beckman (1976). Table 4 indicates that farmers have lived with these marketing abuses in the cocoa sector for some time.

Table 3 : Main marketing constraints of cocoa farmers.

CONSTRAINT	FREQUENCY	PERCENT
Scale adjustment	206	68.7
Under payment for cocoa beans	13	4.3
Delay by PC in paying farmers	20	6.7
Cheating on bonus payment	31	10.3

Source: Survey data, 2010

*Table 4 :* Timelines of abuses of farmers by PCs.

Year Of First Abuse by PC	Frequency	Percentage
Earlier than 1990	29	9.9
1990-2000	85	29.0
After 2000	125	42.7
Not applicable	54	18.4
YEAR OF MOST RECENT ABUSE BY PC		
YEAR	FREQUENCY	PERCENTAGE
2003-2005	12	4.1
2006-2008	204	69.6
2009 and beyond	23	7.8

Source: Survey data

d. *Features of cocoa marketing*

Farmers sell their cocoa beans to a number of Licensed Buying Companies (LBC) in the cocoa communities. The companies that the sampled farmers sell their cocoa to are showed in Table 5 and indicate

that the Produce Buying Company Limited is still the dominant cocoa buyer with over half the respondents selling to them. The reasons why farmers sell to a particular LBC are indicated in Table 6.

*Table 5 :* Licensed Buying Companies to whom farmers sell their cocoa.

LBC	Number of farmers	Percent
PBC LTD	160	53.3
KUAPA KOOKOO	25	8.3
ARMAJARO	38	12.7
AKUAFO ADAMFO	23	7.7
COCOA MERCHANTS	4	1.3
FEDCO LTD	13	4.3
OLAM LTD	1	.3
ADWUMAPA	17	5.7
TRANSROYAL	5	1.7
SIKA ABA	1	.3
OTHER(S)	13	4.3
Total	300	100.0

*Table 6 :* Why farmers sell to particular LBC.

Reason	Number of farmers	Percent
It is the only LBC	39	13.0
They pay promptly	190	63.5
The PC does not cheat	19	6.4
I trust them	52	17.3
Total	299	100.0

With regards to payment for farmers' cocoa at the various cocoa sheds operated by the LBCS, cash payment is the order of the day (over 84% of farmers) despite the existence of the Aduafo cheque system. Farmers said that they prefer cash payment because of

the many difficulties they go through in the process of clearing their cheques at the banks. The liberalization of the internal marketing of cocoa was meant among others to remove inefficiencies in the market including malpractices or abuses meted out to farmers. Nearly



half of the sample of farmers thought that the process has either increase these abuses or it has not brought any changes at all.

The relationship between PCs and farmers is centered on the marketing of cocoa, a process which involves the farmers bringing his or her cocoa to a PC in exchange for money. However, the relationship is not that simple as the description appears to suggest. It is complex relationship impinged upon by many factors and considerations. For instance the PC in many cocoa communities is a financial pillar to the community providing *soft* and *'hard'* loans for farmers to meet critical pressing needs such as payment of ward school fees, funerals and hospitalization. However, many farmers resent PCs for their perceived *milking* of them through various schemes including *conditioning* them to mortgage their farms for loans, refusal to pay for cocoa delivered to them, cheating on bonus payment or provision of hard loans (with very high interest rate).

Cheating on bonus payment is perceived by more that half of the sample (59.3%) to be widespread. This is not helped by the fact that most farmers leave their cocoa passbooks in the custody of PCs and have on idea of the *total quantity of beans* they sold to the PC in the year. The bonus is usually is a percentage on the total volume of cocoa sold in a year. The absence of institutional credit for farmers leaves room for Sherlock lenders to exploit farmers' vulnerability with respect to the need for capital to meet household needs and farm maintenance. The situation *conditions* farmers to accept loans with very debilitating terms including mortgaging their cocoa farms. There is the general perception amongst farmers that the abuses by PCs are due in part to pressure from their superiors (the District Officers were often cited by farmers). Farmers mentioned that District Officers of LBCs demand bags of cocoa from PCs who in turn steal from them. More that half of the sample believed that the practice was widespread. Some PCs suggested that this was indeed the case.

e. *Farmers' perceptions of Government response to constraints*

Farmers said that they have lived with these marketing abuses since they entered into cocoa

cultivation. Only 32.7 percent of respondents indicated that they believe that the government was addressing these challenges that farmers face. Perhaps farmers' continued narration among themselves and to the media of these abuses and the very ubiquitous nature of them dwarfs any governmental action or policies to addresses them in the sight and perception of farmers.

f. *On farmers' attitudes*

Besides monetary returns, what motivates farmers to commit resources to cocoa production? Studies have shown that farmers' objectives include the meeting of the subsistence needs of their families, the search for capital to invest elsewhere, provision of inheritable property to next of kin and the use of cocoa as security for old age (MASDAR, 1998; Osei-Bonsu, Baah and Afrifa, 2001). If farmers hope to achieve these objectives, it is expected that they would hold favorable attitudes towards cocoa cultivation to be sufficiently motivated to work towards their goals. Investigation into the role of attitudes in the decision-making processes of farmers in relation to cocoa in this study was prompted by the general perception that farmers' attitudes stand in the way of efforts to achieve higher cocoa productivity. Many workers in the cocoa sector posit that cocoa cultivation in Ghana will move forward if farmers were encouraged to change their attitude towards cocoa as a business enterprise. Indeed, attitudinal disposition of farmers was listed as a constraint in a major review of the downward trend in Ghana's cocoa output in the 1990s and in recent times (COCOBOD,1995; Baah and Garforth, 2008). Attitudes cannot be measured directly but could be inferred from responses to attitudinal statements (Baah and Garforth, 2008). Farmers responses to a number of attitudinal statements in relation to the constraint enumerated earlier and low it affects their relationship to cocoa are presented in Table 7.

*Table 7:* Farmers' responses to attitudinal statements.

ATTITUDINA STATEMENT	DISAGREE		DO NOT KNOW		AGREE	
	F	%	F	%	F	%
Many cocoa farmers are frustrated their being continually cheated by PCs	108	36.0	15	5.0	177	59.0
Cocoa farmers are not receiving What is due them for their cocoa Beans because of cheating by PCs and this may discourage Many from working hard	63	21.0	20	6.7	217	72.3



The loss of income due to Cheating does not encourage The youth to go into cocoa Farming	178	59.3	17	5.7	105	35.0
Because of abuses in the cocoa Marketing system, I will not Encourage my children to be Cocoa farmers	216	72.0	14	4.7	70	23.3
Being a cocoa farmer is 'hell' because you will never receive your due because of marketing malpractices	152	50.7	18	6.0	130	43.3
Many farmers are leaving Their cocoa farms to seek Their fortunes elsewhere Because of these abuses	220	73.3	8	.7	72	24.0

Farmers' reactions to the attitudinal statements were mixed (Table 7). It was refreshing that farmers were not deterred by the abuses in the marketing system with respect to encouraging their wards to take to cocoa farming. Most of them (72.0%) disagreed with statement 4 in Table 7. Nevertheless, most farmers expressed concerns about the abuses meted out to them by the PCs to the extent of them impinging negatively in their attitudinal disposition towards cocoa. Has farmers' attitude towards the cocoa enterprise changed negatively because of their experiences with purchasing clerks? Most farmers (84.3%) responded in the negative. Using the Mann-Whitney test, no significant differences were found with respect to this attitudinal disposition between male and female farmers ( $U=0.4545.5$ ,  $N_1=264$ ,  $N_2=35$ ,  $P=0.806$ , two- tailed) nor with respect to membership of farmer organization ( $U=3874.0$ ,  $N_1=31$ ,  $N_2=268$ ,  $P=0.330$ , 2-tailed). Farmers overall attitude towards the cocoa enterprise because of their relationship with the PCs was not influence by sex ( $\chi^2=0.386$ ,  $df=3$ ,  $P=0.515$ ), age category of farmers ( $\chi^2=0.984$ ,  $DF=18$ ,  $P=0.984$ ), level of education ( $\chi^2=0.984$ ,  $DF=6$ ,  $P=0.070$ ), region of residence ( $\chi^2=0.239$ ,  $df=2$ ,  $P=0.629$ ) or district of residence ( $\chi^2=06.279$ ,  $DF=3$ ,  $P=0.099$ ).

#### IV. CONCLUSIONS AND RECOMMENDATIONS

Cocoa farmers are striving to sustain an over a century old enterprise in Ghana. They face a myriad of problems including poor access to institutional credit. Farmers expect to be rewarded for their hard work by way of full payment from their cocoa. However, this study had revealed that they face many challenges trying to sell their cocoa. Purchasing clerks are increasingly becoming farmers' bane. The blatant cheating of farmers of their hard won incomes should be stopped. Fortunately, farmers remain steadfast in their

conviction that cocoa is critical to their livelihood and their positive attitudinal disposition towards the cocoa enterprise remains strong. This cannot be taken for granted. Concerted and urgent action needs to be taken to protect farmers from this bent on *milking* them. Purchasing clerks benefit more than farmers in the marketing relationship between them.

The study recommends that the monitoring of the activities of the Licensed Buying Companies by COCOBOD security service should be stepped up to ensure that those who engage in nefarious activities highlighted in this study are reprimanded. Scale adjustment appears to be the main malpractice perpetuated by purchasing clerk which is of much concern to farmers. In the not too distant past, there were weighing stones of various weights at the cocoa sheds. Farmers used them to check if the scales had been tampered with. They have just been re-introduced and it is hoped that they will address the problem. Output of cocoa by famers in this sample was very low; therefore, intensification models of cocoa cultivation should be brought to the attention of farmers with all the assistance they need to put them into practice.

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