



VSLAPlus⁺

The cocoa sector is addressing child labour through sustainability programs designed to help households achieve a living income—the net annual income necessary for a household to afford a decent standard of living. Families living below this benchmark often face difficult choices, relying on children for agricultural work and household chores instead of sending them to school.

By raising household incomes and enabling financial inclusion, sustainability initiatives aim to reduce the prevalence of child labour. Promoting gender equality and providing training on business strengthens these efforts by empowering women, diversifying incomes, enhancing household decision-making, and improving child well-being.

ETG | Beyond Beans has established Village Savings and Loan Associations (VSLAs) from the outset. Our more than 693 VSLAs have 20,526 members (63% women) across Côte d'Ivoire, Ghana, Nigeria, and Togo.

Through VSLAPlus⁺, we use a bottom-up, cost-efficient, and community-driven approach that addresses the underlying reasons behind child labour, building on our VSLA-CHILD methodology. The approach includes awareness raising, gender empowerment, income-generating activities, digitalisation, and linkages to microfinance institutions.

Households engaged in this approach diversify their income, with non-cocoa farming activities rising by up to 50 per cent, increasing their resilience to economic shocks and reducing reliance on child labour.



GALS TRAINING

Gender Action and Learning System (GALS) mainstreams gender equality by addressing the power relationships at the root of inequality, motivating behavioural change in households, and fuelling wider change through peer-sharing. This enables couples to act together and share control over household assets, reshaping income dynamics.

Following GALS training, there is a shift in gender norms for both men and women, increased household and farm work collaboration, workloads are better distributed, and increased sharing of family income.

Participants develop a Household Vision Journey, which helps them to plan and work towards realistic goals whilst also allowing them to identify opportunities and challenges they may face along the way. This participatory and visual approach helps participants realise how much they need to save in order to reach their goals.

VSLA-CHILD TRAINING

Child-Household Intervention for Learning & Development (CHILD) incorporates sensitisation on about the adverse effects of child labour and concrete remediation measures into VSLA groups. It uses a participatory bottom-up approach whereby households develop actionable plans to protect children and remediate child labour in households and communities. VSLAs provide a platform to discuss issues like child labour in the community and open the door for dialogue between farmers on how such problems can be addressed.

The training significantly reduces the number of children missing school due to farm work, as well as those exposed to harmful agrochemicals or carrying heavy loads. As a result, more children have the opportunity to focus on their education and personal development instead of household labour.

INCOME GENERATING ACTIVITIES

Our training strengthens existing income-generating activities (IGAs) by enhancing literacy, financial literacy and business development skills. We support households in improving and scaling up the most promising IGAs, helping families maximise their income potential. This enhances financial resilience and reduces dependence on a single income source. Typically, men invest in existing cocoa farms, while women expand side businesses, creating a better household economic balance within the household. Our experience shows that women tend to reinvest in their IGAs, further promoting gender equity. To ensure effective support, we are developing methods to assess IGA potential, allowing farming families to make informed decisions for long-term financial stability.

FINANCIAL INCLUSION

VSLAs serve as a crucial stepping stone to formal financial services, helping groups to not only grow their savings but also access loans. To support this, we are running projects where we analyse and identify our most successful and mature VSLAs and link them to microfinance institutions, safely introducing them into a formal banking environment. These links enable them to open bank accounts, access larger financial opportunities, and meet their growing needs—all while staying within the VSLA framework. By facilitating these financial linkages, we help VSLAs invest more effectively, strengthen their businesses, and further reduce the Living Income Gap.

DIGITISATION

Our VSLAs are being set up on digital foundations to enhance their efficiency and transparency, build financial track records, and foster trust in the financial sector. Digitising credit history and automating key performance indicators for reporting helps to improve data accuracy and strengthens the financial credibility—or 'bankability'—of VSLAs, enabling them to access even larger loans. Additionally, digitalisation streamlines savings and loan processes, making it easier for groups to sustainably manage their funds. These innovations support the long-term resilience of VSLAs, ensuring they remain a powerful tool for financial independence.



Diversifying incomes and empowering women economically are powerful means of reducing child labour. When women generate income and have greater access to the finance needed to start new income-generating activities, families can be lifted out of poverty, and children are more likely to stay in school. Alternative sources of income also make families more resilient to economic shocks and mitigate the need to rely on children for labour.

WHAT WE DO

ESTABLISHING VSLAS



We set up VSLAs by facilitating community entry, training secretaries and members, providing essential materials (e.g., cashboxes, tablets), guiding savings and loan practices, and offering ongoing supervision and support.

VSLA-CHILD



We provide tailored training and support on gender equality and child protection, strengthening financial collaboration, shared responsibilities, and child safety. Through VSLA groups, we promote planning, income-sharing, and reducing child labour for long-term social change.

COMMUNITY ACTION PLANNING



We guide communities through workshops and meetings to identify their needs, create action plans, assign tasks, and allocate resources. Our hands-on approach ensures active community involvement in developing and implementing sustainable solutions.

FINANCIAL INCLUSION



We support financial inclusion by identifying successful VSLA groups, guiding them to expand savings, and linking them to microfinance institutions and formal financial services.

INCOME GENERATING ACTIVITIES



We focus on reinforcing existing IGAs. We assess their business potential, and provide entrepreneurial training, tailored specialist knowledge and skills, and access to financial and literacy training.

DIGITISATION



We help VSLAs digitise and streamline savings and loans. This enhances record keeping, builds up credit history, strengthens financial credibility, and enables VSLAs to access larger loans.

CHILD LABOUR MONITORING



Our field officers visit and survey farms, households, and communities to identify child labour. We provide ongoing monitoring and support, followed by remediation actions to address any children found to be in child labour.

