Hershey Income Accelerator Program (HIAP) Phase One Progress Report

April 2023 – May 2025

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This report presents early progress from the Hershey Income Accelerator Program (HIAP) in Côte d'Ivoire, covering the period from April 2023 to May 2025. A mixed methods approach was used to collect and analyze data along results by partners and progress markers. Although not an impact evaluation, the report highlights promising initial results such as high farmers engagement and loyalty, farmers willingness to adopt GAPs, improved financial inclusion, and effective collaboration between implementing partners, while acknowledging challenges like low cocoa productivity, labor shortage and uneven understanding of Conditional Cash Transfers (CCT). Recommendations were framed around strategy (e.g. considerations for a phasing out strategy and for reviewing the role of cooperatives in HIAP), operations (e.g. improved communication on CCTs) and learning (e.g. fostering learning loops and broadening understanding of resilience).

Key words: cocoa, HIAP, Côte d'Ivoire, progress report, mixed methods

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Executive Summary

This report presents progress and results from activities implemented in Côte d'Ivoire as part of the Hershey Income Accelerator Program (HIAP) since the launch of the program in April 2023 until May 2025. HIAP is a five-year, USD 40m initiative to improve cocoa farmers' livelihoods through farm professionalization, supply chain management, education and economic and financial inclusion. This progress report focuses on five cooperatives where the first phase of HIAP activities were carried out. These cooperatives serve as a learning cohort to guide and refine future implementation strategies.

This report is not an impact evaluation. An impact evaluation is anticipated in 2027. This report is intended to draw lessons for scaling up HIAP rather than to present an impact evaluation. While the observation period was too short to determine any attribution or impact, most progress markers and activity outputs indicate a positive trajectory—particularly in farmer participation, loyalty, and reported activity experiences. A mixed-methods approach was used to collect data. This followed with a review of the learning questions and an analysis to fill data gaps, which was performed between WUR and the three HIAP implementing partners—RA, PUR and CARE. The methodology combines and triangulates partner reports, the HIAP data platform, and additional qualitative data from Focus Group Discussions (FGDs) and Semi-Structured Interviews (SSIs). Progress markers, derived from the HIAP Theory of Change and partner MEL systems, structured the analysis.

Early results show promising engagement, adoption of improved practices, and strengthened household capacities -laying the groundwork for more sustained results as the program matures. **Key early achievements consist of:**

- High farmer engagement and loyalty (Average % of cocoa produced that is sold to the cooperative per farmer: 90.2%), supported by premiums, inputs, equipment, and coaching.
- Farmers willingness to adopt Good Agricultural Practices (GAPs), notably pruning, supported by Conditional Cash Transfers (CCTs) and Farm Enterprise Plans (FEPs). For example, most farmers received a 'good' rating in carbon capture and storage (90%), water use and conservation (98%), physical soil condition (88%), pH (96%), and soil erosion management (85%).
- Increased awareness and initial uptake of agroforestry practices.
- Strengthened financial inclusion through Village Savings and Loan Associations (VSLAs), with 68% of women members actively saving.
- Positive results reported by farmers of entrepreneurship and financial training, which resulted in income diversification and improved household financial management.
- Complementary roles of implementing partners -linking agricultural, environmental, and financial interventions with a strong economic and financial inclusion focus.

Challenges reported by farmers include declining cocoa productivity due to pests, diseases, and climate change; labor shortages; uneven understanding of CCT conditions; and data discrepancies in household and community decision-making.

Priority recommendations arising from the findings within this report include:

- **Strategic**: Ensure a sustainable pathway with clear phasing out strategy for key interventions (Conditional Cash Transfers, Good Agricultural Practices coaching, Village Savings and Loan Associations); continue exploring solutions for labor constraints and strengthening the role of cooperatives in the program planning.

- **Operational**: Improve communication on CCTs eligibility, conditions and timing; continue harmonizing monitoring systems and progress markers across partners, including further exploration of discrepancies in household and community decision-making; and enhance data sharing and transparency. Lastly, continue increasing Hershey's visibility on the ground to support loyalty and trust.

- **Learning**: Maintain behavior-change momentum; strengthen farmer and cooperative learning and feedback loops; and aligning HIAP definition and tracking of resilience with the Cocoa for Good strategy; even though HIAP does not cover all aspects of resilience, this supports a unified resilience framework for long-term tracking.

Abbreviations

Abbreviation	Full Form
AO	Adoption Observation
CARE	Cooperative for Assistance and Relief Everywhere
CCT	Conditional Cash Transfer
CT	Cash Transfer
ESP	Entrepreneurial Solutions Partners
ETG	Export Trading Group
FEP	Farm Enterprise Plan
FGD	Focus Group Discussion
GAPs	Good Agricultural Practices
HIAP	Hershey Income Accelerator Program
IGAs	Income Generating Activities
MEL	Monitoring, Evaluation and Learning
MFI	Microfinance Institutions
PUR	PUR Projet (sustainability initiative)
RA	Rainforest Alliance
SAA	Social Analysis and Action
SSI	Semi-Structured Interviews
ToC	Theory of Change
VSLA	Village Savings and Loan Associations
WUR	Wageningen University & Research

1 Introduction

This report summarizes the progress and results of activities implemented in Côte d'Ivoire as part of the Hershey Income Accelerator Program (HIAP) which was launched in April 2023, and reports until May 2025

This report aims to inform stakeholders about the implementation and progress of HIAP—a five-year, USD 40m initiative launched in 2023 to enhance the livelihoods of cocoa farmers in Côte d'Ivoire. The program focuses on farmer professionalization, supply chain management, education and economic and financial inclusion. During the period covered by this report, HIAP has been implemented through three key partners: Rainforest Alliance (RA), CARE International (CARE), and PUR. Each partner contributes—either individually or collaboratively—to advancing the program's Theory of Change (ToC; see Appendix).

This report focuses on the initial group of cooperatives that began participating in the program from September 2023 to October 2024, referred to as Phase One.

Figure 1 illustrates the timeline covered in this report, with the HIAP launch in April 2023, cooperative onboarding in September 2023, and fieldwork with farmers commencing in November 2023. These cooperatives represent a distinct learning cohort from which key lessons and insights can be extracted to inform and improve future implementation strategies. This differentiates them from the cooperatives onboarded[a] by RA during or after October 2024 (Figure 1). This is the reason this report focuses only on the activities by RA, CARE and PUR, as the other partner's (e.g., Sucden, or Entrepreneurial Solutions Partners - ESP) interventions commenced in the 2024-2025 cocoa season and are therefore not part of this report. This report forms part of Hershey's broader Monitoring, Evaluation, and Learning (MEL) system, for which WUR provides advisory support covering the wider Cocoa For Good program across multiple origins. An overview of the implementation and MEL timelines are depicted in Figure 1. The analysis in this report emphasizes learning and programmatic improvements rather than formal evaluation.

Hershey invests with its supply chain partners to bring world class technical assistance to the cocoa growing communities in its sourcing footprint

Hershey's Global Cocoa Team develops long-term relationships with the farmer organizations and associated suppliers within the HIAP ecosystem to ensure that field programs are well linked to the commercial business and benefit of deepening relationships and trust. Hershey aims to continuously link its activities to the priorities and programs of the Ivorian government, convening a Learning Advisory Committee to oversee the program, chaired by the Conseil du Café Cacao.

[a] The use of the term *'onboarding'* is based on how the partners themselves define and apply it.

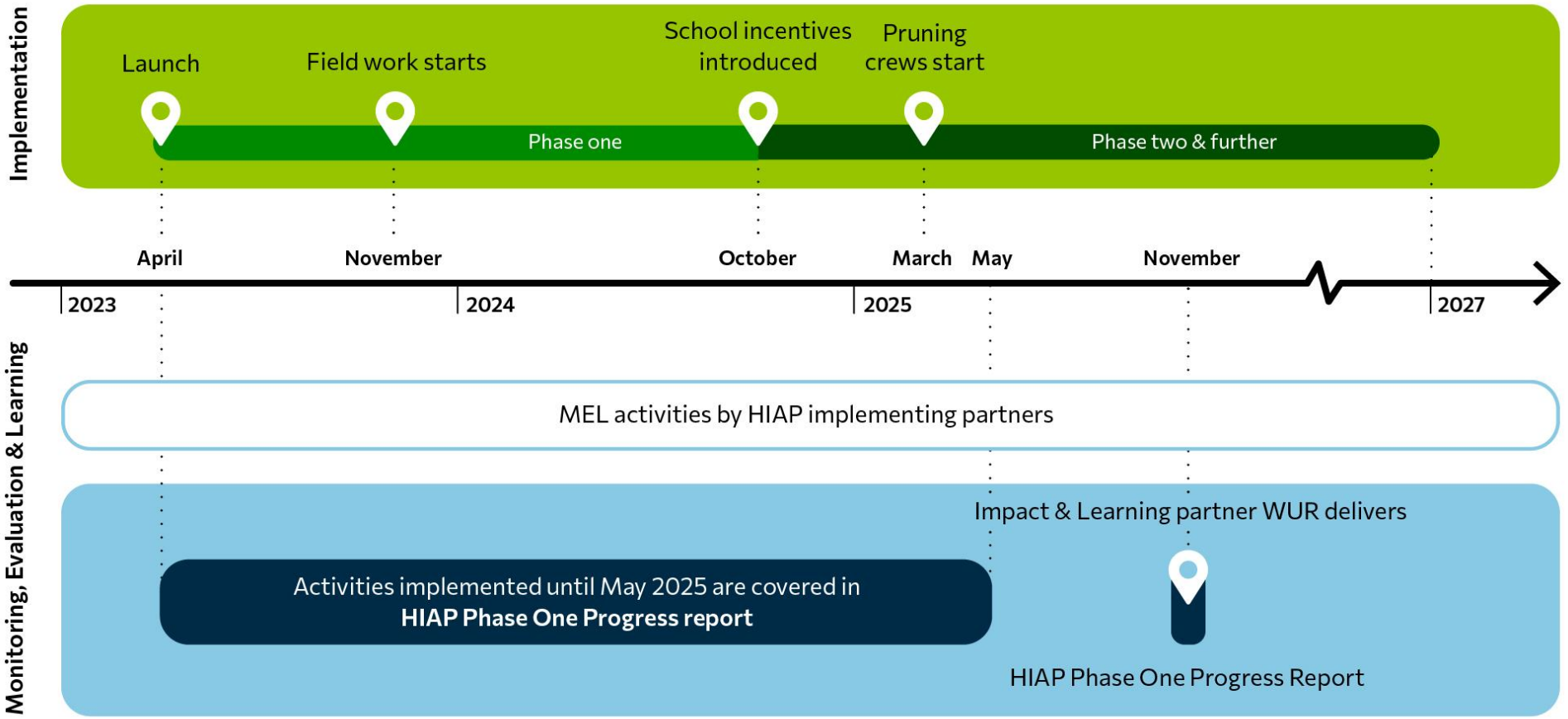

Figure 1 *Overview of WUR-MEL activities and implementation timeline*

The Rainforest Alliance (RA) is working to address the root causes of poverty among cocoa-producing households in Côte d'Ivoire

RA's primary goal is to help cocoa-producing households achieve a living income by strengthening both their economic resilience and the environment within communities. To accomplish this, RA has developed a comprehensive, multi-faceted strategy[1] that includes 1) short-term cash transfers to stabilize incomes and support future-oriented investments; 2) personalized farm and household coaching to improve agricultural practices, financial planning, and family cohesion; 3) access to essential services such as legal identification, mobile money, and financial institutions to foster inclusion; and 4) collaboration with CARE to engage communities in participatory processes— including advocacy, dialogues, and accountability structures—to cultivate a more equitable and supportive environment. Together, these components are designed to be mutually reinforcing, addressing immediate financial vulnerabilities while paving the way for long-term income sustainability and economic and financial inclusion.

CARE seeks to promote financial and economic inclusion by implementing activities under the ToC pillar focused on education and economic and financial inclusion

CARE's approach includes strengthening the resilience of cocoa-producing households by supporting the development and expansion of Village Savings and Loan Associations (VSLAs) and encouraging participation in sustainable and profitable income-generating activities. Additionally, the strategy places a strong emphasis on improving access to essential services—such as health care, education, and child protection—for vulnerable children and families within the target communities. The implementation is performed through three strategic axes:[2] 1) Increase women's participation and representation in decision-making processes, both at the household and community level to make the Hershey cocoa value chain more equitable and resilient (aligned with economic and financial inclusion, economic justice, women's voice and leadership); 2) Improved access to essential health, education and protection services for children/families identified as being at risk in households and communities participating in the project aligned with the right to health, food, water and nutrition and humanitarian action; 3) Increasing women's economic and financial inclusion for mobility through the practice of profitable and sustainable Income Generating Activities (IGAs)/businesses, including in the Hershey value chain aligned with economic justice. Through this approach, CARE's aims to advance livelihoods, equity, and essential services to overcome barriers to women's roles in the cocoa economy and build resilient communities.

PUR contributes to improving farmer resilience and farm professionalization by implementing agroforestry, which includes the distribution of non-cocoa trees to cocoa farmers

Through this initiative, PUR aims to engage farmers who opt in to the program to adopt agroforestry, obtaining knowledge of agroforestry and its benefits. Within the timeline of this report, there were four key goals: Goal 1 focuses on introduction of cooperatives and producers to agroforestry, the benefits to their farms, and securing their livelihoods; Goal 2 aims to pre-register all producers who express interest in the program by visiting and diagnosing their farms to estimate their tree and shade needs; Goal 3 is centered on training farmers to adopt Good Agricultural Practices (GAPs) and to provide them with the necessary technical support; Goal 4 is directed on increasing economic benefits for farmers and communities by a) utilizing community-based seedling nurseries for shade trees b) receiving incentives based on the number of trees alive at two different stages of monitoring.

The report is organized into four main sections: Methodology, Results, Analysis of progress markers, and Conclusions and Recommendations

Following this introduction, the **Methodology** section outlines the approach used to assess activities and outcomes across HIAP. The **Results** section opens with a general overview of the cooperatives involved, then presents detailed progress updates from each HIAP partner included in the review. This is complemented by a brief reflection on inter-partner collaboration, with particular attention to cooperatives where all three implementing partners were active. The section concludes with an analysis of changes observed in selected **Progress Markers**, providing insight into HIAP's impact. Finally, the **Conclusions and Recommendations** summarize key findings and offer guidance aligned with the HIAP learning questions, which are listed in Appendix 1.

2 Methodology

To assess HIAP's progress, a mixed methodology was applied

The methodology used to assess HIAP's progress was developed during the initial phase, in which HIAP partners reviewed their learning questions and Wageningen University & Research (WUR) conducted a data gap analysis. The approach involved reviewing, compiling, and comparing—when possible—data collected and reported by implementing partners in the HIAP data platform and reports – referenced as number in the text and listed at the end of the report, complemented by qualitative data collection. The data collection took place in May 2025, which marked the beginning of the mid-crop season in Côte d'Ivoire. Following the targeted data collection, the final phase focused on appreciating HIAP's progress against a defined set of progress markers.

WUR collected additional qualitative data to address some of the identified data gaps

In Phase One, RA worked with three cocoa cooperatives, CARE supported VSLAs in 26 cooperatives and PUR started activities in one cooperative.[b] Of these cooperatives, WUR selected five: Cooperative C, where all three implementing partners were engaged, Cooperatives A and B, where RA was the most active, and Cooperatives D and E, where CARE worked with existing VSLAs. Given PUR's activities up to March 2025 and the scope of this report, PUR was only present in Cooperative C.

In each cooperative, Focus Group Discussions (FGDs) were conducted with farmers and Semi-Structured Interviews (SSI) with cooperative representatives (Table 1)

For cooperatives A and B, two to three FGDs were held: one with a mixed group of male and female cocoa producers, one with male producers and one with women producers in Cooperative B. For Cooperative A, the FGDs consisted of one with young producers aged 35 or younger, and one with a mixed group of male and female cocoa producers. For cooperatives D and E, two FGDs were conducted: one with women beneficiaries involved in CARE-supported VSLAs (regardless of their involvement in cocoa production), and another with their husbands. For PUR activities in Cooperative C, four FGDs were held, one with a mixed group of cocoa producers and another with young producers and two more with mixed group of male and female cocoa producers related to all interventions. In each cooperative one SSI was conducted with a cooperative representative. Guiding questionnaires were developed and tailored to each implementing partners' activities. The key topics discussed in the FGDs, and SSIs included reflections on activities and their impact on various livelihood domains and behaviors, particularly in relation to motivation, capacity, and opportunity. The discussions also addressed questions on loyalty, partner visibility, resilience, and the main challenges faced in cocoa production.

One cooperative was selected for the understanding the interaction of the interventions by all partners

Cooperative C served as a unique site for integrated interventions, as it benefited from the combined efforts of RA, PUR, and CARE. In this cooperative, two additional FGDs were conducted: one with male beneficiaries involved in two interventions (usually husbands of CARE participants), and another with women receiving all three interventions. A dedicated SSI was also conducted using a tool specific to integrated interventions.

[b] PUR works in total across 8 Hershey cooperatives and started in 2024 with one HIAP Cooperative.

Table 1 *Overview of research methods per cooperative*

Cooperative	Implementing Partner	Research Methods
A	RA	• 2 FGDs *with young producers aged 35 or younger (#9), with mixed group of male and female cocoa producers (#12)* • 1 SSI with coop representative
B	RA	• 3 FGDs: *a mixed group of male and female cocoa producers (#15), with male producers (#12), with women producers (#6)* • 1 SSI with coop representative
C	RA, PUR, CARE	• 4 FGD; *with young producers aged 35 or younger related to PUR intervention (#10), with mixed group of male and female cocoa producers related to PUR interventions (#10), with mixed group of male and female cocoa producers related to all interventions (#9), and, with mixed group of male and female cocoa producers related to all interventions (#8)* • 1 SSI with coop representative
D	CARE	• 2 FGDs; *with women beneficiaries involved in CARE-supported VSLAs (#12), with their husbands (#12)* • 1 SSI with coop representative
E	CARE	• 2 FGDs; *with women beneficiaries involved in CARE-supported VSLAs (#12), with their husbands (#12)* • 1 SSI with coop representative

A set of progress markers was selected to report on implementation progress (Table 2)

The progress markers were selected from a longlist of indicators compiled from the HIAP ToC and the different partners' MEL efforts. They were identified through expert assessment, guided by the following criteria:

1. **Relevance to adaptive management of HIAP**: The markers should support Hershey and its implementing partners in reflecting on progress and making informed strategic or operational decisions to enhance future implementation phases.

2. **Potential to demonstrate short-term change**: Markers were selected based on their capacity to show progress within a limited timeframe, excluding those focused solely on long-term impact or static conditions.

3. **Availability of monitoring data**: Markers are either monitored directly by partners or informed by other reliable data collection mechanisms.

4. **Inclusion in Hershey's Responsible Business Report and other non-financial disclosures**: Some indicators were added to align with metrics reported in Responsible Business Report, even if they do not satisfy all criteria above.

Table 2 *Progress markers*

Progress Marker
Adoption of GAs
Cocoa productivity per hectare
Farmer loyalty to cooperative
Cocoa income, Non-cocoa agricultural income Off farm income
Use of hired labor
Number of revenue sources of women (& household)
Household savings
Household decision-making
VSLA membership (number of farmers)
School attendance
Community decision-making
Resilience - Multidimensional Poverty Index (MDPI)

To ensure data quality, a triangulation approach was applied, drawing from multiple data sources

Not all data from the partners is integrated in the HIAP data platform. For example, at the time of this report, CARE is still working on the integration. Therefore, WUR worked with multiple data sources from implementing partners. These are the baseline and progress reports from CARE,[2] PUR[4] and RA,[5] as well as the HIAP data platform and its underlying data from RA, and the primary qualitative data collected. The CARE baseline was collected in 2024, among 200 VSLAs and 6,228 individuals from 1,209 households. For the insight reports, RA collected data from a sample of 299 farmers from three cooperatives in 2023 and 2024. For PUR, we used the quarterly progress reports from 2024 and 2025 to report on outputs.

To report on progress, the data analysis was categorized into two parts: partner activity progress updates and progress marker reporting

The FGDs and SSIs were transcribed, and a thematic analysis of their content was conducted. It was conducted along the partners' strategic lines, and the progress markers. The coded data on each partner's strategic activities was analysed to identify key insights about their strategy and how it was implemented. To report on progress the coded qualitative data was summarized per progress marker. Lastly, a partner clarification session was organized, which included representatives from CARE, PUR, and RA. This session aimed to jointly clarify the accuracy of some of the findings and ensure that the results reflected the partners' experiences and context.

At this moment, it is only possible to report on early progress, and attribution to the program is not possible

This report discusses *progress* at the output level and of some progress markers on higher levels of the ToC. However, as this report is written early in the implementation timeline, it is not possible to attribute any of the changes in the progress markers to the program. For this, a more rigorous impact evaluation is needed and should take place towards the end of the intervention. The baseline and reference studies informing such impact evaluation have been conducted separately, and will serve as benchmarks for comparison with an endline study.

Even though data is being collected by the various implementing partners, harmonization in the HIAP data platform is still a work in progress

When examining the available data sources, variations in the sampling approaches used by partners posed challenges for direct comparison of the information provided. Moreover, both the progress reports and the data sharing platform draw upon multiple data sources. While these sources are linked to a reference year, the precise timing of specific data collection activities or underlying data source is often not clearly specified in the HIAP data platform. For many of the monitoring surveys, there was only one round of data collected included in assessment, which made it challenging to report on progress for some progress markers within the timeframe of this report.

The selection of cooperatives was guided by the report's focus on Phase One and the involvement of specific partners with these cooperatives

Since the report focuses on Phase One, the pool of eligible cooperatives, particularly for PUR, was limited. Logistical constraints further restricted the ability to interview all the originally targeted groups. Additionally, although the aim was to visit cooperatives where only one partner was active (e.g., Cooperatives A and B linked to RA, and D and E linked to CARE), by the time data collection took place, other partners had already begun working in these locations.

Qualitative findings are intended to illustrate the results and complement findings from other data sources, not to represent the overall reality of HIAP on their own

Since the purpose of the report is to document progress on HIAP rather than to conduct a formal evaluation, cooperatives were not selected based on representativity criteria—beyond those outlined above—nor was the number of farmers participating in FGDs a determining factor. This type of representative sampling would be too time-consuming for annual progress reporting. As a result, the qualitative findings, including quotes, should be seen as valuable insights that bring the lived experiences and voices of targeted groups in the report. However, they should not be interpreted as representative of broader trends when considered in isolation.

There may be a positivity bias at play on some of the topics

On some topics, such as loyalty or joint decision-making, it is challenging to obtain a well-rounded picture because of the potential presence of a positivity bias during the FGDs. This means that the information gathered may be overly optimistic or selectively focused on successes.[c] This can happen when participants are reluctant to share negative experiences or when data collection methods unintentionally emphasize positive outcomes. As a result, key challenges, shortcomings, or areas for improvement may be underrepresented or overlooked, potentially leading to an incomplete or imbalanced understanding of the overall situation. We addressed this limitation by applying data triangulation.

[c] This has been clarified with partners, who suggest farmers share what they think and confirm the reported positive general impression on HIAP phase one progress.[14]

3 Results

As stated above, this report provides an update on where the program stands and forms part of the monitoring of HIAP. It builds on existing partner data, complemented by focused qualitative data collection to fill gaps in certain indicators and to capture farmers' views on the program's status. The areas of improvement identified by farmers, along with the resulting recommendations, were reviewed by the implementing partners to facilitate learning and adaptation. This specific chapter presents HIAP results for each implementing partner individually, as well as jointly. These results cover progress at the output level and feedback on implementation. Where possible, an update on the progress markers is also provided. The progress markers help to look beyond the output level, towards the outcomes to be achieved through HIAP.

3.1 Cooperatives participating in Phase One

The following table provides a general impression of the five cooperatives selected for the qualitative data collection. The information was gathered from the HIAP data platform.

	Cooperative A	Cooperative B	Cooperative C	Cooperative D[d]	Cooperative E
Implementing partner(s) active by the end of phase one	RA	RA	RA, PUR, CARE	CARE	CARE
Onboarded by RA or CARE after phase one and by May '25	CARE	CARE			RA
Number of farmers onboarded in HIAP by RA by May '25	512	500	1210	0	614
Number of farmers onboarded in HIAP by PUR by May '25			1037		
Land title	57%	29%	81%	*Unknown because not onboarded by RA.*	12%
Average total farm size (ha)[e]	4.1	3.4	5.1	4.7	4.4
Average household size	4.4	4.6	6.2	5.5	5.0
Average age of household head	49	49	45.7	48	44
% female farmers	5% (with FEP[f])	6.9% (with FEP)	6.1% (with FEP)	16%	6%
Education Level of household head	46% did not go to school, 32% primary school, 19% junior or high school, 3% other or unknown	41% did not go to school, 32% primary school, 19% junior or high school, 8% other or unknown	52% did not go to school, 22.7% primary school, 15% junior or high school, 10% other or unknown	*Unknown*	*Unknown*

[d] The data for Cooperative D and E was collected by WUR for the 2025 CIV Reference Report and is therefore based on a sample of farmers.
[e] The reported cocoa surface areas are self-declared and not based on GPS measurements; as such, they are subject to potential errors due to memory bias and inaccurate estimations.
[f] From RA FEP data, therefore this shows the percentage of female farmers among the farmers with an FEP.

3.2 Partner activities, implementation and outputs

3.2.1 RA

Partner	Pillar	Activity	Output[gh]	Source
RA	Farm professionalization	**Farm coach development**: trainers of trainers and master trainers were trained in the adoption observation methodology and nonviolent communication, and coaches were trained by them.	45 coaches were trained in 2023 of which 36 were hired: 64 by the end of 2024. As of May 2025 83 coaches are hired.	
		Farmer onboarding: The farmer is onboarded, household and demographic data are collected, and their phone number is verified to enable CT delivery.	3,528 onboarded until October 2024, 5512 farmers onboarded until July 2025[15] (See also footnote[g])	RA Onboarding dataset
		AO Baseline Diagnostic: On the first farm visit, the coach selects a plot, conducts an AO diagnostic, and the tablet generates recommended interventions. If the farmer agrees to at least one, they sign up and become eligible for the first CT.	768 farmers received a baseline diagnostic AO visit in 2023, 1813 in 2024 and 1130 in 2025 (until May), accounting to 3711 AO visits in total.[7]	RA AO history dataset
		AO Agreement Cash Transfer: If the farmer agrees to implement at least one of the suggested interventions, they receive CFA 60,000.	In the 2023-2024 cocoa season, 1,687 farmers were paid their CCT. By July 2025, 3,400 farmers received an AO Agreement Cash Transfer.[8] (See also footnote[g])	RA, CARE & PUR HIAP data platform – Cash-Transfer Monitoring
		Farm Enterprise Plan Set-Up: Coach visit to plan intervention implementation, aligning with the farmer's finances, capacity, and aspirations.	1,605 FEPs in 2024 and 1,109 in 2025 until July, accounting to 2,714 in total.[12] (See also footnote[g])	RA FEP socio-economic dataset
		Household Participation in the FEP Cash Transfer: If the farmer and a household member sign the plan, the farmer receives a household participation CT. The second household member is typically the spouse.	2617 farmers received an FEP cash transfer.[12]	RA FEP socio-economic dataset
	Education & economic and financial inclusion Activities	**School Attendance Commitment Cash Transfer**: Farmers committing to school attendance receive CFA 45,000 in Sept–Dec and CFA 15,000 in June–July after showing to RA the evidence of the children enrollment at school	2,266 farmers received a first commitment CT of CFA[i] 45,000 (USD 80.72), but within the reporting time of this report no farmers received a second CT of CFA 15,000 (USD 26.91).[8] 85,22% of children surveyed declared to go to school. At the same time, and at the time of the reporting, only 26.75% of these children had school evidence. Interesting to note that 47.76% of children were *not* matched to a school registered by the program (meaning that kids were not found in the register of the schools they were supposed to go) [8]	RA, CARE & PUR HIAP data platform – Cash-Transfer Monitoring
		School Registration: To verify declarations, children are linked to schools, so all local schools are registered.		RA, CARE & PUR HIAP data platform – School Incentive Monitoring
		Post-CT and School Attendance Monitoring Visit at Farmer Level: This survey assesses Cash Transfer System efficiency, withdrawal challenges, and collects school attendance and performance data.		
		School Attendance Monitoring Visit at School Level: Information shared by the households will be triangulated through visits in the school.		

[g] For some numbers, we were unable to specifically retrieve totals until May '25, so those are reported until date of reporting – July '25.
[h] All numbers are cumulative unless otherwise specified.
[i] Currency converted 02-10-2025 based on CFA 1 = USD 0.0018.

1) *Cash Transfers: Implementation, Results, and Areas for Improvement*

Implementation and Perceptions

The Cash Transfer (CT) strategy introduced through the HIAP program is widely perceived as relevant and timely, addressing a critical need for financial support among cocoa-producing households. Beneficiaries reported using such funds to cover expenses both related to farming, such as hiring occasional labor or purchasing small equipment, and beyond, including school fees (as expected from the school incentive cash transfer) and health-related costs. However, awareness of the conditions linked to receiving cash transfers remains uneven. For instance:

- In the youth FGD for Cooperative A, participants mentioned the importance of implementing practices like pruning and manual weeding, but did not link school attendance to CT eligibility. They were also unaware of the possibility of receiving transfers when adopting more recommended practices and did not know the expected transfer amounts.
- In contrast, adult participants in the mixed FGD for Cooperative A and all participants from Cooperative B made clearer connections between receiving transfers and fulfilling conditions such as sending children to school and applying recommended practices.

Moreover, while some farmers confirmed receiving CT via mobile money (WAVE) and appreciated its confidentiality and security - 'This new system makes payroll personal and allows the farmer to receive his money discreetly' [FGD mixed - Cooperative A], others in the same cooperative expressed confusion about their CT status. In some cases, individuals related to Cooperative A who claimed not to have received any funds had in fact received a withdrawal card, suggesting gaps in understanding the system or possibly in record-keeping. Participants in relation to cooperative B did not seem to encounter issues with the payment. Nevertheless, though technical implementation appears to be complete, these mixed perceptions point to incomplete communication and limited understanding of the CT structure and benefits among a portion of the intended beneficiaries.

Results and Reported Benefits

The conditional cash transfer system has not only accelerated the adoption of GAPs, as noted by the Cooperative A Director, but is also viewed as a mechanism to sustain these practices over time, according to the Cooperative B Director. Where CTs were received, participants highlighted tangible improvements, particularly in:

- Farming operations: 'It helped us maintain my field' [Cooperative B -FGD men]. 'It helped us because... we can hire workers.' [Cooperative B - FGD mixed].
- School attendance: Children were sent to school 'on time,' thanks to timely access to money for school supplies and uniforms. 'Before, in order to send our children to school, we had to take out loans, otherwise we had to wait until December.' [Cooperative A -FGD mixed].
- Basic household needs: CTs helped cover daily consumption and agricultural inputs.
- Savings and financial management: Notably among women, who often saved a portion of the transfer: 'I'm leaving half to deal with upcoming concerns.' [Cooperative A - FGD Female Youth].

Areas for Improvement as reported by respondents

While the CT system is generally appreciated, participants raised several key areas for improvement:

- Respondents share uneven awareness of conditions or timelines. Many participants are unclear about which practices trigger transfers. There is little understanding of bonus transfers for adopting additional recommendations. Therefore, clarification of the link between specific recommendations and payments would be beneficial. This also enhances beneficiaries understanding on how the system works and how to maximize their benefit from the program.
- Farmers share that transfers are too low relative to actual needs. Labor-intensive tasks like pruning and weeding must be done up to four times per year. 'What's more, we'll have to clean four times.' [Cooperative A - FGD mixed]. 41% of respondents of the RA FEP Survey (n=2714) indicate that 'Labor is available but too expensive'. Households report that the uniformity of transfer size does not account for household size or seasonal workload variations. Clear communication that CTs are intended as an incentive, rather than full reimbursement could help address this reported need.

2) Individualized Coaching and Farm Enterprise Plans (FEPs)

Implementation and Perceptions

The individualized coaching strategy, particularly the development of Farm Enterprise Plans (FEPs), was widely regarded by participants from both Cooperative A and B as timely, practical, and valuable. Farmers described the coaching sessions as practical, respectful, and tailored to the conditions of each farm. Farmers described these sessions as informative, interactive, and tailored to the specific conditions of each plot. Coaches provided concrete recommendations, such as avoiding planting in infected areas, removing water-draining plants like taro or palm, and using banana trees as temporary shade to support recovery. Coaching visits were not superficial: producers from Cooperative A reported that coaches sometimes spent up to three hours per session, allowing time for deeper dialogue and trust-building.

Beyond technical content, the coaching was also recognized for fostering better intra-household communication. Several men and women reported improved collaboration within couples and increased shared decision-making. The FEP process was described as useful because it enabled couples to define a seasonal plan based on field diagnostics. Women appreciated being consulted in the planning, which also increased their sense of recognition and respect within the household. According to the Director of Cooperative A: 'All the producers have made their business plans... with their wives.' [Cooperative A Representative]

Results and Reported Benefits

Although it is too early to observe definitive impacts on yields, several positive intermediate results were noted by participants:

- Improved plot structure and ventilation due to pruning and thinning
- Clearer planning and timing of agricultural activities
- Greater motivation to invest in farming: 'We were motivated to work harder because we did not feel alone.' [Cooperative A - FGD Youth]
- Increased intra-household collaboration and shared decision-making: 'In the past, women were not involved, but today... attitudes have changed.' [Cooperative A - FGD Adults]
- Better resource and cash flow planning, particularly when linked to mobile money and conditional cash transfers
- Behavioral shifts, especially among men, in recognising the strategic role of women in farm and household management

Participants from Cooperative A perceived these positive intermediate results to potentially lead to overall productivity improvements when GAPs and coaching are combined and to a lesser extent to improving the cocoa resilience in relation to climate variability or to pests and diseases. Some concerns were raised, particularly regarding pruning during dry seasons: 'They have cut the field too much [...] we are afraid that it will no longer produce anything.' [Cooperative B- FGD Women].

Areas for Improvement as reported by respondents

While feedback on coaching and FEPs was largely positive, several areas for improvement emerged:

- Practical tools for accountability were requested: Farmers suggested developing activity schedules and control booklets to track implementation over time: 'To set up an activity program with specifications and provide us with small checklists.' [Cooperative A - FGD mixed]
- Refresher visits and light-touch mentoring were recommended to maintain momentum, reinforce key messages, and provide continued guidance - particularly for households with limited literacy or decision-making power.

Awareness of Hershey and RA

Across Cooperatives A and B, Hershey and RA are widely recognized as key drivers of the HIAP program. Farmers and cooperative leaders consistently identify them as the actors behind major technical and financial interventions, and both are viewed as credible, visible, and impactful.

Hershey is widely recognized as a key financial and strategic supporter behind many activities implemented through RA and CARE. Among farmers and cooperative leaders alike, there is a clear understanding that Hershey funds the CT program, supports the school incentives, and enables wider sustainability initiatives. FGD participants spontaneously mention Hershey as 'people who help us financially' and associate the company with improvements in both cocoa productivity and family welfare (e.g., schooling, tools, labor). According to the Cooperative A director, Hershey's contributions help the cooperative retain loyalty among producers. The relationship is described as longstanding and

trusted, and the Director confirms that Hershey 'keeps its promises' and supports the cooperative through its export partner Export Trading Group (ETG).

RA is highly visible and appreciated among farmers and cooperative staff. Farmers across all age groups are familiar with RA's role in promoting GAPs such as pruning, manual weeding, banning certain herbicides, and biodiversity protection. The Adoption Observation (AO) model, which includes farm diagnostics, individual FEPs, and follow-up coaching, is perceived as both useful and novel, especially with the introduction of soil diagnostic tools. RA is also acknowledged for its economic and financial inclusion-sensitive approach, as FEPs require partner involvement and joint decision-making at household level. According to the Cooperative A director, RA's support is seen as complementary to the cooperatives ongoing work and has improved technical capacity in areas like disease management (e.g., swollen shoot). However, some challenges exist around coordination, communication and transparency, particularly regarding timelines and data sharing. Cooperative A director recommends that RA improve coordination with the cooperative and share clear action plans.

3.2.2 CARE

Partner	Pillar	Activity	Output	Source
CARE	Education, economic and financial inclusion activities	**Needs Assessment:** Selecting 200 VSLAs, conducting studies, including a market and value chain analysis carried out during the period under review and surveys, introducing the project, holding Hershey's interviews, mapping supply chains with risk assessments, and designing business–social outcome hypotheses.	N.A.	
		Existing VSLAs: VSLA groups, established by others, were adopted by CARE for capacity building, including: - **VSLA training:** Mobilising and training promoters, providing refresher sessions, monthly monitoring, and supporting the formalization of 200 VSLAs. - **Creating financial linkage between VSLAs and with ADVANS, a formal microfinance institution (MFI):** Evaluating 100 VSLAs for linkage, training 70 promoters on e-banking, and providing banking readiness support. - **Deepening entrepreneurship:** Mapping high-potential women entrepreneurs, training VSLAs in business skills, and partnering to tailor marketing and support growth-focused entrepreneurs and investments. - **Boosting agricultural productivity for diverse crops and livestock to improve food consumption and market access:** Supporting VSLA food crop production via seeds, training, demos, and market linkages.	200 VSLAs selected 29 VSLAs have been formally linked to ADVANS[3] 45 collective income-generating activities (IGAs) were created across key economic sectors including poultry farming (42%) and pig rearing, food crops (27%), tarpaulins and equipment (chairs and sound system) rentals, tricycle transport, and soap-making.[13]	CARE, 2024, Hershey Income Accelerator Program (HIAP) VSLA: Advancing Women's Economic Empowerment in Ivorian Cocoa Supply Chains CARE, 2025, VSLA Year 2 Report
		New VSLAs: Setting up new VSLAs - **VSLA training:** Mobilising and training promoters, providing refresher sessions, monthly monitoring, and supporting the formalization of 200 VSLAs.	The number of newly established VSLAs in May 2025 is 134, and the number of members is 3,471.[14] Not all the VSLAs are newly established; an additional 200 VSLAs were evaluated and selected for capacity-building and reinforcement in 2024. The establishment of new VSLAs began in October 2024. The number of new VSLAs established by December 2024 is 120. 14 further VSLAs were established by May 25.[14]	Clarification session with partners 19-08-2025

1) Village Savings and Loan Associations (VSLAs)

Implementation and Perceptions.

A cornerstone of CARE's implementation has been the VSLA methodology training, including strengthening existing VSLA groups to support strong governance and create financial linkages to microfinance institutions. Participants shared that VSLA organization and training was positively received, introducing formal procedures, statutes, and internal regulations, with participants perceiving meetings as more disciplined, with clear leadership roles and the enforcement of rules such as fines for disruptions and follow-ups on loan repayments. This structured approach was new to many. The financial discipline promoted by VSLAs, including a structured savings system where members must be up to date with contributions to access funds, was praised by participants for encouraging punctuality and accountability. The introduction of a 'three-key system for the cash box' was specifically highlighted as a strong measure for financial security and transparency, empowering women by providing access to a development fund and reducing their reliance on others.

Regarding the VSLAs, female respondents from Cooperative E noted that the VSLAs have remained largely the same since 2023. Their current situation is assessed as good by respondents, with only one isolated incident reported where a secretary borrowed money and refused repayment. Similarly, female respondents from Cooperative D, stated that the only change was a mutually agreed-upon change in chairperson, with no issues or challenges reported for either group. According to male participants in Cooperative E, formalization of VSLAs, including the development of internal regulations, initially faced resistance but was later embraced after local authorities emphasized its importance for accessing future projects. These regulations now govern a wide range of issues, from behavior during meetings to loan repayment in the event of a member's death.

Results and Reported Benefits

Several results and reported benefits were mentioned by participants:

- Participants shared that VSLA training brought order, transparency, and accountability to group operations. Female participants in Cooperative D noted a shift 'from functioning as a simple village association to understanding the structured approach of a VSLA.'
- VSLA training also fostered significant positive shifts in decision-making. Women reported increased confidence in making decisions, solving problems, and managing household responsibilities, particularly where they were already primary decision-makers. They emphasized increased financial autonomy and stability, highlighting their improved ability to manage family expenses independently and no longer rely on high-interest loans from informal lenders.
- Male participants shared that the growing financial contributions of women to the household help to support the costs of children's education and promote their regular school attendance. In addition, they share that women are increasingly contributing financially by purchasing household items, and building materials, reducing reliance on their husbands. This shift has led to greater appreciation and mutual support within couples, according to participants, easing financial tensions that previously arose when men solely managed cocoa income.
- Both female and male respondents shared that joint decision-making has improved. For example, male participants shared that they consult their wives on key matters like budgeting for food, school fees, and even agricultural inputs, especially during challenging periods. Some women participants also reported to be more involved in cocoa production decisions, liaising with cooperatives and making field-related decisions in their husbands' absence. Other women, from Cooperative D, mentioned that female involvement in decision-making related to cocoa production and other household matters is still emerging and shows room for growth.
- Male participants reported learning strategies for better stress management and noted improved motivation and cooperation within their households
- In addition, participants noted that VSLAs have significantly alleviated the financial strain caused by previous high interest lending practices, making borrowing more accessible and sustainable due to lower interest rates.
- Male respondents in Cooperative E noted that VSLAs have helped reduce harmful behaviors, such as excessive alcohol consumption, by encouraging financial responsibility. They also emphasized the role of VSLAs in promoting education, entrepreneurship, and economic independence.

Areas for Improvement as reported by respondents

While feedback on the VSLAs was largely positive, several areas for improvement emerged:

- In the sphere of influence of CARE's activities, respondents mentioned persisting economic challenges, including difficulties in selling goods and delays in cocoa payments, which strain households, especially during critical periods like the start of the school year.
- Financial incentives and economic returns emerged as key areas requiring adjustment. Several men from Cooperative E voiced opposition to equal cash distribution if it penalized those who worked harder, emphasizing that 'the person who works the hardest should earn the most'. Male participants from Cooperative D expressed dissatisfaction with the state's fixed price for cocoa (CFA 2,200; USD 3.95), proposing a higher rate such as CFA 5,000 (USD 8.97) from buyers like Hershey, and criticized the cooperative's premium distribution as unfair, being 'according to your weight that you have given' rather than equitable.
- Women from Cooperative E also reported selling their goods at low prices to cover VSLA shares and called for support from the VSLA to help them find better-paying customers.
- The collaborative approach and financial learning has also influenced microloan management, with couples sharing that they jointly assess needs and share responsibilities for loan use (related to micro finance institute) and repayment, reflecting growing trust and shared financial decision-making.

2) Financial Linkage & Access

Implementation and Perceptions

Participants highlighted the significance of financial linkage activities - particularly access to bank accounts and microfinance institutions. Among the activities female participants engaged in, electronic banking and mobile money were identified as the most relevant, primarily due to CARE's efforts in linking VSLA members with the microfinance institution ADVANS. The training simplified saving and borrowing compared to earlier bureaucratic systems. Respondents from Cooperative B stated that the innovative aspect of CARE's approach is the connection of VSLAs with a bank: 'Perhaps the innovative aspect will be the affiliation of groups with the bank, because we ourselves did VSLA here, but there was never any question of affiliating with a bank to obtain more credit. It is this aspect that is new.' [FGD mixed – COOP B]. Male members from Cooperative E mentioned that connecting VSLAs to formal banking is promising but not yet a fully implemented initiative. While some of the male participants expressed uncertainty, many recognized the potential benefits, including improved security of funds, reduced risk of theft, and greater loan availability. They noted that, unlike village-based funds which can be depleted, bank accounts offer more stability and accessibility, especially when multiple members request loans simultaneously.

Results and Reported Benefits.

- Participants shared that there has been an improvement in access to financial services. The perceived simplification of saving and borrowing, resulted into participants noting benefits such as improved fund security, and greater access to loans, thereby providing more stable and accessible financial options than village-based funds e.g., informal lenders. They emphasized increased financial autonomy and stability, highlighting no longer relying on high-interest loans from informal lenders.

3) Deepening Entrepreneurship

Implementation and Perceptions.

The entrepreneurship and business plan writing training, delivered alongside the VSLA training, was highly valued by participants for its practical relevance and usefulness. It introduced key concepts such as well-informed investment to increase income—previously unfamiliar to many—marking a shift in how participants approached income generation. The training emphasized customer engagement, financial independence, and reducing reliance on borrowing, leading to increased revenue and broader customer reach. Participants recalled essential business concepts such as pricing, staffing, and business location, noting that the training was better aligned with their real needs than previous sessions. The training was described as a 'compass' for project planning and decision-making, the training provided structure using notebooks and clear rules.

Results and Reported Benefits

- Participant groups felt empowered to select and manage income-generating activities (IGAs) like pig and poultry farming, with a strong focus on planning, risk management, and profitability.
- Support for VSLAs in developing IGAs further helped participants understand how to launch businesses and manage savings, resulting in increased investments and a more focused vision for their projects. Thereby participants reported a boost in confidence and clarity.

Areas for Improvement as reported by respondents

Some planned activities—such as leadership and entrepreneurship training for potential women leaders and the Social Analysis and Action (SAA) training—had not yet been implemented for certain cooperative members, but being highly anticipated for their potential to further empower women.

Awareness of Hershey and CARE

Respondents showed strong awareness of CARE's activities and positive progress, with both male and female participants across cooperatives highlighting its contributions. In Cooperative E, women valued CARE's education on safe plant product use, health and safety (especially for children), community cohesion, and training in entrepreneurship, health, and financial literacy. They credited CARE with fostering independence, better money management, small business development (e.g., okra farming), and literacy. Men in the same cooperative described CARE as regularly providing training, guidance, and follow-up—especially for VSLA activities—and introducing improved farming practices, literacy training, and local capacity building. In Cooperative D, women recognized CARE's efforts to reduce poverty, promote financial independence, improve child welfare, and train on safe plant product handling. Men echoed this, noting CARE's support for health, safety, economic resilience, VSLA training, and awareness of safe farming and child protection. In contrast, awareness of Hershey was more limited and indirect. In Cooperative E, women gave no responses, indicating unfamiliarity. Male respondents had heard of Hershey, viewing Hershey mainly as a chocolate producer and project funder. In Cooperative D, women identified Hershey as a financial supporter of cocoa-related activities and women's financial initiatives. Men recognized the name but reported no direct contact, though some acknowledged Hershey's role in launching the VSLA program via CARE and expressed a desire for more direct engagement.

3.2.3 PUR

Partner	Pillar	Activity	Output	Source
PUR Please note that PUR's activities go beyond HIAP farmers; the table shows both HIAP producers and total PUR activities.	Farm professionalization	**Nursery set-up:** Starting January 2024, species selected per Conseil Café Cacao and farmer interests, using grafted seedlings aligned with Adoption Observation income criteria. When aligned, community nurseries connect with CARE activities (VSLAs).	In Phase One, all seedlings were sourced from commercial nurseries By May 2025, 27 Nursery VSLAs had been set up, and 30 VSLA Members received payment.[4]	PUR (2025) HIAP Program – Agroforestry Quarterly Report Q2 April-June 2025
		Socialization of producers: Introduce cooperatives and farmers to agroforestry, its farm and livelihood benefits, and opportunities for feedback.	By May 2025, 2,735 producers were socialized in total, of which 1532 HIAP producers.[4]	
		Pre-registration of producers: Individual visits to interested farmers and plot registration, to diagnose farms and to assess tree and shade needs by size and existing conditions.	By May 2025, 1,776 producers were pre-registered in total, of which 870 HIAP producers.[4] HIAP producers are a portion of all farmers registered and receiving intervention from PUR.	
		Pre-registration of hectares: Ha of HIAP producers is registered.	A total of 3570.88 ha pre-registered with PUR overall,[4] including 1883.57 ha of HIAP producers was pre-registered by May 2025	
		Pre-registration of trees: Trees are pre-registered based on parcel diagnostics, farmer preferences, and nursery availability.	By May 2025, 149 337 trees were registered overall, including 74,375 trees pre-registered for HIAP producers.[4]	
		Planting and Tree Maintenance Trainings: Group theoretical and on-farm training by a technician before tree distribution on agroforestry systems, ecosystem services, planting, and maintenance techniques to support the farmers.	By May 2025, 2083, producers were trained in total, including 1,044 HIAP producers have been trained. This is the number of farmers trained vs just pre-registered in the program.[4]	
		Delivery: Trees are distributed based on farmer needs, planting models, and nursery availability, which may vary from pre-registration. Seedlings are given to all pre-registered producers with technical support.	New data is expected to be available in Q3 2025.	
		Tree incentives: Distributed tree incentives to producers after monitoring event based on the number of planted and living trees.	Incentives distributed for wave 2024 planted trees are expected to be available in Q3 2025	

PUR's confirmed actions to date include community engagement on agroforestry systems, pre-registration of participants, group training on plot preparation, planting and maintenance of shade trees, and the distribution of seedlings. As a result, monitoring activities have not yet been conducted within the timeframe of this progress report. Furthermore, assessing PUR's strategy and implementation is currently limited as the outcomes of their interventions are expected to become visible over a longer period compared to those of the other implementing partners.

1) Socialization of cooperative producers; and increasing awareness on the benefits of trees

Implementation and Perceptions

Members from Cooperative C generally perceive PUR's mixed approach, combining community activities with individualized farm visits, as 'good' and effective. The younger members specifically mention that this approach 'facilitates communication and allows us to better follow and respect advice' [FGD Young Mixed - Cooperative C]. Members of Cooperative C report that PUR has brought 'a new knowledge that you need at least a lot of wood [trees] in a hectare' and taught them 'how a tree should be planted, the size it should be dug, the way it should be planted and the distance between two woods' [Cooperative C - FGD Mixed]. The participants affirm that the recommendations are 'good and clear' and have been implemented, leading to a 'good result'. This training is considered most useful because the woods 'play an important role in the field' by providing shade on the cocoa trees and helping to 'fight against drought against the swollen shoot disease' [Cooperative C - FGD Mixed].

Results and Reported Benefits

Although no visible changes were expected yet, participants reported a shift in their knowledge and practices regarding shade trees and boundary trees. Members explicitly state that 'We didn't know about these methods; we used to kill all the wood in the cocoa fields. Now we're told to let the trees grow in the field' [Cooperative C - FGD mixed]. This also includes knowledge on how to plant.

Areas for Improvement as reported by respondents

It is important to consider that PUR activities were still limited by the time of the reporting and that these suggestions should be taken as remarks in the early phase of implementation. Consistent suggestions for improvement from both groups included the replacement of dead plants, the provision of 'regular training' on tree maintenance and the provision of more inputs.

2) Tree incentives payments

Implementation and Perceptions

Currently, participants share limited awareness of the tree incentives conditions. Farmers reported mixed experiences with financial incentives. Some said the expected 'bonuses' from monitoring visits had 'not yet arrived,' while others appeared to confuse these with the AO Agreement CT (planned by RA). They report that they have been informed about potential 'bonuses' during training but are unsure about associated conditions. Despite the varied experiences with financial rewards, both groups express a strong willingness to continue practicing agroforestry even without these incentives, because 'it's good for the environment, it protects our fields from the sun and disease'. However, both groups still highlight the need for additional financial support and fertilizers to maintain their fields effectively.

Results and Reported Benefits

Results related to the incentives are not yet available for reporting.

Areas for Improvement as reported by respondents

The confusion of some farmers between the tree incentives and the AO agreement CT from RA, along with uneven awareness regarding the tree incentive conditions, suggests that further clarification would be beneficial.

Awareness of Hershey and PUR

There is a direct awareness of both PUR and Hershey among the participating groups. This awareness extends beyond mere recognition of names to an understanding of their distinct, yet interconnected, roles. PUR is widely perceived as the primary implementer of the agroforestry activities. One interviewee explicitly states, 'PUR has brought us a new knowledge' [Cooperative C - FGD Mixed] regarding the necessity and methods of planting

many trees in cocoa fields. Both groups also acknowledge PUR's approach, combining community activities with individual farm visits, as 'good' and effective in facilitating communication and adherence to advice. Their awareness of PUR is tied directly to the hands-on training, the provision of seedlings, and the subsequent improvements in their farming practices and resilience. Hershey is recognized as a key partner, particularly for financial support and initial registration activities. Hershey is acknowledged for providing financial aid that contributed to their family's access to new income-generating activities.

3.2.4 Reflection on collaboration between partners

Collaboration was perceived as a holistic approach by addressing agricultural, environmental, and financial needs in a complementary way

The collaboration between CARE, RA, and PUR is widely perceived as complementary and highly beneficial, primarily aimed at improving living conditions and ensuring the sustainability of cocoa production and communities. The overall assessment of this collaboration by the communities and cooperatives ranges from 'Good' to 'Very Excellent' in Cooperative C. Respondents share that RA primarily focuses on GAPs related to cocoa cultivation, PUR specializes in reforestation and planting shade trees to protect cocoa plantations and provide additional income, and CARE empowers women and households financially through VSLAs and micro-enterprises. The programs are seen as deeply interconnected and mutually reinforcing. As one farmer articulated, 'You cannot save without the field. If you have not tended the field, you cannot have anything in your pocket to save. That's RA's role. RA helps us to have a field. ... PUR comes and sends us the wood to plant in the field. ... CARE now also comes to save what is collected in the field. They are equal' [Cooperative C - FGD Mixed]. Another perspective highlights that 'Without RA, how can we maintain the fields? Without PUR too, we cannot find shade wood in our fields. Without CARE too, we do not know where to keep our money. In my opinion, the three programs complement each other' [Cooperative C -FGD Mixed]. It is explicitly stated by multiple respondents that there are no redundancies or overlaps between these programs themselves, nor with the services offered by cooperatives or other organizations. Instead, the projects are seen as deepening previous efforts and providing more detailed follow-up and modernisation compared to older practices.

In Cooperatives A and B, CARE and RA complement each other by linking RA's agricultural focus with CARE's support for women's financial empowerment

In Cooperatives A and B, the collaboration between CARE and RA highlights clear complementarities both thematically and methodologically, with each organization maintaining a distinct focus and target group while working together to mutually reinforce the program's overall objectives. Thematically, RA focuses on agricultural productivity and environmental practices by promoting GAPs such as pruning, manual weeding, and avoiding prohibited chemicals, delivered through individualized coaching, including field diagnostics (e.g., AO) and FEPs that require joint decision-making. RA also provides CT linked to behavioral commitments like adopting recommended practices or keeping children in school. CARE, by contrast, strengthens the social and financial dimensions of household resilience, emphasizing women's economic empowerment through the formation and support of VSLAs, fostering financial inclusion and building capacity in budgeting, leadership, and entrepreneurship. As a cooperative director noted, 'The objectives of CARE's activities are to help women become self-sufficient [...] and to ensure that household income is also effectively managed by women' [Cooperative A Representative]. Thematic convergence is evident where both promote economic and financial inclusion and household financial stability - RA incorporates an economic and financial inclusion lens in FEPs and school-linked conditionalities, while CARE explicitly aims to enable women's contributions to be valued and recognized as key contributors of household resilience.

Methodologically, CARE and RA differ but complement each other

RA uses a coach-based, individualized approach with tailored visits and recommendations directly to farmers and their families, whereas CARE emphasizes a collective, community-based approach through VSLAs, women's leadership cohorts, and participatory assessments like SAA. This blend of personalized technical support (RA) and collective social empowerment (CARE) creates synergies that enhance effectiveness and sustainability. As one cooperative director explained, 'I think it complements [...] where there is motivation, the results are tangible and visible' (Cooperative A Representative), and another added, 'Yes, I consider them complementary because they work together' [Cooperative B Representative]. Together, RA and CARE provide a multi-dimensional, coordinated response to the complex challenges faced by

cocoa-farming households—linking improved productivity with stronger social cohesion, financial autonomy, and economic and financial inclusion—and their partnership is recognized as mutually reinforcing, with each filling distinct but connected roles.

Cooperative C seeks better partner visit coordination and more local involvement to ensure sustainable, community-led projects

Within cooperative C, a key area for enhancement was identified, namely optimizing the logistical coordination of partner visits. Reports indicate instances where multiple partners, sometimes up to four, arrived on the same day despite emails being sent beforehand, suggesting an overlap in scheduling that could be streamlined. Furthermore, from the perspective of Cooperative C, there is a clear desire for greater involvement and transparency regarding project planning and timelines, which are currently managed directly with Hershey. The cooperative expresses a strong wish for its governing bodies to be more directly involved in the various training courses, emphasizing that this would enable them to 'take over' and perpetuate the project's activities should externally support cease, thereby solidifying the long-term progress and local ownership of the integrated interventions.

3.3 Changes in a selection of progress markers

Table 3 presents the progress markers, with baseline and status—when available—which are informed by partners reports and the HIAP data platform, while additional insights are provided from the FGDs and SSIs. The progress markers sometimes include only one data point due the absence of longitudinal data given the timing of this progress report, and at other times draws from multiple sources, which may cause some inconsistencies in timing and wording. Sometimes, it remained unclear when data was collected or what time frame it is referring to. This report represents the first overall HIAP progress report and focuses primarily on Phase One. As noted in the introduction, program activities which were started in the next phase, such as subsidized pruning and the long-term relations program, are not included in this report. In general, it is still too early to expect observable changes, and some measurement points have not yet occurred, for example, the monitoring of GAP adoption, which will take place during coaches' visits in relation to the FEP.

Table 3 *Progress markers with baseline, status and insights*

Progress markers	Baseline information and Status	Insights
Adoption of GAPs (AO)	In the RA **baseline** visit,[7] most farmers scored **'good'** on: • Carbon capture and storage (90%) • Water use and conservation (98%) • Physical soil condition (88%) • pH (96%) • Soil erosion management (85%) However, most farmers scored **'bad'** on • Pruning (91%) • Planting density (87%) • Nutrient delivery to the soil (97%)	Farmers are guided to adopt only the staggered, FEP-specific recommendations rather than all GAP practices at once, ensuring realistic progress, trust, and sustainable adoption, with CCT related to FEP monitoring rather than general practice uptake. Farmers from different cooperatives report that progress has been made, largely due to coaching, awareness, and various incentives. Farmers shared an increase in knowledge and implementation of shade tree planting and maintenance, including appropriate spacing and pruning techniques. Key GAPs widely reported to be adopted include pruning cocoa trees, manual weeding, avoiding herbicides, fallowing diseased plots, and respecting planting distances. A cooperative representative confirmed that GAP adoption is now widespread among cooperative members. During the interview he said that out of 308 producers in the HIAP program, 290 (≈94%) had adopted practices like pruning and manual weeding: 'We currently have 290 producers who are putting the recommendations into practice[j] [Cooperative B Representative]. They also acknowledged that the support and incentives system (coach visits + conditional transfers) was important for sustained GAP adoption. The self-reported positive results shared by farmers during the FGDs and KIIs cannot be compared/triangulated with quantitative data since by the time of this report only one AO visit had been done. The next round of AO visits will show whether these self-reported results also yield better results in the adoption observations.
Cocoa yield (kg/hectare)	• In the RA baseline sample, the average yield was 509 kg/ha; in the year 2 data insights report, average yield was 493 kg/ha.[6] Actual yield changes are expected to be observed later, in Y3 and Y4, when the adoption of the GAPs should have been effective. • Average total cocoa production for those farmers was 2,208 kg at baseline and 1,811 kg in Year 2 reporting.[6]	Progress based on farmers' feedback shows a mixed picture, with some cooperatives reporting increases (e.g. Cooperative C), while most note ongoing declines despite nascent signs of improvement (Cooperatives A and B). In Cooperative C, farmers have observed notable improvements, with one producer stating, 'before if I sold too much, I sell at least 50 kilos. But now I can sell 100 kilos. That is to say, production has increased' [Cooperative C – FGD mixed]. In Cooperative A and Cooperative B, farmers report current low productivity and significant declines in yield. In Cooperative A, young farmers reported a sharp decline in yields, with one stating, 'the yield dropped from 5 to 10 bags in 2021-2022 to less than 5 bags now' [Cooperative A – FGD mixed young]. Farmers note production has sometimes 'halved' mainly due to Swollen Shoot disease. Cooperative B participants highlighted that productivity has declined due to pests, diseases, and climate change, suggesting yields of less than 0.5 tons per hectare [Cooperative B - FGD men]. Despite these challenges, farmers indicate that the adoption of good agricultural practices like pruning has led to promising signs, such as the return of flowering in Cooperative A and Cooperative B 's farmers.
Farmer loyalty to cooperative	Currently the following information is available (on the data sharing platform):[8] • % of farmers who left up until now (general attrition rate): 1.9% • Number of new farmers within cooperatives already in the program: 1051 • Estimate of % of farmers who did not sell all their cocoa to the coop (side-sellers): 13.2% • Estimate of % of cocoa sold to coop (among side-sellers): 4.2% • Estimate of % of farmers who reported issues with the coop: 27.6% • Average % of cocoa produced that is sold to coop per farmer: 90.2%	Farmers consistently report high willingness to be loyal to the coop across the interviewed cooperatives. Willingness to be loyal is framed both pragmatically (services provided) and morally (long-term partnership and trust). Farmers generally express a strong preference for their cooperative, rejecting alternative buyers like 'pisteurs' or 'trackers' even when offered higher immediate prices, citing their unreliability, lack of long-term benefits, and potential for fraud. For instance, in Cooperative D, farmers state, 'We will stay with Cooperative D, even if the pisteur pays more, the pisteur is a 'bird customer' just to signify that he is passing through. And we believe that our co-op will continue to meet our needs in the future because they keep their words' [Cooperative D – FGD Women]. This loyalty is driven by the cooperative providing boots, machetes, files, rebates, phytochemicals, VSLA access, and fostering trust. Based on participant responses, loyalty is tied to benefits like products for field maintenance, phytochemicals, tools, discounts, credit, and training. Farmers in Cooperative C also prefer their cooperative because 'we've lasted together' and they receive bonuses, inputs, information, and monitoring. In Cooperative A, young producers view their relationship as a 'long-term partnership' and express loyalty as a matter of 'commitment, like a vow. I can't betray the cooperative' [Cooperative A, FGD mixed youth]. This is contingent on mutual commitment, with farmers stating, 'As long as the cooperative keeps its commitments, I will always stay with them; otherwise, I will no longer be obliged to sell them my cocoa' [Cooperative A FGD mixed youth]. Women in Cooperative B share, 'Even if Cooperative B has to pay 100F for cocoa, I will sell my cocoa to Cooperative B until

[j] Figures provided by key informants during the interviews were not verified.

Progress markers	Baseline information and Status	Insights
		death' [Cooperative B -FGD mixed]. Their commitment stems from access to premiums, inputs, free equipment, personal support, and a strong emotional connection, viewing the cooperative as 'family'. The HIAP program, particularly cash transfers, is also cited by cooperative representatives as strengthening loyalty
Cocoa income, Non-cocoa agricultural income Off farm income	For the entire group of HIAP farmers, we have data from RA for the moment their FEP was made.[k8] Between January 2024 and May 2025, the following incomes were recorded:[16] • Average cocoa gross income: CFA 1,873,969.12 (USD 3,361) • Average income from other crops: CFA 574,486.01 (USD 1,030) • Average off-farm income: CFA 1,799,574.38 (USD 3,227) To put this into perspective, the living income benchmark is estimated at CFA 3,587,796 (USD 6,435) per year by CIRES according to the Anker method.[2] Besides, the CARE baseline[2] indicates an average net household income for cocoa producers, of CFA 2,311,141 (USD 4,145) per year.[l, m] Furthermore, to correctly calculate the distance to the living income benchmark, one needs to adjust the benchmark and income to the household size and composition. Therefore, the numbers should not be directly compared and are only here as a reference point. The sample used for RA's baseline and RA year 2 data reports shows some developments over time.[6] • Income from other crops increased from CFA 235,689 to CFA 538,944 (USD 422 to USD 966) • Non-farm income increased from CFA 330,185 to CFA 486,530 (USD 592 to USD 872) • Dependency of the household on cocoa (% of the household gross income coming from cocoa sales) reduced from 76% to 67% for the sample of farmers in the data insights reports. However, among all farmers who participated in the RA FEP intervention (n=2715), dependency is 79%.[12] It is therefore unclear if the dependency is decreasing for the entire group of farmers. This will need to be investigated more closely in next data collection rounds.	As stated in the introduction and above the table, progress or changes on income markers should not be expected in Y1 to be coming from the results of HIAP itself as the effects of the various interventions are expected to occur from Y3 onwards. Also, this analysis does not allow for disentangling the effects of factors outside of the program, such as changes in farm-gate prices, weather and climate and pests and diseases (such as CSSV). Progress on income markers as reported by farmers reveals a mixed picture. Some farmers report positive changes in household income, with production increasing significantly; for example, men in cooperative B indicated improved household income due to 'cocoa price increases' [Cooperative B – FGD Men], a sentiment echoed by participants of Cooperative D and Cooperative E. However, this progress is not universal, as some individuals reported a significant drop in household income, with one stating 'my household income has dropped because my field is not like it used to be, it doesn't produce anymore, maybe half my field is dead' [Cooperative C – FGD mixed]. Whereas the quantitative data does not state direct progress in cocoa income, the observed decline in dependency of the household on cocoa in RA's data suggests a shift in focus to other crop or off farm income. However, the total amounts of non-cocoa income remain low in absolute numbers. According to participants, progress has been made in non-cocoa agricultural income and off-farm income through diversification, primarily facilitated by VSLA loans. Households are now engaged in 'small activities such as trading, selling our food crops (cassava, maize)' [Cooperative C – FGD mixed] and livestock. Women reported more autonomy, creating 'micro-enterprises' like selling 'boubous, shoes and we have restaurants', activities they 'didn't do before' the VSLA. This is supported by the quantitative data which indicates an increase in income from other crops and non-farm income.

[k] The exact moment depends on when the farmers were onboarded and therefore these numbers include information from different cocoa seasons for different farmers.
[l] Published in August 2024
[m] The differences in figures could be a result from measurement moment, interviewees, enumerators or other factors.[14]

Progress markers	Baseline information and Status	Insights
Use of hired labor	• For the sample of farmers for whom RA collected baseline and year 2 data, labor costs for cocoa farming at the time of data collection were CFA 71,757 (USD 128) at baseline and CFA 74,422 (USD 133) in the year 2 report[6] • Among the larger group of farmers (n=1069) for whom the data is included in the HIAP data platform, labor costs amount to CFA 111,239 (USD 199) on average per farmer.[8] Those farmers (n=1069)[8] hire on average: • 4.1 individual workers • 1.6 worker groups	The progress in using hired labor is influenced by available economic means: through direct financial support and indirectly through the VSLA and via income-generating opportunities. Hired labor is used by farmers to better manage their fields. In Cooperative D, women are now able to pay for labor to clean their fields through VSLA income, noting, 'Before, we [women] forced our husbands to clean, now with the VSLA, we pay the labor to clean our fields' [Cooperative D – FGD women]. Similarly, in Cooperative A, young producers have utlized cash transfers to hire labor for field maintenance, with one stating, 'CFA 105,000 helped me hire someone to clean my field' [Cooperative A – FGD mixed youth]. The Cooperative A representative also shares that hiring labor is a productive reinvestment of financial aid. In Cooperative B, cash transfers are explicitly linked to hiring external help, mentioning formalized 'brigadiers' for labor. However, the use of hired labor is not universal and remains constrained by high costs and low incomes, and sometimes availability. In Cooperative A, labor use is 'occasional and limited' and seen as a major barrier to regularly applying labor-intensive good agricultural practices (GAPs) like manual weeding and pruning. Men in Cooperative B also express a strong need for financial support to pay for labor, connecting its absence to low yields. Of the respondents to the RA FEP intervention (dataset with n=2,741),[12] 41% indicate that labor is available but often perceived as not affordable (perceived as expensive). 24% indicates labor is not available and 34% indicate they have no problem finding labor.
Number of revenue sources of women (& household)	• According to the CARE baseline,[2] 39% of women have at least two sources of income. 23% of them work in cocoa farming. • Farmers who participated in the RA FEP survey[12] grow 3.2 crops on average and sell 1.2 of those crops.	Participants reported diversified income sources beyond cocoa, largely due to initiatives supporting women's entrepreneurship and access to financial tools like Village Savings and Loan Associations (VSLAs). In Cooperative E, women have 'started to sell and create other businesses to have more money' and have been 'encouraged [...] to become an entrepreneur, especially by planting okra and manioc and looking for customers to sell' [Cooperative E – FGD women]. This has led to them proudly stating, 'we no longer ask our husbands for money, we no longer argue with our husbands, we are capable women now'. Training has further enabled them to set up activities like pig breeding and sell little of everything. In Cooperative A, household income is diversified through food crops, livestock, fishing, and especially women-led small businesses selling items like 'cassava dough (placali), charcoal, soap, and produce' [Cooperative A – FGD mixed]. The cooperative representative notes the professionalization of women's income streams through CARE and VSLA. Women in Cooperative B consistently report engaging in multiple activities such as selling food and beverages, small-scale trading, and Hairdressing (coiffure) out of necessity during off-season, stating, 'When the cocoa milking ends, all the tasks fall to the woman' [Cooperative B – FGD Women]. Men acknowledge this, noting their wives 'are able to help us provide for the house and the children's schooling' [Cooperative B – FGD men]. Finally, in Cooperative C, families now engage in diversified activities like cassava fields, livestock and the trade and wives are running small business selling sweets and drinks. This overall diversification is largely attributed by the farmers to awareness and training from organizations like CARE and RA.
Household savings	• 68% of women members of VSLAs have subscribed to savings in the last twelve months[2]. • The average monthly value of savings is CFA[2] 11,258 (USD 20) • VSLA members have saved a total of USD[13] 589,833. • According to the HIAP data platform (under FEP socio-economic data, yearly socio-economic analysis),[8] 79.1% of farmers have savings; In the FEP socio-economic dataset,[12] 69% have savings. This difference can come from the date of the data extraction.	Progress is marked by a shift towards formal mechanisms, primarily through the widespread adoption of Village Savings and Loan Associations (VSLAs), which have notably empowered women according to participants. Farmers generally report enhanced financial literacy and strategic management of funds, enabling them to save for various needs such as children's education and small businesses, while reducing reliance on informal loans and using land as collateral (Cooperative E, & A). For instance, in Cooperative D, members credit CARE for helping them to 'save money, and to make us financially independent' [Cooperative D – FGD females]. This is also backed up by the quantitative data showing the progress in VSLA savings, although this same data does not indicate financial independence yet. Similarly, in Cooperative A, women have moved from informal saving to 'structured financial inclusion and autonomy through VSLAs', with one woman producer stating, 'I don't spend all the money that Cooperative A gives us, I leave half of it to deal with future concerns...'. [Cooperative A – FGD mixed youth]. However, not all cooperative participants reported on savings, and in Cooperative C farmers report having learned to manage income and expenses but now seek renewed financial means to 'continue saving' after previous programs ceased [Cooperative C – FGD mixed].

Progress markers	Baseline information and Status	Insights
Household decision-making	• Household decision-making between men and women related to cocoa farming was 41.1% in the RA baseline and 42.5% in the year 2 data report. Household decision-making related to both household spending was 47.5% at baseline and 45.1% at year 2 data report[n] and other income generating activities was 52.5% at baseline and 50.8% at year 2 data report. • Of the 1,045 individuals interviewed in the project implementation areas in the CARE baseline,[2] more than nine out of ten women (94.9%) say they participate in economic decisions in the household. Of these, 85% are women who live with a partner and 15% are women who live alone.	Based on participants' feedback, widespread progress has been reported, suggesting a shift from male-dominated choices to collaborative decision-making involving both spouses, particularly women. However, it does take a long time to observe consistent changes for this progress marker and the farmers perspectives do not match the quantitative insights, where no substantial change is reported.[o] During the clarification session, it was explained that each partner focuses on different aspects which may explain the differences of this rather subjective indicator. In Cooperative D, farmers report a 'positive and confirmed' change in family matters, with members stating, 'we involve our women in decision-making about cocoa production since the visit of the advisors we can no longer make decisions without our wives' [Cooperative D – FGD men]. Similarly, in Cooperative C, farmers observe, 'before, women weren't involved in family matters, but today there's a big change in all households, and I can say that women are involved in everything' [Cooperative C – FGD mixed]. Women in cooperative E also highlights this shift, noting, 'our husbands have changed a lot. Now we do things together, we take decisions together' [Cooperative E – FGD mixed] This progress extends to various critical areas, including financial management, children's schooling, household expenses, and cocoa production planning and investment, such as taking loans. Women are increasingly valued according to participants for their 'good ideas' and financial prudence, and in Cooperative B, women emphasize that coaching has empowered them to engage more, stating, 'Thanks to the advice we've received, we're no longer afraid to talk to our husbands ... now we work together on all our expenses.' [Cooperative B FGD women]. Overall, the change is characterized as a 'substantial and sustained' move towards joint family management. However, in Cooperative D, while involvement in decision-making on family matters is positive and confirmed, the change is only 'medium' and 'emerging' for the outcomes of 'Involvement in decision-making regarding cocoa production' and 'matters outside the family'. In Cooperative E, one farmer highlighted that when his wife has a 'different opinion than me, it becomes a conflict in the family' [Cooperative E – FGD men]. He also noted that if a wife takes a loan without the husband's awareness and cannot pay it back, it can 'create problems within the family'. A participant in Cooperative C indicated that traditional male authority can still prevail, stating, 'Otherwise, as long as I'm here. The boy makes the decision in the family' [Cooperative C FGD mixed].
VSLA membership (number of VSLA members)	From the 200 existing VSLAs supported (linked to 63 communities):[14] • 5,801 members (of which 4,728 women) by December 2024[13] • 5,792 members by May 2025[14] From the 134 newly established VSLAs: • 3,471 members by May 2025. [14]	Whereas farmers did not report the number of VSLA members, they described membership as positive and widespread, with these groups becoming a cornerstone of financial inclusion and empowerment, particularly for women. Important reported aspects are the formalizing and structuring previously informal savings groups, leading to increased trust and participation. This was important since some farmers reported initial skepticism and fear among some members and their families, largely due to past negative experiences with informal 'tontine' associations where funds were misappropriated, or people defaulted on payments and disappeared (Cooperative D & E) In Cooperative E, participation is high, with one member stating, 'I'm still with VSLA because it's thanks to this association that I'm now financially independent' [Cooperative E – FGD women]. The shift towards structured operations, including 'internal regulations,' has built confidence, overcoming initial doubts about past informal tontine failures. This has led to broad adoption, with up to 'seven VSLA groups' operating in some villages [Cooperative E – FGD Men], and in Cooperative A, joining VSLA has 'become the norm for women,' with 'strong female engagement' according to participants. Across cooperatives, participant share that VSLA membership enables access to loans for schooling, business ventures, and daily needs, significantly enhancing household resilience.
School attendance	• The CARE baseline study reports that '78% of households say they have access to schools.'[2] • In Round 1 out of the farmers who committed to sending their kids to school and therefore	Participants responses show that families prioritize their children's schooling, viewing it as a moral duty and essential for a child's rightful place, with parents stating, 'Even if it's not a question of the program, Côte d'Ivoire forbids it, the child's place is at school.' [Cooperative A – FGD mixed Youth]. This awareness in not necessarily due to HIAP; parents now also perceive the need to send both boys and girls to schools.

[n] In the same report there were conflicting numbers about shared decision making on household spending: 52.5% at baseline and 54.8% in the year 2 data insights report.
[o] During the clarification session, it was explained that each partner focuses on different aspects which may explain the differences of this rather subjective indicator.

Progress markers	Baseline information and Status	Insights
	received the 1st school incentive (CFA 45,000), 2,162 households were surveyed. Out of these surveyed households, 43.71% were eligible for the additional school incentive cash transfer (CFA 15,000). • From the 2,162 households surveyed, farmers declared that 67.53% of all their school age children (4-17 years old) were going to school.[8] This implies that, for more than 30% of the households, even though they received the 1st school incentive cash transfer, they are not able to send all their kids to school. • Under *children-level* analytics, and as of 1 Aug '25, 85.22% of the children surveyed declared to go to school; 26.75% of surveyed children had school evidence. 47.76% of children were not matched to a school registered by the program (meaning that kids were not found in the register of the schools they were supposed to go).[8] • This means that many farmers are not able to provide proof of school attendance. At the same time, it is difficult to match children with school registry; verifying school attendance is very challenging.	According to the participants, VSLAs have played a role in enabling this progress by providing accessible loans for school fees and related expenses at a critical moment as shared by the different participants. Members in Cooperative E highlight this, stating, 'I know about VSLA is that it helps people to send their children to school and feed them well. When you need money, you take out a loan and pay it back with a little interest' [Cooperative E – FGD Men]. Similarly, in Cooperative D, VSLA allows members to 'take credit in the VSLA so that our children can go to school' [Cooperative D – FGD Men]. Furthermore, farmers shared that the school incentive in the form of cash transfer and household coaching initiatives have provided needed financial assistance, directly supported school costs and reinforced the importance of saving for education (Cooperatives A & B). However, participants repeatedly stated that the provided financial support, even if only meant as an incentive and not as a full subsidy, such as the CFA 45,000, is 'not sufficient' to cover the full costs of schooling, especially for families with multiple children [Cooperative A – FGD mixed; Cooperative B – FGD women]. One participant noted, 'It's not enough. I have 5 children' and 'No, the amount is not enough [...] because we have a lot of children and a lot of expenses'. [Cooperative A – FGD mixed; Cooperative B – FGD women]. This questions the understanding (and/or willingness to understand) and communication about the school incentive. Other persistent barriers to school attendance include long distances to schools, a lack of necessary documentation like birth certificates, and children's engagement in household labor, which can prevent them from attending.
Community decision-making	In the CARE baseline study, it is mentioned that that 'Women's Empowerment Index (WEI) remains low (0.49), showing that, despite their economic involvement, women continue to face significant challenges in gaining full decision-making power at the community level and in cooperatives.'[2]	Most feedback relates to VSLA shared decision-making which has shown a shift towards more structured, participatory, and inclusive processes, often facilitated by external support. For example, in Cooperative B, members experience an 'open and participatory governance environment,' where decisions are made collectively through regular meetings and members 'feel included and able to express themselves without fear' [Cooperative B – FGD mixed]. This progress extends to economic ventures, as in Cooperative E, where VSLA groups, after CARE's entrepreneurship training, were told 'each group could decide what they wanted to do,' leading them to choose and plan specific activities like pig or chicken farming based on their calculations [Cooperative E – FGD Men].
Resilience – Multidimensional Poverty Index (MDPI) The MDPI is an index which identifies multiple deprivations at the household and individual level in health, education and standard of living.[10]	The multidimensional poverty index measured 43.7% at baseline and 41% in the year 2 data insights report. This means that this percentage of people are multidimensionally poor according to the MDPI (those who are deprived in at least one third of the weighted indicators).[10] The national MDPI for Côte d'Ivoire based on 2021 data was 42.8%.[11]	It is still too early to assess progress in resilience; however, the following observations have already been shared. The quantitative MDPI results of the RA sample indicates that >40% is considered multidimensionally poor in both years, which is in line with the national MDPI measures. Farmers also highlight ongoing challenges related to resilience factors such as income and infrastructure. Nonetheless, other elements—such as greater income diversification and the adoption of GAPs—point to notable enhancements in certain resilience dimensions. For example, while cooperatives initially reported 'very limited' resilience due to significant structural challenges such as lack of transportation, health centres, and clean water, as well as prevalent issues like cocoa tree diseases, unpredictable weather, and widespread poverty, they shared that progress is being made through a combination of local strategies and external support. Key shared advancements include diversification of income sources (see progress marker above) into food crops, small trade, and livestock, which enhances their self-reliance. Furthermore, there's significant progress in adopting good agricultural practices like tree planting, pruning, and maintenance, making cocoa trees 'somewhat resilient to pests and diseases'. Financial mechanisms such as VSLA loans and cash transfers play an important role, with members using them to manage finances, invest in tools, and fund children's education (see progress markers above).

4 Conclusions & recommendations

This report aims to inform Hershey and stakeholders about the results of HIAP Phase One. HIAP is a five-year, USD 40m initiative launched in 2023 to improve cocoa farmers' livelihoods in Côte d'Ivoire, focusing on farm professionalization, supply chain management, education and economic and financial inclusion.

4.1 Main conclusions

Despite the short eighteen months timespan covered in this report, Phase One of the HIAP shows encouraging early results for participating cooperatives

Due to the short timespan since starting the program, the window to observe farmer-level change from November 2023 to May 2025 was limited, meaning that reported progress is only indicative. Nevertheless, the activity status table and most progress markers suggest a positive trajectory regarding farmer's participation and satisfaction. Multiple external and contextual factors influence farmers' perceptions and status, making it difficult to attribute observed changes to the program at this stage.

Different trends emerge across progress markers: Farmer engagement and loyalty are high, and GAP adoption is nuanced

Farmer engagement and loyalty are currently reported as high, supported by access to premiums and cash, personalized support, and strong cooperative relationships. Although cocoa yield per hectare declined due to pests, diseases, and climate impacts, self-reported adoption of GAPs—notably pruning—increased, with some farmers noting early signs of flowering. The quantitative data on GAP adoption show a more nuanced picture and only reflects baseline data (2nd AOs had not taken place yet by the time of the reporting), therefore there is little progress to report on. Some GAP adoption depends on labor, which farmers consider expensive and sometimes not available. CCTs and coaching in relation to the FEPs were widely perceived as relevant and as accelerating GAP adoption, also in relation to labor. The longer-term effectiveness of cash transfers in sustaining GAP remains to be confirmed. For agroforestry, farmers reported increased knowledge and changes in planting practices of shade and boundary trees; as expected, given the short timescale, visible results have not yet emerged.

Financial inclusion and diversification outputs are noted, while outcomes on household decision making are inconclusive at this stage

Participants reported that VSLAs have formalized and structured previously informal savings groups, building trust and increasing participation despite initial skepticism. Women's economic empowerment has progressed, with 68% of women VSLA members having subscribed to savings in the last twelve months. Financial linkages, such as access to bank accounts and microfinance via ADVANS, were valued for enhancing fund security and credit opportunities. Entrepreneurship and business plan training, delivered alongside VSLA activities, was praised for its practical benefits and influence to manage microloans. Qualitative responses by farmers and cooperative representatives suggest increased joint planning and shared responsibility for loan use and repayment, although one cooperative reported only 'medium' and 'emerging' change in women's decision-making on cocoa production and external matters. Partners' quantitative data indicate that changes in household decision-making were generally small or slightly negative, pointing to inconsistencies between reported experiences and measured results. During the clarification session, it was explained that each partner focuses on different aspects, this may explain the differences of this perception-based indicator.

Addressing current challenges could further increase HIAP effectiveness

Cocoa productivity and incomes remain under pressure from pests, diseases like swollen shoot, climate change, inputs costs and fluctuating prices. While some off-farm income growth was reported, it is too early to directly link this to program activities. This underscores the need for continuous monitoring of

changes (a 2nd AOs period took place during August 2025) and the robust impact assessment study that will take place towards the end of HIAP. Farmers reported labor shortages and high labor costs, which limit the adoption of labor-intensive GAPs (like weeding). In addition, the qualitative data collection indicates varied awareness of CCT eligibility and conditions, and for some farmers the link between specific practices and payment triggers is unclear. During the current reporting time, awareness of upcoming tree incentive conditions was shown as limited. Lastly, resilience progress is difficult to assess within this reporting period, as the concept requires longer-term tracking to capture meaningful change.

Farmers and cooperative representatives perceive the partnership approach as holistic, but coordination can improve

Participants valued the program's ability to address agricultural, environmental, and financial needs in a complementary way. CARE and RA were seen as mutually reinforcing—combining RA's agricultural interventions with CARE's focus on women's financial empowerment. However, cooperative representatives called for stronger coordination of partner visits and for its governing bodies to be more directly involved in training courses and visits to enable them to take over more easily. In terms of partners' visibility, cooperatives and farmers generally recognize the implementing partners, with Hershey's role acknowledged directly where RA-led interventions dominate, and indirectly where CARE-led activities are most visible.

4.2 Recommendations

Strategic recommendations (long-term direction and design)

1. Hershey has articulated an ambitious vision for HIAP aimed at enhancing the economic resilience of cocoa supplier households in Côte d' Ivoire through five impact areas. To sustain the effectiveness of the innovative pathways and their interactions, it will be important to **establish a comprehensive sustainability pathway** for core interventions such as CCTs, GAP coaching and VSLAs. This could include a clear plan for the phasing out for partners, describing how partners will gradually withdraw from a project while ensuring a sustainable handover of activities, benefits, and responsibilities to local stakeholders. This would ensure that adopted practices can be sustained beyond the program's lifetime and make the planned impacts lasting. A sustainability pathway should outline how interventions like CCTs, GAP coaching, and VSLAs gradually transition from program-led to community-, government-, and private sector–led ownership, with clear phase-out milestones (e.g., linking CCTs to national safety nets, training lead farmers for peer coaching, and independent VSLAs) to ensure practices endure beyond the program's lifetime. Some partners like CARE have already a clear framework to phase out and could provide a base for a shared phasing out framing for all partners.
2. While some farmers reported using cash transfers to hire labor for farm maintenance, indicating reinvestment of cash transfer in agricultural activities, the cash transfer costs and sometimes availability limit the widespread adoption of labor-intensive GAPs promoted under certain FEPs. This, in turn, affects opportunities to increase yield per hectare. It is therefore in HIAP's interest to **address labor constraints and monitor the effects of potential solutions**: these could include access to labor-saving tools and community labor-sharing models. For example, the subsidized labor crews for pruning, which began in March 2025, could be evaluated and integrated into the program to ensure sustainability and scaling.
3. One and a half year into implementation, it is timely to **review certain design choices, including the role of cooperatives in HIAP**. As cooperatives reported a desire for greater involvement regarding project planning and timelines. Examples mentioned were the sharing or co-create annual and seasonal activity calendars with cooperative management and local leaders in advance to coordinate logistics, avoid overlaps, and build trust. Such reflection, informed by cooperative feedback and their contribution to supply chain management, can strengthen local ownership, accountability, and the long-term sustainability of services within the broader sustainability and phase-out pathways.

Operational recommendations (delivery, coordination & systems)

4. While cash transfers are perceived positively by cocoa households, qualitative findings also showed some confusion and partial knowledge of the various cash transfers provided through HIAP. **Since cash transfers are a key intervention, clear communication and messaging towards all targeted farmers and by partners** clarifying eligibility, conditions,

timing, and amounts should be improved. To ensure the cash transfers support a specific behavior change, it is important to clarify what practices cash transfers are related to. For example, school incentives aim to do and the differences between the CCTs led by RA and the agroforestry-related tree incentives led by PUR.

5. **Continuing harmonization of partner's and Hershey's monitoring systems is advised.** HIAP partners have shared their M&E strategies and information, evidenced through the signed data collaboration agreements translated into a functioning HIAP data platform, structured and regular M&E working groups meetings, and trust in sharing opinions during meetings. Further improvements can be made to increase effectiveness, showing results and support evidence-based adaptive management. Aligning partners language, for example around phases, cohorts and years, MEL processes and agree on core HIAP related progress markers before each cocoa season to ensure timely, comparable reporting. Additionally, strengthening the involvement of cooperatives in this process would be beneficial. **Strengthening data-sharing and transparency among partners would be highly beneficial.** For example, improving the HIAP data platform with comprehensive, time-series progress data from all partners, including sample size and strategy details (e.g., full population vs. subsets). In addition, clearly indicating data collection periods in both the HIAP data platform and related reports to enable easier compilation, triangulation, and cross-partner learning. To enhance the efficiency and coherence of progress reporting, consider designating one partner to take the lead in measuring specific progress markers, with other partners referencing these results. Additionally, expand the sharing of frameworks and tools employed by partners to promote alignment and learning.

6. Harmonize monitoring and data systems to understand discrepancies between household decision-making and community decision-making. This could focus on understanding discrepancies especially related to cocoa production, limited changes and inconsistent outcomes (e.g. for Cooperative D). It is important to clarify the frameworks used for monitoring household and community-level decision-making, thereby ensuring systematic data collection and investigate the causes of differences between partner's quantitative data and farmers and cooperative qualitative responses. This can be done through follow-up interviews based on shared frameworks.

7. Farmers stated that they are and would remain loyal to providers offering adequate support. It is therefore important for farmers to be aware of the sources of HIAP funding and activities. The various focus groups showed broad but not homogenous awareness about Hershey's role prompting the need to **increase Hershey's visibility on the ground.** For example, through communicating to farmers and cooperatives Hershey's role as buyer and financer of the program by using more branding and logos etc. Partners could be required to propose initiatives to increase Hershey's visibility.

Learning recommendations

8. Taking a more participatory MEL approach to increase ownership and long-term adoption by cooperatives and farmers would be beneficial, especially **incorporation of approaches to maintain behavior change momentum.** In addition to the periodic refresher coaching, which was reported as helpful by farmers, consider introducing simple farmer-held tools such as checklists or digital logbooks or phone-based apps to self-track implementation of GAPs. Preliminary positive results have been observed from the farm book approach with weekly logs of costs of production and investments of time. The underlying assumption is that when farmers document the outcomes of their practices, for example, recording how pruning influences flowering, they are more likely to stay motivated and continue applying these GAPs, even when other (external) factors temporarily affect cocoa productivity.

9. **To build upon the learning across farmers and cooperatives, learning and feedback loops can be strengthened.** It can be beneficial to establish a systematic approach for collecting and sharing farmer feedback to ensure that lessons learned in one cooperative can be quickly and effectively applied across others, and feedback is given to cooperatives to allow peer learning. This supports cross-learning among farmers and cooperatives in different locations, offering insights into how they respond to various strategies both individually and within their cooperatives and VSLAs. This process can be strengthened by systematizing the collection, enhancing direct linkages, such as through chat groups, and sharing of farmer feedback so lessons from one cooperative can be quickly applied and shared to others.

10. HIAP is part of Hershey's Cocoa for Good global strategy; it both shapes and is shaped by developments at that higher level. While resilience is mentioned explicitly as economic resilience in HIAP vision and is implied in the impact areas of increase and diversified household income and good agricultural practices making farmers more resilient to climate changes, HIAP does not explicitly work on other aspects of resilience identified to date in the Cocoa for Good global strategy: nutrition and health resilience and broad social resilience. On the other hand, implementing partners collect data to report on the MDPI which is one of the two measures chosen at the level of the Cocoa for Good global strategy to report on household resilience. We therefore recommend **aligning HIAP definition and tracking of resilience with the Cocoa for Good strategy, even though HIAP does not cover all aspects of resilience.** The global strategy defines resilience at the level of households and considers extending resilience to a community level. The assessment of household resilience draws on the MDPI and an adapted version of the One Acre Fund resilience index. Owing to the complexity of this topic, it is further recommended to leverage the experiential knowledge and established frameworks of partner organizations. For example, CARE plan to develop the HIAP VSLA resilience case, to understand and deepen linkages between program activities and outcomes including household's progress towards living income, broader household productivity and resilience, and supply chain resilience. This could also include tracking cacao production over time, particularly as climate change alters current growing regions, assessing progress on community level indicators and evaluating technologies that support resilience. The chosen resilience frameworks can be verified with farmers, cooperatives and at community level to ensure their relevance and appropriateness. As resilience can be measured as a long-term impact, committing to consistent and long-term tracking (e.g. every two years, two years after program and four years after) is important as changes in resilience measures may not be visible during the timeframe of HIAP.

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9. Wageningen University & Research (WUR), 2025, Cocoa For Good 2025 Côte d'Ivoire Reference Report (collected data)
10. UNDP (United Nations Development Program), 2024, MPI 2024 FAQs | Human Development Reports
11. UNDP (United Nations Development Program), 2024, 2024 Global Multidimensional Poverty Index (MPI): Poverty amid conflict. New York.
12. Rainforest Alliance (RA), 2025, FEP socio-economic dataset (consulted on 6/8/2025)
13. CARE, 2025, VSLA Year 2 Report
14. Clarification Session 19-08-2025 with CARE, RA and PUR operational and M&E staff.
15. Rainforest Alliance (RA), 2025, Onboarding dataset (consulted on 6/8/2025)
16. Rainforest Alliance (RA), 2025, Socio-economic dataset (consulted 1/9/2025)

Appendix 1 Learning Questions

Table A1 *Overview of learning questions identified by Hershey and HIAP partners*

	Learning questions	Category	Part of MEL?	Who	Part of current MEL efforts?	Covered in phase one progress report?
1	Who are the HIAP Farmers? (e.g. types of farming families)	Context	Yes	Overarching	Yes	Yes, see Section 3.1
2	What are baseline and changes in yield, incomes and other key variables?	Context	Yes	Overarching	Yes	Partly, depending on variables, see Section 3.2 and 3.3.
3	What is the state of the existing VSLAs?	Context	Yes	CARE	Yes	Yes, see Section 3.2
4	How are the programs involving the cooperative leadership and staff?	Context	Yes	All partners	-	Partly, see Section 3.2
5	What motivates farmers to adopt new practices?	Context	Yes	RA	Unknown	Partly, see Section 3.2
6	Are coaching + CCTs incentivising farmers to adopt new practices?	Programmatic	Yes	RA	Planned	Yes, see Section 3.2
7	How successful have the coaches been in enabling the families to build their FEPs and models of profitability?	Programmatic	Yes	RA	Unknown	It is too early to answer this question
8	What are success factors in selecting, training and retaining HIAP coaches?	Programmatic	Yes	RA	Yes	No, outside of the scope of progress report
9	How are VSLAs improving household income and resilience?	Programmatic	Yes	CARE	Planned	Partly, baseline information on resilience is included in Section 3.3 and farmer feedback shared in Section 3.2. because it was not yet part of data collection efforts, but the impact question is outside of the scope of this progress report.
10	Are VSLAs + coaching + FEPs increasing joint decision making in the household?	Programmatic	Yes	RA/CARE	Planned	Partly, some information on changes is included in Section 3.3, but the impact question is outside of the scope of this progress report.
11	Are we paying the CCTs (agronomic and school incentives) to the right people? What is the strategy for economic and financial inclusion?	Programmatic	Yes	RA/CARE	Unknown	Partly [question addressed in bold letters only, economic and financial inclusion strategy out of scope] – we will provide information on the perception of farmers who are in the program on CCTs as incentivisation tool to improve production practices and sending children to school in Section 3.2.
12	How are the cooperatives involved with HIAP promotion to improve farmer turnover?	Operational	No	-	-	No
13	How can the coaching and labor services be integrated?	Operational	No	-	-	No
14	How do partners ensure alignment when entering communities?	Operational	No	-	-	No
15	How are partners collaborating? Does anything need to shift in how the partnership collaborates?	Operational	Yes	-	-	Yes, see Section 3.2 and recommendations

	Learning questions	Category	Part of MEL?	Who	Part of current MEL efforts?	Covered in phase one progress report?
16	Are the combined interventions of HIAP improving farmer income, joint decision making, school attendance, and child and family wellbeing?	Strategic	Yes	Overarching	Insufficiently, part of planned MEL guidelines by WUR	Partly, some information on changes is included in Section 3.3, but the impact question is outside of the scope of this progress report
17	Are the combined interventions of HIAP improving farmer turnover?[p]	Strategic	Yes	Hershey	Insufficiently, part of planned MEL guidelines by WUR	No, impact question is outside of the scope of this progress report
18	What are the critical factors to ensure that cooperatives and farmers see more value of working with Hershey through the combination of the long-term relationships and HIAP interventions?	Strategic	Yes	Hershey	Insufficiently, part of planned MEL guidelines by WUR	Yes, preliminary findings on this in Section 3.2 and 3.3 (loyalty). However, reflecting on the valuing of long-term relationships is outside of the scope of this report, therefore, we do not expect findings on that element. Recommendation chapter
19	Are there missing elements of HIAP that would improve our ability to meet our goals? (e.g. business models for full-service groups; nutrition, WASH, etc.)	Strategic	Yes	Hershey/SFL?	Unknown	Partly, based on collected input – Recommendation chapter.
20	How do we ensure resource and cost efficiency to scale to the company's 2030, and 2040 goals?	Scaling	No	Hershey	-	No, outside of the scope of current MEL efforts
21	Are we investing in solutions that are supporting resilient farming systems (crop diversification and design, soils, etc.) for future conditions? Are the solutions fit for the different country contexts?	Scaling	Yes	Hershey/SFL	Yes, but scope unknown	No, focus of the report is on Cote d'Ivoire only
22	To what extent do farmers connect the money to the activity/incentivized action?[q]	Programmatic	Yes	RA	Yes	Yes, see Section 3.2

[p] WUR added this new learning question based on our feedback discussion with Hershey on the stocktaking report.
[q] This new learning question was added based on the workshop with Hershey staff in Côte d'Ivoire in December 2024.

Appendix 2 Theory of Change

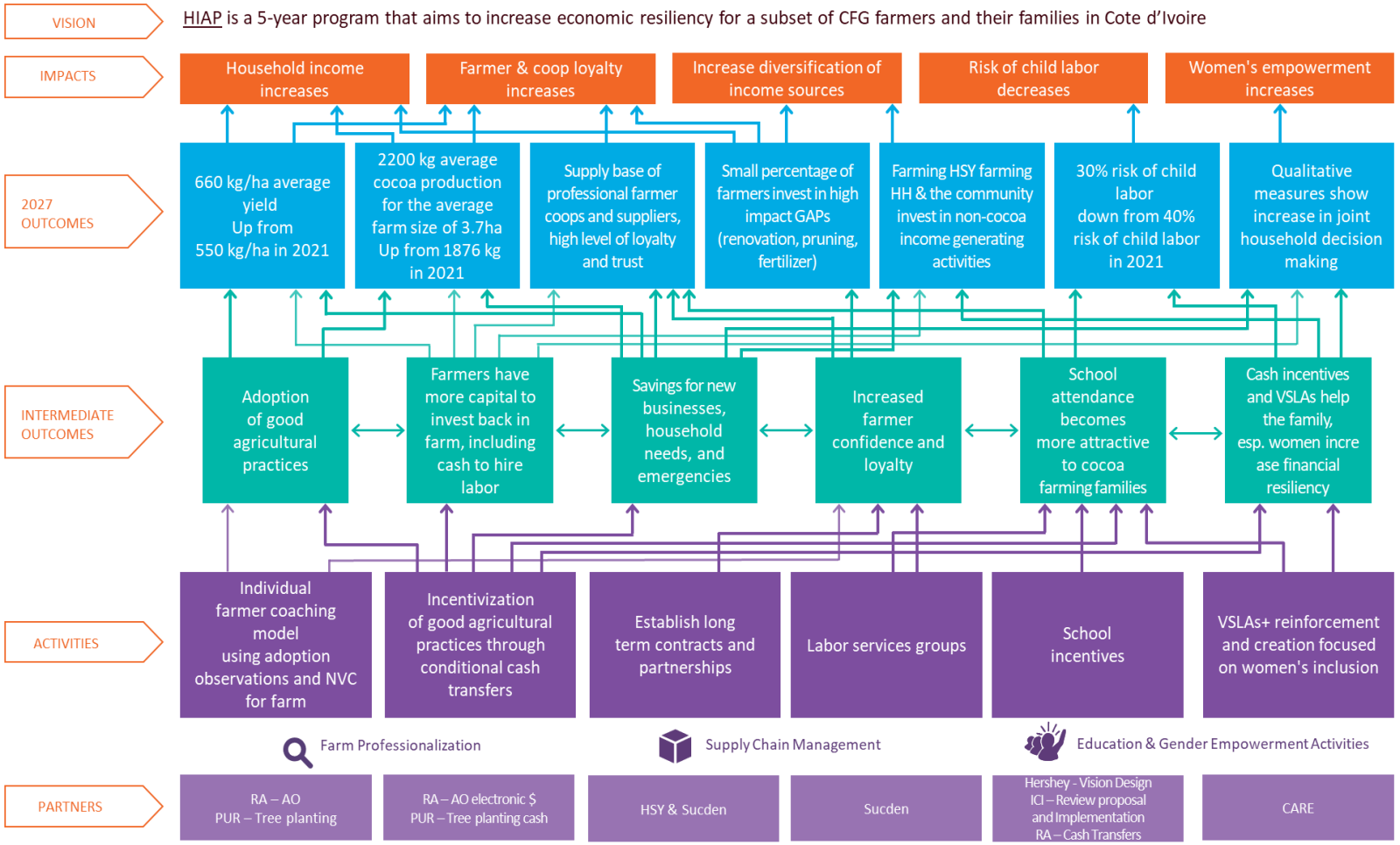

Figure A1 *HIAP theory of change*

To explore the potential of nature to improve the quality of life

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The mission of Wageningen University & Research is "To explore the potential of nature to improve the quality of life". Under the banner Wageningen University & Research, Wageningen University and the specialized research institutes of the Wageningen Research Foundation have joined forces in contributing to finding solutions to important questions in the domain of healthy food and living environment. With its roughly 30 branches, 7,700 employees (7,000 fte), 2,500 PhD and EngD candidates, 13,100 students and over 150,000 participants to WUR's Life Long Learning, Wageningen University & Research is one of the leading organizations in its domain. The unique Wageningen approach lies in its integrated approach to issues and the collaboration between different disciplines.