

# EVALUATION OF THE CO- COA REHABILITATION AND INTENSIFICATION PRO- GRAMME (CORIP)

FNS WEST AFRICA EVALUATION - PART I

FINAL SUB-EVALUATION REPORT

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## **COMMISSIONED BY**

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# Executive Summary

**The Embassy of the Kingdom of the Netherlands in Accra (EKN Accra) commissioned SEO Amsterdam Economics to conduct the final evaluation of the Cocoa Rehabilitation and Intensification Programme's second phase (CORIP II).** CORIP was implemented by Solidaridad West Africa (SWA) in four countries: Ghana, Côte d'Ivoire, Liberia and Sierra Leone. EKN Accra funded the programme and managed the evaluation, which was conducted by SEO and its partner MDF Training & Consultancy, with fieldwork carried out by MDF West Africa in late 2021. This evaluation focuses on the second phase of the programme, which ran from 2018-2021. The quantitative data underlying this evaluation cover the first three years of the programme. 2021 M&E data came in four months after we had delivered our report. However, to do justice to this work, wherever possible we have integrated the new data (in the effectiveness section only), the latest outcome survey in particular. The evaluation findings were not materially affected by these new figures, but we marginally adjusted the text where needed.

**CORIP was set up to stimulate the cocoa sector in West Africa by providing support in sustainable production to cocoa farmers and addressing institutional challenges within the cocoa supply chain.** CORIP aimed to contribute toward stemming the long-term decline of the cocoa sector in West Africa by upgrading and intensifying cocoa production. Its core intervention was the establishment of Rural Service Centres (RSCs) to help farmers access inputs, technical know-how and labour. In Ghana, this took the form of small village-based service companies, many created by youth. In Liberia and Sierra Leone, these service centres were created with co-investment by the larger cocoa exporting companies, which also provide a market to those producers. In Côte d'Ivoire, this role was played by farmer cooperatives, which also aggregate cocoa. Through the above service centres and with support from government extension services, CORIP also trained farmers in Good Agricultural Practices (GAP), as well as women and youth in various cocoa and non-cocoa work (e.g., producing food crops). CORIP also helped set up Village Savings and Loan Associations (VSLAs) in all countries as a means to enhance access to finance for cocoa farmers.

**The design of CORIP was relevant to the West African cocoa sector.** The service delivery model was well-designed to help stem the decline of the cocoa sector in West Africa, chiefly caused by the ageing of cocoa farmers with lack of succession and the ageing of their orchards. Service centres bring much needed hybrid plant material to renew the orchards, inputs, and crucially, for many older or absentee farmers, qualified farm labour. Especially for Liberia and Sierra Leone, the link with off-takers was relevant. CORIP complemented other projects and government programmes, in particular in those two countries, where the sector was relatively unstructured, and where policymakers had only just started to see the economic potential of the cocoa industry.

**The initial access to finance approach did not reflect international best practices, but the (re)focus on Village Savings and Loan Associations (VSLAs) was relevant.** CORIP expected impact investors to finance RSCs, which they rarely do - impact investors finance export transactions instead. The initial project proposal also lacked a component on farmer financing. Nonetheless, CORIP did assist some RSCs in obtaining financing from banks and MFIs, and it helped some cooperatives access impact financing for crop aggregation and export. Moreover, CORIP's efforts to set up VSLAs in all countries was a relevant mechanism for sustainably financing farmers, albeit only in small amounts and with short maturities.

**On effectiveness, CORIP showed mixed results.** The output and outcome data shows that CORIP delivered a lot of results, yet underperformed on some key outcomes. Cocoa farmers improved their agricultural practices and productivity, but the gap between current and potential yields has remained very large - in particular in Liberia and Sierra Leone. However, one may logically expect that due to the specificity of tree cropping some results will emerge

post-project. The effects of distributing new hybrid seedlings in Liberia and Sierra Leone are only now coming to fruition, and some of these effects are likely to occur only after CORIP ended.

**CORIP was effective in increasing access to services, particularly in Ghana and Côte d'Ivoire.** Cocoa farmers now have access to services, whereby in Côte d'Ivoire the service role is played by cooperatives. Service use is strongest in Ghana and Côte d'Ivoire, where farmers are more inclined to use them (input supply in particular) than in Sierra Leone or Liberia. Farmer appreciation of RSCs was positive, with those in Ghana being most enthusiastic.

**CORIP was effective in increasing access to finance via VSLAs, although loan sizes remain small.** The VSLAs were found to be instrumental in providing access to finance, and some VSLAs leveraged credit from microfinance institutions. Although the loans received were relatively small and had short maturities, they supported seasonal farm expenses, family needs and livelihoods.

**VSLAs empowered women, although it did not challenge traditional gender roles.** Women were particularly active in VSLAs, which enabled them to develop various income-generating activities such as farming as a business (e.g., plantains, bananas, cassava, and maize), thereby enhancing their economic position. Furthermore, CORIP contributed to engaging women in processing and trading by-products of the cocoa sector, such as cocoa butter and oil, chocolate and similar products. Women empowerment thus takes place within traditional roles outside of cocoa farming, consolidating existing gender patterns.

**While CORIP's output efficiency was adequate, outcome efficiency fell short.** While CORIP programme staff was efficient overall, the programme suffered from many staff changes and long staff vacancies. Much work in Côte d'Ivoire was delayed for two years because of the regulator's intransigence. Some components were arguably not sufficiently well-designed or feasible, and hence fell short in terms of outputs and outcomes. Examples included the financing of RSCs and parts of component 4. Outcome targets may have been set too high.

**Most CORIP outcomes are likely to be sustained.** Both service provision and GAP uptake by cocoa farmers will probably outlast CORIP. As long as service providers and cocoa farmers work to their mutual benefit and satisfaction, all have an incentive to continue collaborating. Furthermore, since actual cocoa yields are significantly lower than their potential, much progress may yet be made. In particular, in Liberia and Sierra Leone, the link CORIP made with cocoa exporters (who were found willing to invest in cocoa services) will help farmers access the export market. The more these cocoa farmers improve the quality and quantity of production, the more these market actors will seek them out in sustainable offtake, including perhaps outgrower arrangements.

**Establishing VSLAs is likely one of CORIP's most sustainable interventions.** Across all four countries there was a high sense of ownership among VSLA members, and they were committed to ensuring their continuity. VSLAs were also instrumental in allowing women to start other income-generating activities, which is likely to sustainably improve their economic position.

**The biggest sustainability challenge relates to the role of women and youth in cocoa.** Although the fieldwork recorded positive examples of women and youths obtaining cocoa sector jobs by setting up service centres, it is too early to claim that CORIP has had a transformative effect on women and youth participation in cocoa farming. Young women and men often see few prospects in the cocoa sector, considering it a poor man's job, and opt to migrate to town instead. There are too few role models suggesting to youth that a life in cocoa can be financially rewarding. Furthermore, cultural barriers persist for women joining the cocoa sector, notably in the ownership and inheritance

of farmlands and the expectation of performing household duties. The expected cocoa poverty could thus become a self-fulfilling prophecy, as elderly farmers will be disinclined or unable to keep their cocoa trees in good shape.

**The format and structure of the Theory of Change (ToC) and Monitoring & Evaluation (M&E) system of CORIP did not allow for clear and precise monitoring of the programme's results.** The CORIP ToC would have benefited from a clearer visual design, showing the separate impact pathways with linkages between a reduced number of outputs, outcomes, and impacts. Likewise, the monitoring and evaluation of the programme would have benefited from fewer and more clearly defined performance indicators, nominal targets (rather than percentages), and more regular and reliable data collection methods. This should ideally have been in place before the programme started. The result measurement has also been lacking in setting baselines, reviewing control groups for counterfactuals, and convincingly attributing results to CORIP. For future similarly complex programmes, SWA and EKN Accra should consider outsourcing the responsibility for developing and maintaining a clear and effective M&E framework to an independent M&E advisory party that could support implementing parties like Solidaridad with dedicated M&E capacity.

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# 1 Description of the programme

CORIP aimed to contribute toward reversing the long-term decline of the cocoa sector in West Africa by upgrading and intensifying cocoa production. It did so by establishing service centres, helping farmers with inputs, finance, technical know-how and labour.

## 1.1 Introduction

**An ageing labour force and low productivity levels constrain the West African cocoa sector's growth prospects.** West Africa has historically contributed to around 60 percent of the world's cocoa supply. However, low productivity in recent years has reduced the region's contribution and negatively impacted smallholder cocoa farmers, many of whom risk falling into poverty.<sup>1</sup> Moreover, although cocoa farmers are ageing, younger generations see no potential in the cocoa sector and prefer migrating to urban areas. Accordingly, the cocoa sector's decline is set to continue.

**The Cocoa Rehabilitation and Intensification Programme (CORIP) was implemented to stimulate the cocoa sector in West Africa by providing sustainable production support to farmers and to address institutional challenges within the cocoa supply chain.** Its main method of support was through the setup and funding of Rural Service Centres (RSCs). These service centres essentially serve as a one-stop-shop for cocoa farmers, providing them with training and extension advice to implement best farm management practices, recommended agricultural inputs, advice on financial services, and other services including providing equipment and labour to work on the farm. In some cases, the RSCs take over farm management entirely, against a revenue share.<sup>2</sup> CORIP intends for these RSCs to eventually become self-financing businesses, thereby creating a sustainable support system in the West African cocoa sector.<sup>3</sup> CORIP also aimed to promote youth and women participation in cocoa production and services, as well as resilience against climate change, through climate-smart cocoa production.<sup>4</sup>

**The first phase of CORIP was funded by the Dutch government, through EKN Accra, and implemented by Solidaridad West Africa (SWA) from 2013 to 2017 in Ghana.**<sup>5</sup> During this first phase, the project established 20 RSCs in four key cocoa-growing regions. SWA also trained 41,488 farmers in Good Agricultural Practices (GAP) and Integrated Soil Fertility Management.<sup>6</sup> Phase two, running from Nov 2017 to Dec 2021, is scaling up the activities implemented in the first phase, and was expanded to include Côte d'Ivoire, Sierra Leone and Liberia, the latter two of which are relatively new to cocoa production. The key towards large-scale adoption of sustainable cocoa intensification is to improve access to recommended inputs (planting material, fertilizer, and crop protection), extension advice, and financial services. RSCs play a pivotal role, supplying farmers with the necessary inputs and technical services for improved cultivation of cocoa, as well as labour if need be. EKN Accra committed a 14.17 million euro grant to the second phase of CORIP activities (CORIP II) in the four West African countries.

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<sup>1</sup> <https://www.solidaridadnetwork.org/news/a-boost-for-the-livelihoods-of-cocoa-and-oil-palm-farmers-in-west-africa/>

<sup>2</sup> This happens with elderly farmers who lack the force to work the farm, or for absentee-farmers, which is particularly relevant in Ghana.

<sup>3</sup> <https://www.solidaridadnetwork.org/news/together-we-can-secure-the-future-of-cocoa-farming/>

<sup>4</sup> <http://ggee.net/news/cocobod-to-spend-us250m-on-farm-rehabilitation-programme/>

<sup>5</sup> <https://awokonewspaper.sl/sierra-leone-news-dutch-ambassador-visits-cocoa-palm-kernel-nursery-farms/>

<sup>6</sup> [https://ifdc.org/wp-content/uploads/2018/10/ifdc\\_annualreport\\_2017\\_draft6\\_FINALrev100318\\_web.pdf](https://ifdc.org/wp-content/uploads/2018/10/ifdc_annualreport_2017_draft6_FINALrev100318_web.pdf)

**This CORIP sub-evaluation is based on a mixed-methods approach.** It was undertaken jointly with evaluations of the SWAPP and Hortifresh programmes, allowing for a comparison of intervention models and improvement of future approaches by the Netherlands Embassy in food security and private sector programmes (see separate synthesis report). The evaluation used several distinct data collection and analysis methods as listed below. Most of the fieldwork was undertaken in Oct 2021, involving field missions in all four countries.

- **Desk review** of available programme and strategy documents
- **Portfolio analysis** of key project characteristics
- **Key Informant Interviews (KIIs)** with internal and external stakeholders, such as Solidaridad staff, RSCs, financial service providers and government staff
- **Focus Group Discussions (FGDs)** with farmer groups, cooperatives and VSLAs
- **Beneficiary survey** for RSCs and service cooperatives in Ghana and Côte d'Ivoire
- **Mid-term evaluation (MTE)** undertaken by the University of Cape Coast, covering the period until December 2020, also provided valuable inputs for all evaluation questions. The MTE included a survey among 3,397 cocoa farmers in all four countries and provided valuable quantitative data. This MTE assessed CORIP on its relevance, coherence, effectiveness, efficiency, impact and sustainability.
- **Outcome Survey** undertaken by a team from the Institute of Statistical, Social, and Economic Research - ISSER (University of Ghana) in the latter part of 2020 which reached 1,100 CORIP farmers, thereby providing valuable data and analysis on outcomes and impacts. A final outcome survey was undertaken in 2021, reaching 1,412 CORIP farmers across the four countries.

## 1.2 Theory of Change

*See Annex A for CORIP's reconstructed Theory of Change and Annex B for the full Logical Framework.*

**CORIP's Theory of Change (ToC) is extensively presented in the project proposal, both in the form of a results chain and logical framework (LF) format.** It is accompanied by a large set of performance indicators at all levels of the ToC, including impacts (see the LF table in section 5.2 of the proposal). The ToC, however, has undergone substantial change since inception, in structure, presentation, indicators and their definitions. Six impact indicators were expanded to eight, while six outcomes were condensed into four, all with revised definitions and modified indicators and targets to facilitate their measurement. In this section, the evaluation team presents its understanding of the CORIP ToC in a summarised manner. This is based on the latest measurement plan and consolidated report, assuming that all the above-mentioned changes in the ToC were approved by the Embassy. In section 1.3 the most important changes made from the initial project proposal are shown. Interventions may substantially differ among the four countries, given the current state of advancement of the cocoa sector.

**CORIP consists of four intervention areas (components).** The first is to set up the farmers' support structure, chiefly RSCs that may be specialised service providers, e.g., provide advisory, replanting and rejuvenation of orchards, or even provide equipment and farm labour to work on the farms for a revenue share (e.g., akin to Dutch "loonbedrijf"), input suppliers that also offer other support, or off-takers.<sup>7</sup> The second is the set-up of multistakeholder platforms that work on the enabling environment. The third are specific actions to enhance women and youth inclusion in cocoa production. Finally, there is the productivity improvement at farm level and environmental

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<sup>7</sup> While the term RSC is only used in Ghana, we use this term to indicate the various types of service centres in all four countries.

protection through the aforementioned components, chiefly the support by RSCs. The RSCs are core to CORIP, as these make available the necessary inputs, technical knowhow, as well as equipment and labour to ensure sustainable cocoa intensification. It has oft been demonstrated that proper plant handling and use of suitable inputs can boost cocoa productivity by hundreds of percent, while also improving quality, hence the importance of the RSCs. In some cases, in Côte d'Ivoire in particular, the RSC role could be fulfilled by farmer cooperatives.

### Impact indicators

Impact is measured on 8 dimensions (see ToC in Annex A), accompanied by targets for all four countries. The first four impact indicators are disaggregated by gender and age group (youth). These impacts are defined as follows:

1. "Farmers living above poverty line" refers to the respective World bank definition of the "Poverty Probability Index", a minimal nominal daily income that differs per country.<sup>8</sup> This is verified by CORIP's Outcome Surveys. The target is defined as a percentage of those farmers who are planned to be trained in GAP (195,000) and adds up to 49,550 individuals (and their families).<sup>9</sup>
2. "Jobs created and retained" relates to both farmers and SMEs including RSCs and includes both full-time and seasonal jobs. The target, per country, is sub-divided into adult males, adult females, youth males, and youth females. The target sum-total is 9,900 jobs.
3. "Farmers with increased access to food" refers to their capacity to get food from their own harvest or their ability to purchase food. This information is obtained from the 2021 Outcome Survey. The target sum-total over countries and gender and age categories is 83,625 farmers (and their families).
4. "Farmers experiencing little or no hunger" is based on the household hunger scale (HHS), looking into the instances when farmers went hungry. This information is obtained from the 2021 Outcome Survey. The target for not experiencing hunger differs among countries, gender and age categories with Ghana and Ivory Coast least likely to experience hunger and within this, male adults best off. The target sum-total over countries and gender and age categories is 83,625 farmers (and their families).
5. "Increase in the volume of cocoa exports" is just the increased production by CORIP-assisted farmers, considering that practically all cocoa is exported. The target is 70%, meaning that CORIP somehow has to establish the starting (baseline) level of CORIP farmers in volume terms.
6. "Tonnes of CO2 (GHG emissions) reduced" involves actions and processes aimed at reduction of GHG emissions or enhancing its removal. This would include the % of reduced fossil/biomass energy use, energy from renewable sources, energy efficient technologies, water consumption, effluent/chemical management, land cover/use changes etc. Solidaridad has neither defined a method for measuring this impact, nor set a target.
7. "Ha farmland protected against CSSVD and other diseases" was only added in 2020, and only for Côte d'Ivoire. The target is 5,000 ha (in Côte d'Ivoire).
8. "Farmland under sustainable production" means land where the proper agronomic practices are applied, use of agro-inputs, shade trees etc. This is checked through the outcome surveys that verify a number of sustainable practices, notably plant handling and input use. The target is 193,000 ha.

Impact indicators # 3, 4, 5, 7 and 8 are directly related to the Netherlands government FNS result measurement framework. Impact indicator # 2 is from the Netherlands government PSD result measurement framework. # 6 is a new impact indicator, while # 1 relates to the overall goal of poverty reduction. Note that this indicator (# 1) is not tracked in SWAPP.

Most impact indicators are measured through outcome monitoring surveys. Outcome surveys were done in 2020 and 2021.

<sup>8</sup> In 2018, USD 1.9 per day per household in Ghana, Côte d'Ivoire and Liberia, and USD 1.25 per day and Sierra Leone.

<sup>9</sup> All figures below calculated by SEO are based on CORIP latest measurement plan and logical framework. Our view may differ from Solidaridad's, because despite the differences between the indicator targets in the last measurement plan and in the project proposal, SWA has confirmed that it still feels bound by the expected results in the project proposal.



### Outcome indicators

The (four) outcomes as shown in Annex A correspond with the four programme components:

**Outcome 1** “Improved access to finance, farm services and inputs”, is focused on setting up or reviving Rural Service Centres (RSC) and getting them to access finance (e.g., capacity enhancement, business planning, and reaching out to local banks and impact investors). This component also includes organising farmers in VSLAs and connecting them to financiers (e.g., MFIs). Given the sector’s immaturity, RSCs in Liberia and Sierra Leone are eligible for investment grants.

The most important performance indicators under outcome 1 are:

- 168 RSCs revived or newly established
- € 22.5 m financing of RSCs through private financial institutions, impact investors or grants
- 150,375 farmers served by RSCs (the target is defined as a percentage of the 195,000 farmers to be trained)<sup>10</sup>

Annex A shows some core outputs by means of their performance indicators.

**Outcome 2** “Multi-stakeholder platforms engage government on Policy issues” aims at sector reform and regulation. In Ghana and Côte d’Ivoire this is strongly connected to the existing sector bodies put in place by the government.

The key performance indicators under outcome 2 are the # of policy reforms drafted, and for which implementation has begun (target is 4).

**Outcome 3** “Increased Women and youth Participation”, which is cross-cutting, reaches out to women and youth, for example helping them set up RSCs or take leadership roles in VSLAs.

The key performance indicators under the outcome 3 are that 49 women and youth entrepreneurs benefit from financing deals or grant funding, while 20% of the 168 RSCs to be established with CORIP support are owned by women and youth.

**Outcome 4** “Increased farm productivity and income with reduced environmental degradation” includes training and support actions for farmers, mostly undertaken by the above-mentioned RSCs. This should help farmers increase their yields and incomes, while avoiding child labour and implementing climate-smart farming.

There are eight performance indicators under outcome 4, the most important of which are:

- 136,500 farmers with (at least) 30% increased income (this is 70% of 195,000 farmers to be trained)
- 117,000 farmers with tripled cocoa yields (this is 60% of 195,000 farmers to be trained)
- 136,500 farmers who implement cocoa GAP (this is 70% of 195,000 farmers to be trained). This is determined by outcome surveyors who score farmers on a list of GAP, chiefly plant handling and input supply.
- No children involved in hazardous farm work

**The CORIP result measurement framework is complex and includes over 100 result indicators at various levels of the ToC.** In the latter, only a limited number of performance indicators at impact, outcome and sometimes output levels were presented. As noted, the CORIP ToC includes over 100 result indicators, but this number needs to be multiplied by four as data are collected separately for all four countries and then aggregated at the programme

<sup>10</sup> Figure recalculated by SEO based on CORIP M&E tables.

level. Many indicators include sub-indicators (e.g., youth or women), often resulting in 16 data points per indicator (four countries, gender, age). All in all, CORIP collects over 400 data points that need to be verified, cleaned, processed and reported on. This arguably represents a large burden on the organisation and is an error-prone process. The data collection in the field, however, is mostly outsourced to external providers. Many data on the output level are collected by project staff or through government extension agents. For outcomes and impacts, CORIP commissions biannual outcome surveys to independent consultants.

### 1.3 Current CORIP ToC compared to the original proposal

**The CORIP ToC and LF were substantially revised since the project proposal was presented to EKN.** These changes were mostly a matter of presentation and involved the correction of inconsistencies in the proposal. The four intervention components, however, have remained the same (see Annex A, and the proposal page 25). The core strategy was nevertheless changed in that the proposal emphasised access to finance for RSCs (not farmers!), including from local banks and impact investors.<sup>11</sup> The emphasis on financing RSCs was reduced, this in recognition of financing links with banks and impact investors not materialising as initially hoped. Instead, establishing VSLAs became a core strategy in CORIP, while this was not at all mentioned in the proposal. This also added the opportunity to provide financial services to cocoa farmers.<sup>12</sup>

**Changes were made in the respective performance indicators at impact and outcome levels and in their targets.** The CORIP measurement plan has evolved, and many indicators now read differently from the original proposal; new targets were added, some suppressed, or some target values were modified. SWA has confirmed, however, that despite the modified indicator targets in the latest measurement plan, it still feels bound by the original targets of the project proposal.

Table 1.1 CORIP's proposal targets versus current measurement plan

Proposal ToC and targets	Current ToC and targets
N/A	49,550 farmers living above poverty line
10,000 jobs created	9,900 jobs created or retained
70% of farmers, hence 140,000, with improved food security	83,625 farmers with increased access to food 83,625 farmers experiencing little or no hunger
70% of sustainably produced cocoa sold to the international market	70% increase in the volume of cocoa exported
Tonnes of CO2 GHG emissions reduced (no target)	Tonnes of CO2 (GHG emissions) reduced (no target)
N/A	5,000 hectares of farmland protected against CSSVD and other diseases (Côte d'Ivoire)
210,000 hectares of farmland brought under sustainable and climate resilient production	193,000 hectares of farmland brought under sustainable and climate resilient production
200,000 cocoa growers access and pay for services.	150,375 farmers serviced by RSCs
160 RSCs to be improved or set up, each on average reaching 1,250 farmers, hence for a sum-total of 200,000	At least 168 RSCs newly established or revived
100 RSCs receive finance from financial institutions and impact investors and 60 benefit from the grant fund.	50 RSCs receive finance from financial institutions and impact investors and 80 benefit from the grant fund.
Financing deals worth Eur 20 m, and matching grants worth Eur 5 m for Liberia and Sierra Leone	Financing leveraged from FI, impact investors and grants worth Eur 22.5 m
20% RSCs managed / owned by women or youth	20% of new/revived RSCs owned by women and youth
70% of farmers, hence 140,000, adopting GAP	136,500 farmers who implement cocoa GAPs (Climate smart innovations) on their cocoa farms

<sup>11</sup> Proposal CORIP II: "The overall strategy of CORIP II will be centred on providing access to finance for the set-up and operation of sustainable Service Delivery Models."

<sup>12</sup> See sections 2.5 and 3.1 for the consequences and relevance of this change.

Proposal ToC and targets	Current ToC and targets
N/A	136,500 farmers efficiently using agro-inputs
70% of farmers, hence 140,000, with tripled cocoa productivity <sup>13</sup>	117,000 farmers with tripled cocoa productivity
70% of farmers, hence 140,000, with 30% income increase	136,500 farmers with 30% income increase
70% of the targeted cocoa farmers, hence 140,000, integrate the production of additional food crops to enhance household food security	126,562 farmers producing other crops
9 policy reforms/regulations/administrative procedures drafted and presented for public/stakeholder consultation as a result CORIP II assistance	4 policy reforms/regulations/administrative procedures drafted and presented for public/stakeholder consultation as a result of CORIP II assistance
4 policy reforms/regulations/administrative procedures passed for which implementation has begun with CORIP II assistance	4 policy reforms/regulations/administrative procedures passed for which implementation has begun with CORIP II assistance

Source: SEO Amsterdam Economics, based on project proposal and recalculated from current CORIP Result Measurement

## 1.4 Portfolio analysis

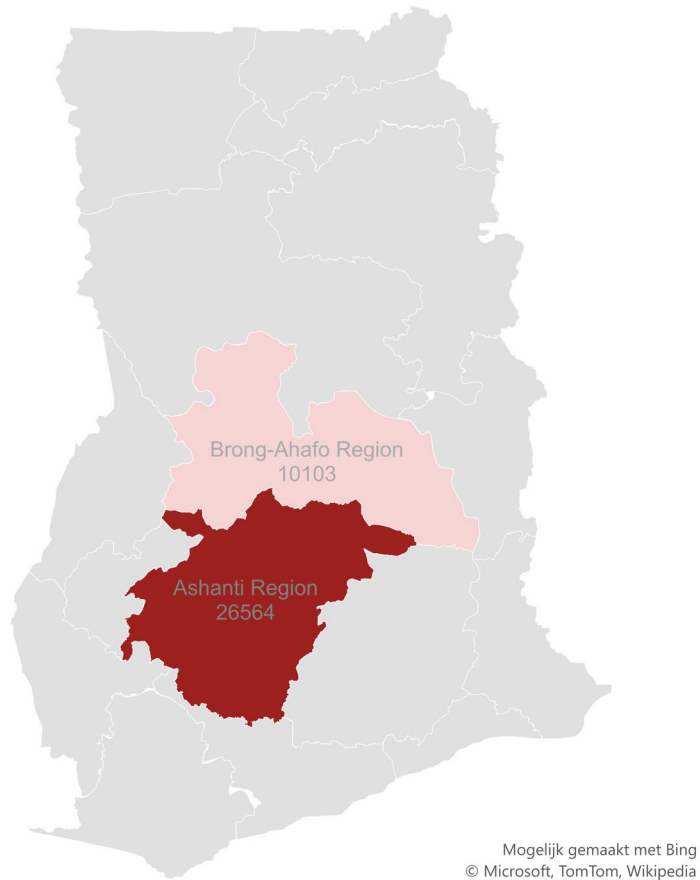
**This section presents descriptive statistics of CORIP project beneficiaries.**

### 1.4.1 CORIP target areas

**In Ghana, most farmers are located in the Ashanti Region.** We used data from SWA to map CORIP beneficiaries separately for the four countries, including farmers, RSCs, cooperatives and VSLAs. In Ghana, farmers were spread across Ahafo, Ashanti, Bono, Bono East, Central, Eastern, Western, Western North, and Oti regions (see Figure 1.1), while RSCs and cooperatives were also located in other regions of the country, including Western North Region, Eastern Region, Western Region, Volta Region, the Central Region and the Oti Region. There were 51 beneficiary RSCs, 23 of which were in the Western North Region and ten in the Brong-Ahafo Region (see Figure 1.2). Thirteen of the 41 cooperatives were located in the Eastern Region. The other cooperatives were spread over the Western North Region, the Ashanti Region, the Western Region, the Brong-Ahafo Region, and the Central Region. There were also 1,394 VSLAs across the above-mentioned regions.

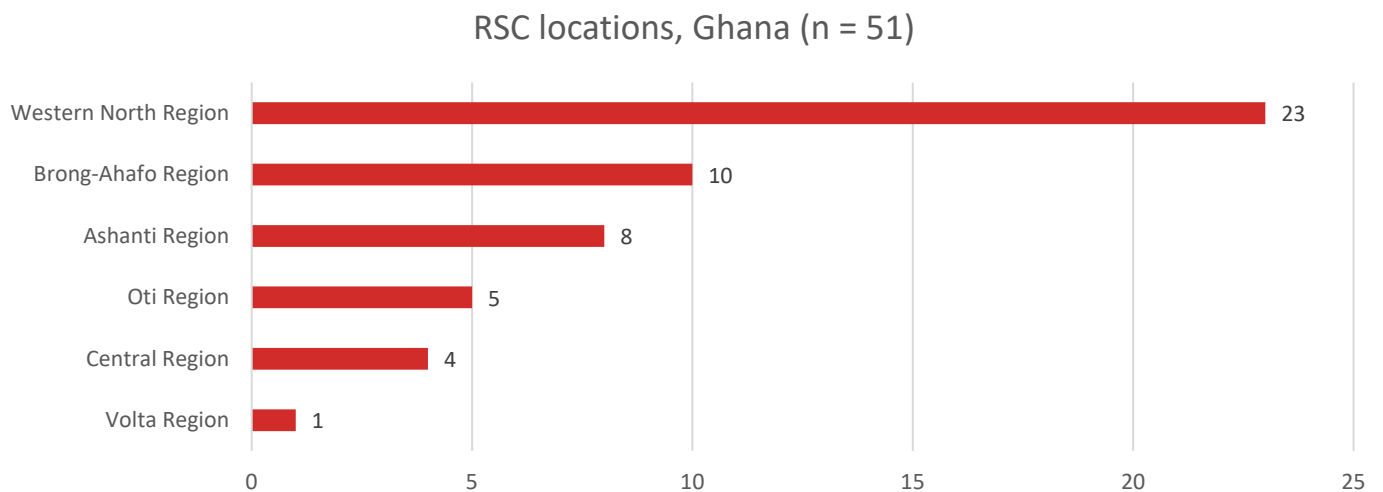
<sup>13</sup> A commentary on the quality of these indicators is included in section 3.3.

Figure 1.1 In Ghana there were 77,655 farmer beneficiaries across multiple regions



Source: SEO Amsterdam Economics, based on CORIP beneficiary data

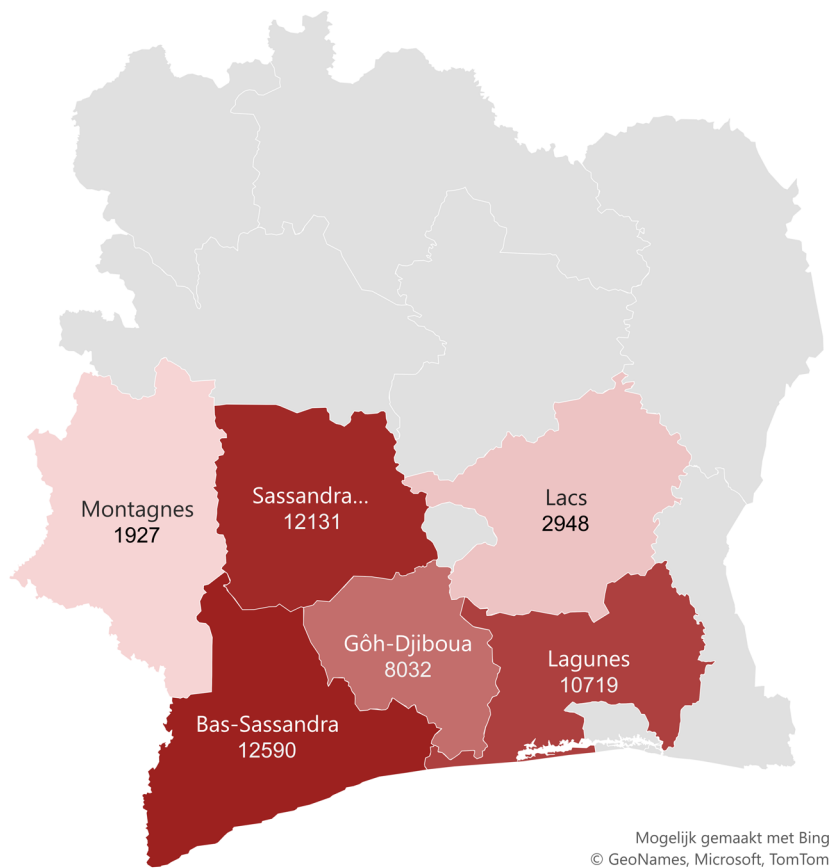
Figure 1.2 Nearly half of the RSCs in Ghana were located in the Western North Region



Source: SEO Amsterdam Economics, based on CORIP beneficiary data

**In Côte d'Ivoire, the beneficiaries were mainly located in the southern districts of the country.** Figure 1.3 shows that most beneficiary farmers are in the Bas-Sassandra and the Sassandra-Marahoué districts. Figures 1.4 and 1.5 show that most RSCs and VSLAs are in these same districts.

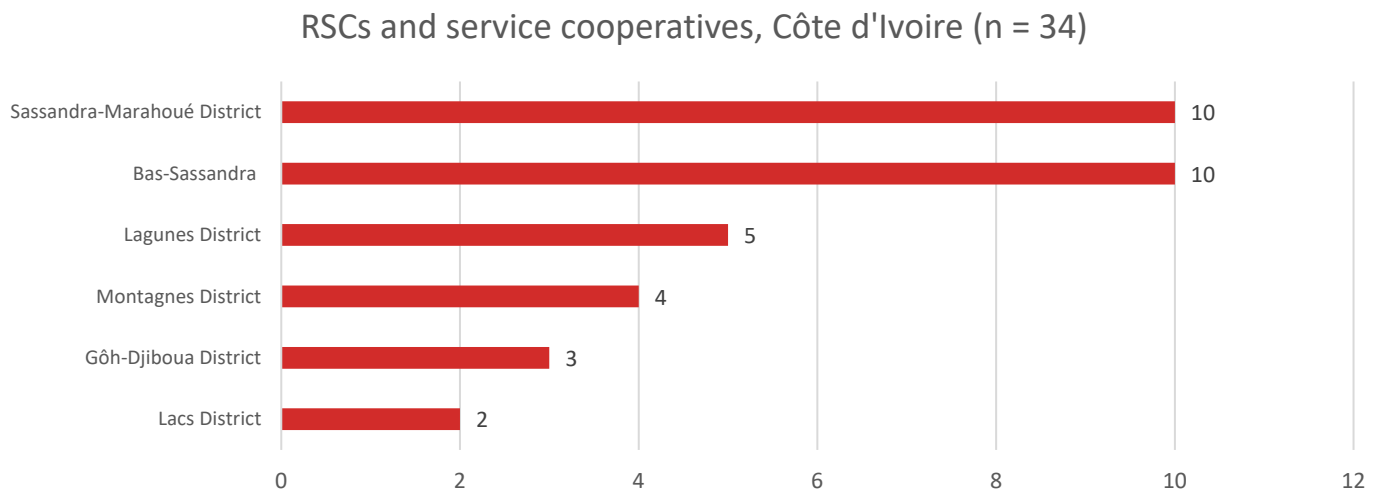
Figure 1.3 Farmer beneficiaries (n = 48,347) in Côte d'Ivoire were spread over six different districts in the South of the country



Source: SEO Amsterdam Economics, based on CORIP beneficiary data

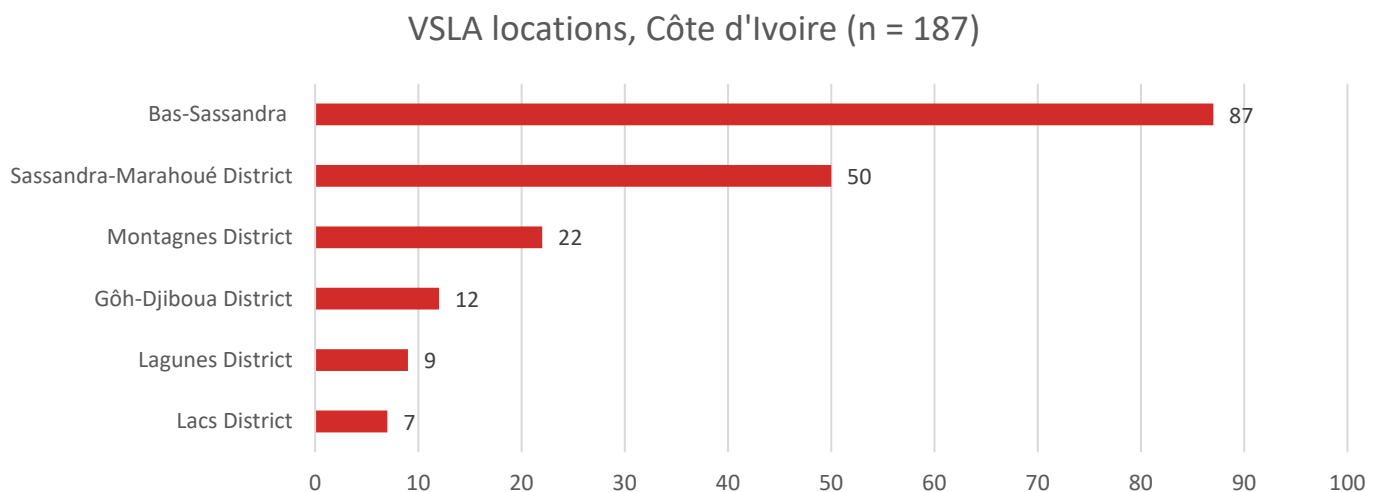


Figure 1.4 In Côte d'Ivoire there were 34 RSCs and service cooperatives, of which 20 in the Bas-Sassandra and Sassandra-Marahoué districts



Source: SEO Amsterdam Economics, based on CORIP beneficiary data

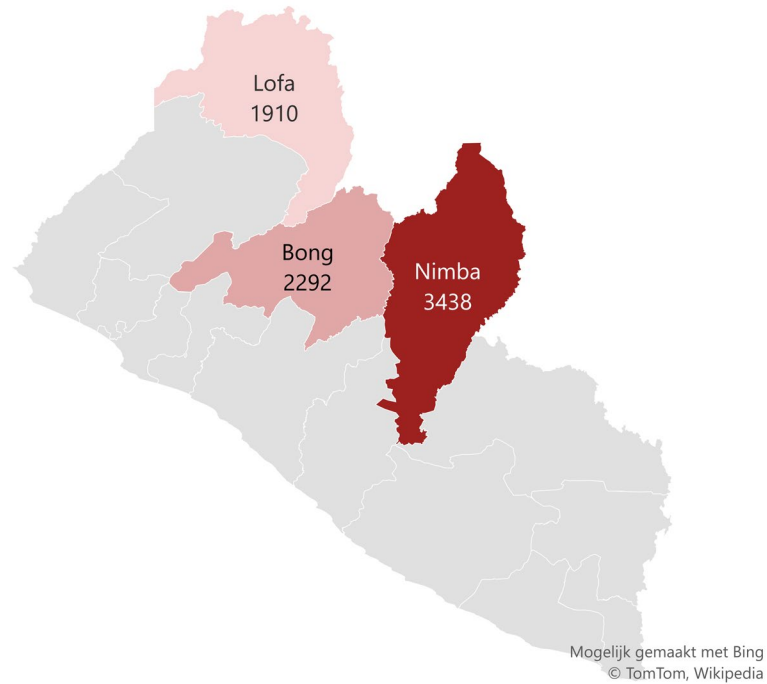
Figure 1.5 Nearly half of the VSLAs in Côte d'Ivoire were located in the Bas-Sassandra district



Source: SEO Amsterdam Economics, based on CORIP beneficiary data

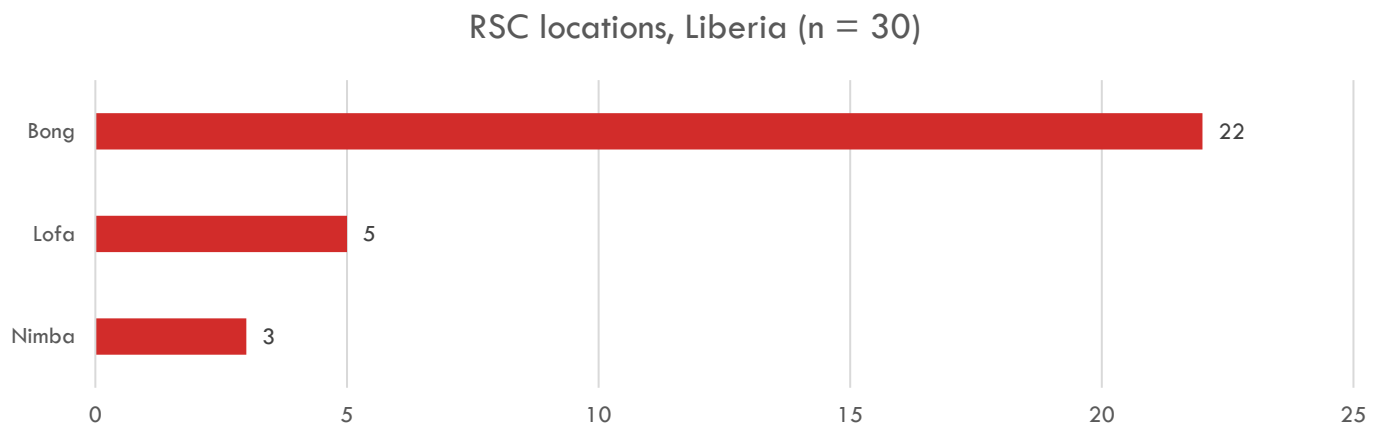
**Farmers, RSCs and cooperatives in Liberia were spread over three locations, namely the Nimba County, the Lofa County and the Bong County.** As Figure 1.6 demonstrates, most farmers in Liberia were located in the Nimba County. Figure 1.7 shows the locations of the RSCs in Liberia. 22 of the 30 RSC were in Bong County, while only three were in Nimba County. With respect to cooperatives, there were 12 in the Lofa County, 11 in the Bong County and seven in the Nimba County. No data on VSLAs were provided, but there were few in Liberia created by CORIP.

Figure 1.6 45 percent of the farmer beneficiaries in Liberia were located in the Nimba County



Source: SEO Amsterdam Economics, based on CORIP beneficiary data

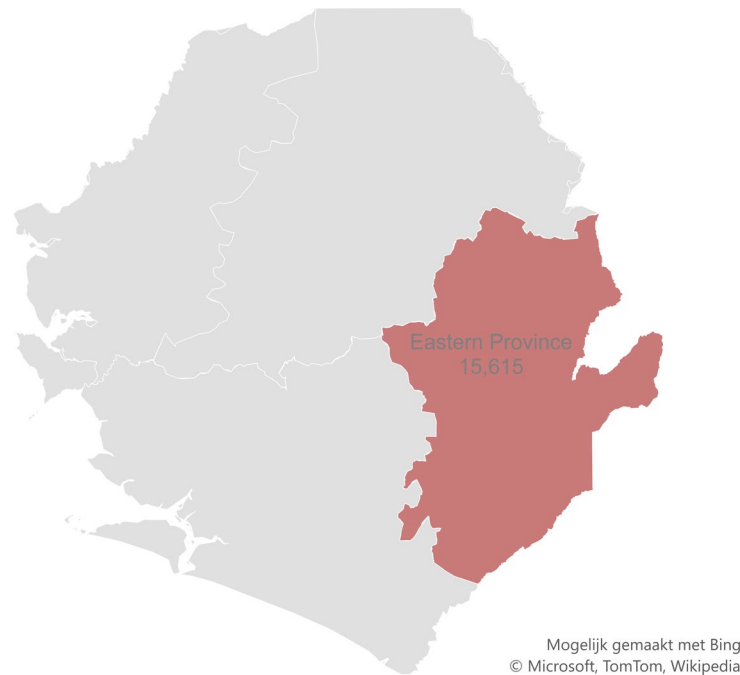
Figure 1.7 Although most farmers were located in Nimba county, only three RSCs were present in this county



Source: SEO Amsterdam Economics, based on CORIP beneficiary data.

**In Sierra Leone, all beneficiaries, including 15,156 farmers, 30 RSCs, and 100 VSLAs were located in the Eastern Province of the country.**

Figure 1.8 In Sierra Leone, all beneficiary farmers, RSCs and VSLAs were located in the Eastern Province



Source: SEO Amsterdam Economics, based on CORIP beneficiary data

**The number of beneficiaries in the above graphs does not correspond to the M&E data on output and outcome indicators (Chapter 3).** The probable reason is that the M&E data are as of December 2021, while the above charts showed the situation at a different data.

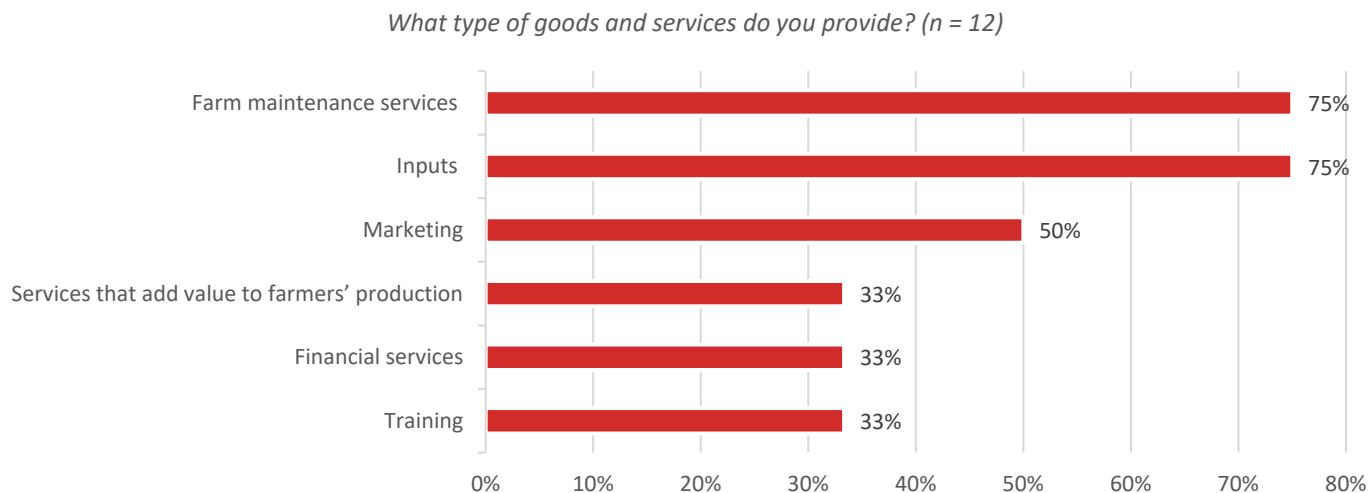
## 1.4.2 Survey of RSCs

**RSCs often play multiple roles simultaneously.** As part of this evaluation, the team conducted a survey among RSCs in Ghana and Côte d'Ivoire. In total 13 RSCs responded, of which 9 from Ghana and 4 from Côte d'Ivoire. Six RSCs had started since 2018 (five from Ghana, one from Côte d'Ivoire) when CORIP was operational, while the others were already in business when CORIP started.<sup>14</sup> All but one of the respondents were the owners of the RSC, and five were women. All but one of these RSCs confirmed having received support from CORIP in the form of training and advisory services.<sup>15</sup> As can be seen from the graph below, nine RSCs are in the business of providing farm maintenance services (e.g., send labour to work on the farm), while nine sell inputs, six aggregate produce and four intermediate in financial services. Most RSCs play multiple roles, and one from Ghana provided all these services.

<sup>14</sup> The SMEs active when CORIP started were mainly input dealers, who took on the RSC role with CORIP.

<sup>15</sup> This was a new RSC, established in 2021, so it likely was meant to get CORIP support soon.

Figure 1.9 CORIP RSCs mostly provide farm maintenance services and inputs

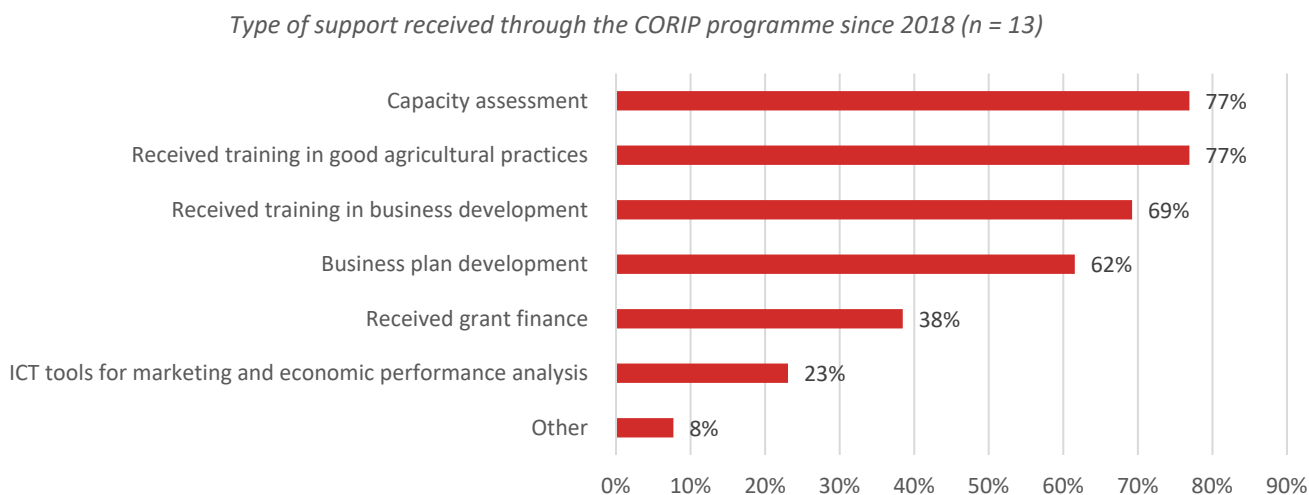


Source: SEO Amsterdam Economics, based on survey conducted among CORIP RSCs.

**Women find employment in RSCs.** Employment at the RSCs varies from 5 to 40 persons, and participation of women varies from 22 percent to 71 percent of staff. All RSCs managed to expand their employment, from an average of 5 to 14 workers. The average share of women went up from 31 percent to 37 percent.

**A majority of RSCs have received support from multiple sources.** The support provided by CORIP to these 13 RSCs can be seen from the graph below. Interestingly, 8 RSCs had also received support from other programmes, including two from Solidaridad, four from another NGO and three from government (all in Ghana). Only one respondent thought this support overlapped with CORIP.<sup>16</sup>

Figure 1.10 RSCs received training and advisory services through the CORIP programme



Source: SEO Amsterdam Economics, based on survey conducted among CORIP RSCs.

Further findings from the RSC survey will be presented in the report sections that follow.

<sup>16</sup> In this case with a Solidaridad programme.

### 1.4.3 Farm characteristics

**Cocoa farms in Ghana and Côte d'Ivoire are larger than in Liberia and Sierra Leone.** The 2021 outcome survey provided some interesting data on cocoa farm characteristics, as depicted in table 1.2 below. Cocoa farmers in Ghana typically have 2 farms, compared to one farm in Côte d'Ivoire, and between one and two farms in Liberia and Sierra Leone. Farmers in Ghana have, on average, the largest farms (hence presumably the most trees), and those in Liberia the smallest. Within these farms, CORIP intervention farms are generally a bit smaller (not all farmers include all farms in the programme), but still this size order is maintained. It is to be noted that these figures do not mean that all farms are fruiting – in fact many do not especially in Ghana and Côte d'Ivoire. This reflects the degradation of the sector, with farms not being rejuvenated and replanted, which is exactly what CORIP aims to correct.

Table 1.2 Farm characteristics under CORIP II (averages)

	Ghana	Côte d'Ivoire	Liberia	Sierra Leone
# of farms	2	1	1	2
Total farm size (ha) per farmer	6.1	3.1	1.5	1.8
CORIP intervention farms (ha)	4.6	2.6	1.4	1.4

Source: 2021 CORIP Outcome Survey



## 2 Relevance

CORIP was broadly relevant to the cocoa sector's needs. The access to finance component, however, was arguably not sufficiently reflective of the reality of service centres nor to national and international financiers.

### 2.1 Overarching results

**CORIP was classified as a Food, Nutrition and Security (FNS) project with Private Sector Development (PSD) elements.** According to the ToR, CORIP is meant to contribute to three overarching Embassy results, namely:

- a. Number of small-scale food producers with increased productivity/income
- b. Number of hectares of farmland used more eco-friendly
- c. Number of jobs created and people employed

**One will recognise the Dutch FNS objectives (a and b) and PSD objectives (a and c).** Indeed, CORIP is part of the Dutch FNS programme, which usually incorporates elements of PSD as well (jobs, SME development).<sup>17</sup> Besides a and b, the third FNS goal is access to nutritious food for vulnerable households. All of these elements are impact aims of CORIP (see section 1.2 above). From the project proposal one can conclude that CORIP has an explicit poverty reduction goal (impact #1), this along with food and nutrition security (impacts #3,4,5,7,8) and private sector development aims (impact #2). The project proposal links reducing poverty with increasing food security, and states that "Through increased income resulting from enhanced productivity, farmers' access to food will be addressed". So, the project logic is that by enabling cocoa farmers to earn more from their cocoa, more money will be available to buy food. In addition, CORIP encourages households to grow additional food crops, again in view of improved nutrition.

**Cocoa farmers are not necessarily poor and food insecure.** In this respect, it is remarkable that with regards to impact #1 (farmers living above the poverty line), #3 (increase in access to food) and #4 (little or no hunger), the respective targets were largely met at project start. The LoP target for impact #1 is that 30% of adult males in all four countries live above the poverty line, while it is 20% for adult females and 10% for both male and female youth. Although the baseline data mentioned in the 2020 outcome survey relating to poverty and food security were not meant to be a baseline for CORIP, various data in this report suggest that cocoa farmers in Ghana and Côte d'Ivoire were not universally poor.<sup>18</sup> This may in part be owed to the implementation of the Living Income Differential (LID) in these countries.<sup>19</sup> In addition, many cocoa farmers in Ghana and Côte d'Ivoire work under the UTZ, Fairtrade, Rainforest Alliance, or another certification, which in some instances ensure minimum prices. Poverty was a lot more prevalent among cocoa farmers in Liberia and Sierra Leone but certainly not universal. A similar conclusion can be

<sup>17</sup> CORIP is funded from the Ministry's IGG (FNS) programme, but the embassy has delegated budget authority.

<sup>18</sup> The incomplete (baseline) data in the survey would suggest that *on average* cocoa farmers in Ghana and Côte d'Ivoire earn about EUR 800-900 per year, which would put them at about 125% of the poverty line, not considering other incomes the family may have. Cocoa farmers in Liberia and Sierra Leone would earn about EUR 400-500 annually, on average, which makes them quite poor. Another set of data comes from Wageningen University (6 Oct 2021, <https://www.frontiersin.org/articles/10.3389/fsufs.2021.732831/full>), suggesting that 30-58% of cocoa farmers in Ghana and Côte d'Ivoire are poor. This would point to a lot of poverty, but still less than CORIP's LOP target.

<sup>19</sup> The LID tries to ensure farmers a living income from their cocoa work. However, when Ghana and Côte d'Ivoire raised farm gate prices in the season 2020/21 (by 28 and 21% respectively) there was an immediate market response and these two countries were left with unsold cocoa stock. Consequently, the LID risks being reversed.

drawn for food and nutrition insecurity. Hardly any cocoa producers in Ghana and Côte d'Ivoire were regularly or even occasionally hungry at baseline, although they were in Sierra Leone and especially Liberia. In summary, while cocoa farmers in West Africa are not at all well off, the project's assumption of widespread and deep poverty was not confirmed by the outcome survey at baseline.

In the communities where the evaluation team visited in Ghana, and to a lesser extent in Côte d'Ivoire, there was no indication that farmers are living in abject poverty. In fact, cocoa farmers are seen as the well-to-do in the community. Most of the cocoa farmers who were interviewed indicated that they are able to take care of their children by providing food and paying for their school fees. They live in adequate houses, built with brick walls and zinc roofs (no traditional mud huts), are decently dressed, children wear shoes, and cocoa communities are generally able to maintain some modest level of comfort. In Liberia and Sierra Leone, however, the field team found cocoa farmers to be substantially poor, but so are their non-cocoa neighbours. Where poverty plays a role, it is mainly felt in the cocoa off-season, as cocoa farmers may be short of cash in those periods. However, most develop alternative livelihoods and income generating activities to bridge that period.

**Nonetheless, CORIP is relevant to the Dutch embassy's PSD and FNS goals.** CORIP has PSD relevance as it aims to create resilient SMEs and generate jobs (impact indicator #2). CORIP also aims at all three FNS policy goals, namely 1) End hunger and malnutrition, 2) Inclusive and sustainable growth in agriculture, and 3) Ecologically sustainable food production systems, although we deem the first less relevant. FNS goals #2 and 3 clearly apply to CORIP, were defined as impacts # 5, 7 and 8, and match the above-mentioned over-arching results of EKN's programme in West Africa. Therefore, CORIP is relevant to the Embassy's overarching programmatic aims in both FNS and PSD, but the addition of the food security element (impact indicators # 3 and 4) is less relevant. On balance, CORIP is most relevant to PSD goals given its focus on an export cash crop, SME development, jobs and incomes, albeit with important FNS components.<sup>20</sup>

## 2.2 Contribution to competitive sector

*Evaluation question: To what extent is CORIP expected to "bring scale to sustainable improvements in rural service delivery by facilitating the scale-up and main-streaming of economically viable and operationally feasible rural service delivery models"?*

**Although CORIP intended to scale up the intervention model of phase I, and replicate this in Côte d'Ivoire, Liberia and Sierra Leone, in practice the intervention models in these four countries deviated.** This was based on local conditions and opportunities. A key difference here is that in Ghana and Côte d'Ivoire the cocoa sector and market are structured and regulated, which is not the case in Liberia and Sierra Leone. In Côte d'Ivoire the cooperative movement is ubiquitous, whereas it is not in the other countries. This has resulted in substantially different CORIP interventions across the programme area. All four intervention models are deemed viable and relevant in principle, contributing to a sustainable cocoa sector in West Africa.

**In Ghana, the intervention model revolves around the establishment of Rural Service Centres (RSCs) to provide services for cocoa farmers.** As cocoa farmers in Ghana tend to be quite old or even absent, the availability of a nearby service provider who comes to work on the farm, fully equipped and well trained, is very relevant. CORIP II has expanded on CORIP I by seeking out women and youth to establish RSCs, and some did. Most RSCs are village-

<sup>20</sup> While CORIP has an impact indicator for jobs (#2), and an indirect one for income (#5), it does not for SME development. Yet this is an important part of the work.

based, and staff use motorcycles and tricycles to move around the farming communities to supply farm inputs and other services, including labour. Main services provided by the RSCs included pruning, spraying, weeding, breaking of pod & drying, nursing of cocoa seedling etc. RSCs are also engaged by the Ghana Cocoa Board (COCOBOD) in the context of the Productivity Enhancement Programme to provide services to farmers, although COCOBOD has been slow to pay.<sup>21</sup> In Ghana, all cocoa is bought by Licensed Buying Companies (LBCs), which operate under the control of COCOBOD. Cocoa farmers have a secured market and fixed prices.

**In Côte d'Ivoire, the intervention is focused on cocoa cooperatives, in which many farmers are united.** In most cases, cooperatives are both input suppliers and product aggregators, and are providing training and extension services and rewards/income for local farmers. The cooperatives have also been organizing the farmers into community savings groups (a precursor to VSLAs). Thus, although CORIP tried to set up some RSCs in Côte d'Ivoire, most efforts went into strengthening the existing cooperative movement as these provide similar services. The fieldwork suggests that the cooperatives are a good vehicle for improved rural service delivery and for ensuring sustainability and economic viability for the farmers. Cooperatives provide seedlings through their nurseries, train farmers how to do sorting at these nurseries, how to grow and harvest cocoa, fight cocoa plant infections such as the dreaded swollen shoot virus (CSSV), supply phytosanitary products and organic fertilisers, and support in diversifying their farms. Cooperatives support women groups, in particular in developing alternative income generating activities and diversification to foodstuff such as vegetables and staples, which brings income to the farmers during low cocoa seasons. The only complaint we heard was that the process of price setting in Côte d'Ivoire lacks transparency (whereas it is transparent in Ghana), with farmers complaining that the cooperative underpaid them, and they could make more money by directly selling to big buying companies.

**In Liberia, services are provided through Centres for Cocoa Development (CCDs).** When CORIP started in Liberia, we found that there were no SMEs (input suppliers or aggregators) that could easily take on the RSC role, while the limited number of cooperatives also lacked capacity or interest. CORIP then engaged with the larger private sector companies (chiefly cocoa exporters) and provided them a grant to set up village-based CCDs. These operate nurseries, provide training, farm management services, agro inputs, and technical advice, as well as credit services. All in all, more than 30 of these CCDs are operational. CCDs often hire Youth and Women Groups to work on farms, with the farmer paying the CCD and the CCD paying the group. CORIP's training, provision of farming equipment, and seed crops are designed to improve CCD and smallholder farmer skills, while the Youth and Women Groups are also trained on food crops and livelihoods. Fieldwork confirmed that farmers had received GAP training through the Farmer Field School methodology, while CORIP brought in improved planting materials to replace the old cocoa stocks. This plant rejuvenation and improved production practices helped farmers increase their productivity, making them more attractive to cocoa exporters. The evaluation revealed, however, that product aggregation remains a challenge; farmers are sometimes unsure to whom to sell their cocoa beans. In contrast to Ghana and Côte d'Ivoire, cocoa markets are far less structured and secure.

**In Sierra Leone, CORIP is setting up Farmer Support Centres for Better Cocoa (FSC-BC).** Like in Liberia, CORIP found that farmers had no access to inputs, services, often not even markets. Government supported Agri-Business Centres (ABC) were dysfunctional, and cocoa farming in Sierra Leone in decline, undermining farmers' interest in this sector. Like in Liberia, a game changer was the introduction of high-breed cocoa seedlings, which can fruit within two years. Additionally, like in Liberia, CORIP set up the FSC as a one-stop solution, co-financed with private sector

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<sup>21</sup> COCOBOD in Ghana sets the cocoa price (for farmers and buyers) and exports the cocoa beans. The mission of COCOBOD is to encourage and facilitate the production, processing and marketing of good quality cocoa, coffee and shea nut in the most efficient and cost effective manner. RSCs have been used for crop spraying and disease treatment.

companies in the cocoa chain.<sup>22</sup> FSCs provide rehabilitation and intensification services for improved cocoa production, sell inputs, extension services, and lend-out tools. CORIP applies the Farmer Field Schools method, has demonstration farms, operates nurseries for high breed seedlings, and supports establishing VSLAs to access finance. The FSC also provides the link to markets, as the core investors in the FSC are in the cocoa business. According to the private sector partners and the project staff itself, CORIP was able to improve women and youth participation, promote climate-smart cocoa production, provide access to finance for cocoa farmers mainly through support to set up VSLAs, and improve farmer productivity. Women and youth groups were also supported with tools and inputs to cultivate maize, groundnuts, and vegetables to reduce food insecurity and help improve their livelihoods.

**All intervention models have their strengths, and all focus on service provision.** In Ghana RSCs are strongly market based, albeit in a regulated market. Many RSCs are owned by individuals, and many by youth. Their strength is their solid service orientation and strong linkages to a rural clientele. The Ivorian cooperatives offer a unique solution to both access to inputs and markets. Liberia and Sierra Leone essentially follow the Ghanaian model, but the RSC model is new, and thus had to be built from scratch. With no suitable (M)SMEs available in the village, existing companies in the cocoa sector willing to invest in them were identified, co-financed by CORIP. Nurseries in Liberia and Sierra Leone provide cocoa stock, while a lot of attention is paid to alternative livelihoods and food crops. In contrast to Ghana and Côte d'Ivoire, cocoa farmers in Liberia and Sierra Leone have no secured offtake through LBCs at regulated prices. Major international cocoa and chocolate companies did not yet invest in these markets, due to the relatively small cocoa output. By getting larger buying companies to invest in service delivery, they help create what they need: high quantities of high-quality cocoa beans. CORIP hopes that access to cocoa beans will be sufficient incentive for large buying companies to keep cocoa service delivery in place.<sup>23</sup>

**Lack of attention to supply-side effects could jeopardize CORIP's FNS and PSD goals.** It is noteworthy that the CORIP proposal does not mention the macro-economic effects of cocoa intensification. If all cocoa farmers were to double or even triple their productivity, which is by no means an impossibility with good agricultural practices, the resulting surge in global cocoa supply would probably lead to a significant drop in market prices. Even the limited target group of CORIP, namely 136,500 farmers taking up GAP, could potentially move market prices. Thus, cocoa intensification may force some farmers to diversify away from cocoa in order to reach a sufficiently high income (e.g. another tree crop, a food crop, or something entirely different). Lack of attention to such effects could lead to CORIP achieving results opposite to those intended by the Embassy. Possible supply side effects were not considered or addressed in CORIP. Rather, CORIP essentially was a livelihoods programme aiming to uplift a large number of cocoa producers, implicitly assuming their production would be absorbed by the market.

## 2.3 Constraints in the sector and CORIP activities

*Evaluation question: Does the project address constraints that hinder the growth and viability of the cocoa sector?*

**The cocoa sector suffers from a variety of human, commercial, institutional and environmental constraints.** The evaluation of the constraints that hinder the development of the cocoa sector in West Africa is based on the SEO/MDF interviews with cocoa stakeholders, farmers and service providers. The MTE undertaken by Cape Coast

<sup>22</sup> Examples are TAS Stores and FT SAAD, both cocoa and coffee exporters. The products of TAS Stores are both UTZ and Organically certified.

<sup>23</sup> This resembles an outgrower arrangement, although farmers are not contractually bound to these companies. They buy the CCD/FSC services.

University in 2020 also delved into this. The main constraints to cocoa development identified in all four countries are:

- Lack of farm productivity due to lack of access to inputs, poor plant handling, and lack of farm rejuvenation.
- Bottlenecks in product aggregation, buyers being too few (Liberia, Sierra Leone) or offering poor prices (Côte d'Ivoire).
- Plant disease, especially in Côte d'Ivoire.
- The old age of cocoa farmers, often unable or unwilling to invest in and work on their farms. The phenomenon of absentee-farming also does not contribute to farm-upkeep.
- The negative reputation of cocoa farming as a poor man's job discourages the participation of women and youth, which reinforces the aforementioned constraints and contributes to the sector's long-term decline.
- Women's participation is also limited due to their restricted land rights.
- Lack of access to finance, needed for both working capital and investment. Access to the long-term capital necessary to develop a perennial crop is essentially unavailable.
- The need to shift to sustainable production in all countries, per international market demand. The market is also sensitive to child labour, which is a problem in cocoa, especially in Liberia. All of this requires investment capital, which farmers do not have. Many find it easier just to uproot their ageing orchards, in particular when they are diseased (Côte d'Ivoire).
- Stakeholders also reported that the effects of climate change, in particular reduced rainfall, are increasingly visible.

**In general, CORIP successfully addresses the above-mentioned constraints.** Both the SEO/MDF team and the MTE conducted interviews and FGDs with sector stakeholders, including RSCs, VSLAs, COCOBOD, Government, cooperatives, and farmers, who confirmed that the objectives of CORIP are consistent with the needs of the beneficiaries, the country, and the global cocoa community. Respondents stated that CORIP helps gain access to finance, improve farmers' knowledge on GAP and sustainable farming, and improves the management of farmer cooperatives and voluntary organisations such as VSLAs. RSCs have been particularly beneficial to remedy input constraints, including labour. In Liberia and Sierra Leone, CORIP introduced improved plant material that was more productive and had faster maturity. Farmers were optimistic that CORIP is able to improve women and youth participation in the cocoa sector including in RSCs, access to finance by cocoa farmers, climate-smart cocoa production and farmer productivity, farm yield and welfare. Service providers also confirmed that CORIP has been relevant. All of this would help stem the decline of the cocoa sector. VSLAs have not only been relevant to save money for the cocoa business, but for livelihoods as well.

**Most farmers recognise CORIP's economic and financial value to them.** The survey undertaken by Cape Coast university for the MTE also sought the farmers' opinions on relevance. In Ghana, Côte d'Ivoire and Sierra Leone farmers confirmed that CORIP helped mitigate the negative impact of global market conditions through improved productivity, capability, access to and affordability of inputs, as well as access to finance. In Liberia farmers were neutral, but with a large standard deviation, meaning that some must have been very negative and others very positive. This is at odds with the field visits, as farmers in Liberia indicated that CORIP brought improved planting materials to replace the old cocoa stocks, introduced farmer field school/onsite capacity building sessions that led to new ways of planting cocoa as well as intercropping with food crops, such as cassava, banana, and eddoes etc. In all countries farmers felt that CORIP helps increase the number of women and youths in cocoa farming, with Ghana the most positive.

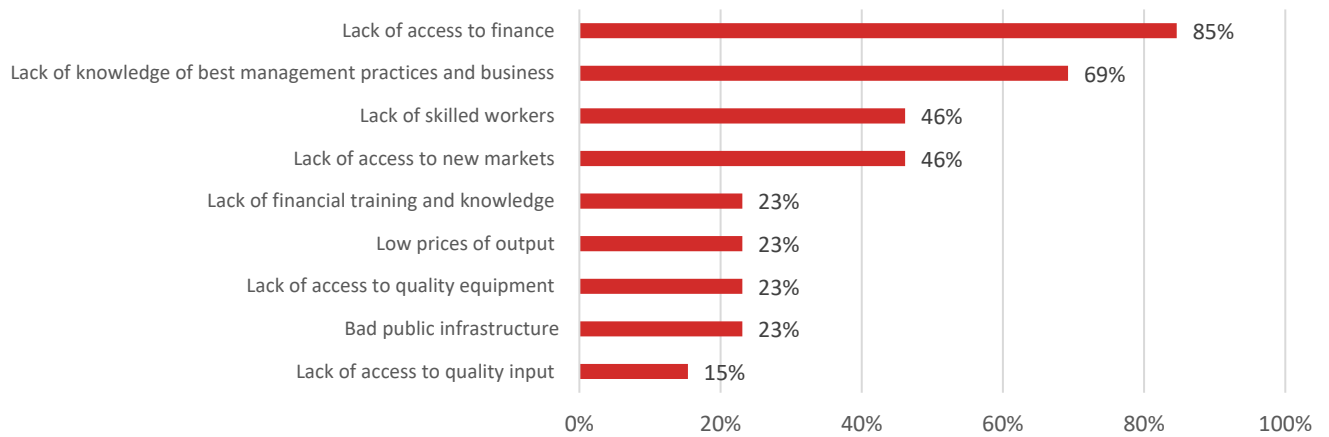
**RSCs face constraints in access to finance and markets, as well as capacity, skills and knowledge.** The survey among 13 RSCs in Ghana and Côte d'Ivoire undertaken by SEO/MDF asked which were the three most important



constraints for RSCs at the time CORIP started in 2018. Lack of access to finance was the biggest bottleneck, followed by lack of management practices, lack of skilled labour and lack of markets (see Figure 2.1).

Figure 2.1 The most cited economic constraint by RSCs in 2018 was access to finance

*What were the 3 main constraints which prevented your business from growing in 2018?*

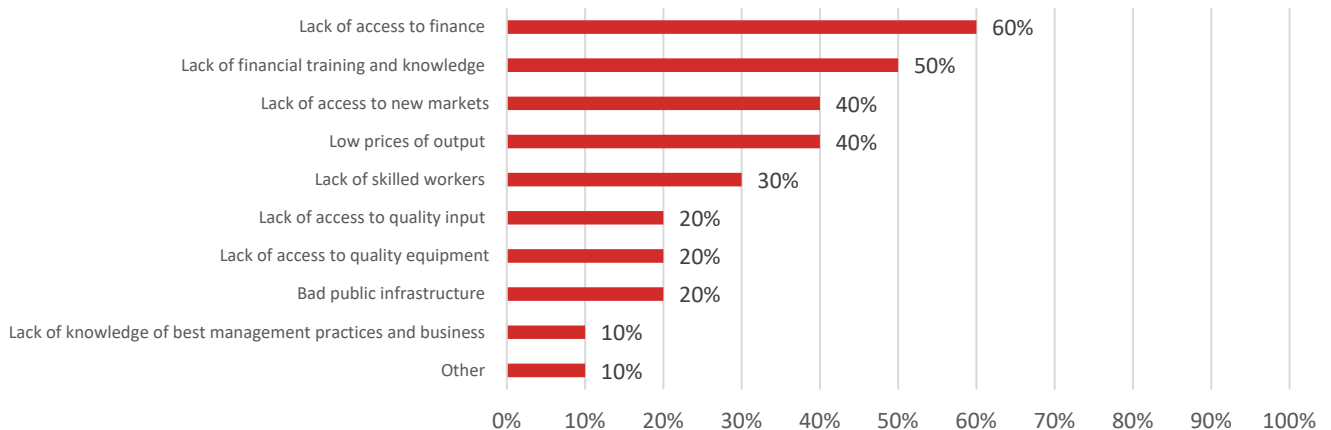


Source: SEO Amsterdam Economics, based on survey conducted among CORIP RSCs.

**CORIP has helped RSCs address those constraints, mostly regarding access to finance and management capacity.** Four years later ten out of 13 RSCs still feel their growth is constrained, but the reasons are somewhat different (see Figure 2.2). Fewer RSCs now report that lack of access to finance holds them back, and more refer to lack of financial training. Only one now cites its own lack of management capacity, suggesting CORIP has been successful herein (relevant and effective).

Figure 2.2 Lack of access to finance remains the main constraint preventing RSCs from growing

*What are the 3 main constraints which prevent your business from growing currently?*



Source: SEO Amsterdam Economics, based on survey conducted among CORIP RSCs.

**Most RSCs report that CORIP correctly identified their constraints.** Eleven out of 13 RSCs confirmed that CORIP had done a capacity assessment of the RSC at project start, and nine fully concurred with CORIP’s findings, the other

two partly in agreement. As noted above, six surveyed RSCs were created during CORIP's lifetime, of which two felt they would not have in the absence of CORIP (hence the project is credited with catalysing their creation).

**The fieldwork also identified limits to the CORIP approach in alleviating the above-listed constraints.** Although CORIP managed to establish service centres in Liberia and Sierra Leone that are linked to the larger cocoa companies, farmers still face constraints in selling as there are few buyers on the market. In all countries, introducing women to opportunities in the cocoa sector was met with cultural challenges; women are generally expected to help their husbands on the farm and are nearly always restricted in their access to land (rights). Women did, however, benefit from access to food crops and played a key role in VSLAs. Child labour in Liberia and Côte d'Ivoire proved persistent; sensitisation did not help significantly. Work in the policy environment was not easy, with the public sector in Ghana and Côte d'Ivoire not always receptive.

## 2.4 Alignment with other interventions

*Evaluation question: How well aligned is the project with other donors' and national governments' interventions in the value chains (no risk of incoherence or duplication)?*

**CORIP is broadly in line with national government sector policies.** In all countries national governments have policies for cocoa development, although this is most obvious in Ghana and Côte d'Ivoire:

- Ghana's agricultural modernization programme includes COCOBOD's Productivity Enhancement Programmes (PEPs), which encompasses rehabilitation, cutting and replanting of diseased and moribund farms. CORIP's RSCs provide the means to do just that. Ghana also has several programmes to encourage forest investment. Other examples are the Youth-in-Agriculture programme, Planting for Food and Jobs, Cocoa Diseases and Pests Control Programme (Mass Spraying), Cocoa High-Tech programme, Cocoa Pollination Pilot Programme, Ghana Cocoa Forest REDD+ Programme (CFRP), Ghana Forest Investment Programme (FIP), Cocoa Farm Irrigation and Mass Pruning, Cocoa Roads, COCOBOD's Scholarship Trust Fund, Child Education Support Programme, and Support for the elimination of worst forms of Child Labour.
- In Côte d'Ivoire cocoa policies are mainly made by the Conseil Café Cacao (CCC), which regulates and develops the sector. CORIP has been in active dialogue with CCC, also because CCC in the beginning impeded CORIP from doing direct advisory work on farms. CCC found fighting cocoa disease more important than cocoa intensification.
- The government of Liberia has developed policies in favour of the cocoa sector, including setting up the National Cocoa Public Private Platform (NCP PPP).
- In Sierra Leone, CORIP complements the Government's objectives for the sector which are to improve production and productivity and to ensure that farmers derive economic benefit through commercialization. Axis 1: Improvement of the productivity of coffee and cocoa farms which considers the distribution and use of selected plant material, replanting of areas contaminated by Swollen Shoot, training of producers on good agricultural practices. Axis 2: Improvement of quality, traceability, and development of a standard for cocoa sustainability that considers all the sustainability standards of the certification mechanisms promoting a more prosperous and sustainable cocoa sector. CORIP has also built capacity of government extension workers.

**In practice, CORIP's collaboration with governments has not always been completely successful.** Although it can easily be concluded that CORIP complements the above actions, CORIP's coordination with the sector regulators in Ghana and Côte d'Ivoire has not always been smooth. Nevertheless, the fact that COCOBOD hires the

services of RSCs confirms its approval. Sierra Leone is committed to developing cocoa, which was demonstrated through its strong collaboration with CORIP in component 2 (policy development). The government's objectives are for the sector to improve production and productivity and to ensure that farmers derive economic benefit through commercialization. Sierra Leone is positioning itself on the organic products market.

**Brands and labels are actively providing support to farmers.** In Ghana and Côte d'Ivoire large chocolate manufacturers such as Mars, Nestlé, Wience, Olam and Mondelez have long supported producers with inputs and advisory services through their LBCs. Also, farmer cooperatives in Côte d'Ivoire are often certified by UTZ, Rainforest Alliance, Fairtrade, or any of the other labels, sometimes by more than one simultaneously. Such labels offer technical support, or at least insist on certain practices being applied depending on the policy of the respective seal. Market players obviously have no objection to CORIP strengthening the cocoa sector, and some took on the RSC role. In Liberia and Sierra Leone CORIP explicitly sought out cocoa companies for collaboration in setting up service centres, also because of the need to build up reliable off-take markets.<sup>24</sup> In both countries commercial partners equipped farmers with tools, established nurseries and out-planting activities, while engaging in transferring good farm management skills by establishing demo farms.

**Development partners and NGOs provide similar support.** As to development partners, Solidaridad itself undertakes multiple projects in the cocoa space (e.g., MASO), as does SNV (e.g., Cocoa Eco Project) and others. IFAD and the EU have done cocoa work in both Liberia and Sierra Leone, aiming to increase incomes for smallholder farmers through the promotion of agriculture as a business. The evaluation found some level of overlap, e.g., farmers receiving support from various initiatives, but overall, the sector is sufficiently large to allow multiple interventions to take place at the same time. CORIP's multi-stakeholder meetings are meant to coordinate such actions, which works reasonably well in Côte d'Ivoire and Sierra Leone, but somewhat worse in the other countries. In Côte d'Ivoire, participation in the Project Advisory Group (PAG) ensures increased harmonization and communication on industry players' initiatives. The evaluation found that development partners regularly share training manuals and assistance tools.

## 2.5 Access to finance component

*Evaluation question: How does the access to finance (A2F) component fit in the local and international landscape of A2F activities in the SME and smallholder segment?*

**The project proposal focused on financing RSCs, not farmers.** In the original project proposal, the A2F component intended to make investments in RSCs only in Ghana and Côte d'Ivoire. CORIP expected to mobilise finance from both local financiers and impact investors. The role of CORIP was to prepare RSCs for investment through training, management advice and business planning. The proposal did not explain how cocoa farmers would access finance for working capital (e.g., seasonal inputs) or investment (crop rejuvenation). In recognition of the poor likelihood of being able to access commercial or impact finance in Liberia and Sierra Leone, grants were foreseen for SMEs in the cocoa sector.<sup>25</sup> Immediately upon inception this A2F component was expanded to include the establishment of VSLAs in all countries, this way opening up access to finance for RSCs as well as farmers.

**The initial A2F strategy that relied on RSCs was not fully reflective of international practices, which involves providing finance through off-takers.** Over the past decade, a lot of international experience in agricultural

<sup>24</sup> E.g., Randlyn Holdings (SL) Limited, F.T Saad, Sierra Leone Produce Marketing Company (SLPMC) and TAS Stores.

<sup>25</sup> Eur 2 million for 100 SMEs on a 50% co-funding basis.

finance has been gained, in particular relating to cash crops including cocoa. Both local and international impact investors such as Root Capital, Shared Interest and Rabobank have provided harvest-related value chain finance through off-takers, typically secured through an export contract. This is common in sectors such as coffee, cotton and cocoa. This is, however, not what CORIP proposed. CORIP wanted to mobilise (investment) finance for RSCs. Regrettably, RSCs were generally too small and early-stage to attract any serious finance, not even from local banks. CORIP's assumption that RSCs would attract international impact investors is particularly unrealistic and was not based on international best practice or experience. Whatever impact finance CORIP did catalyse was mainly to finance export operations (e.g., through cooperatives in Côte d'Ivoire).

**CORIP successfully developed VSLAs as part of the A2F component.** CORIP recognized that RSCs would not easily access finance, hence could not invest in their upscaling, while farmer finance was unavailable. CORIP introduced the VSLAs as a means to mobilise finance for farmers and some of the smaller RSCs, and link them to financial institutions. Setting up VSLAs in rural communities is internationally a well-proven method of enhancing smallholder farmers' access to finance.

**In Ghana, CORIP helped organise a large number of VSLAs, and linked some to MFIs.** These Savings & Loans and Microfinance companies (MFIs) in Ghana use a dedicated team to visit VSLAs and educate them on credit and other financial services. This close contact with VSLAs has provided a sense of trust and security for financiers, and some SMEs and smallholder farmers have received credit through their VSLAs. During one FGD with farmers in Asunafo North, farmers confirmed they were able to secure a loan from Asunafo North Credit Union without having to post collateral. Although the process was somewhat lengthy and credit not optimally timed in accordance with farm needs, the principle of being able to link farmers through VSLAs to financial institutions was established. In this, CORIP follows international practice.

**In Côte d'Ivoire, some cooperatives already had some access to finance, somewhat reducing CORIP's impact on their access to formal financing.** Furthermore, many cooperatives in Côte d'Ivoire already had savings groups, which CORIP helped develop into VSLAs. The FGDs revealed that few VSLAs in Côte d'Ivoire have sought external finance given that their internal resources were enough for their small-scale production, and the high interest rates of bank credits/loans. Farmers prefer advances from their community savings schemes established by CORIP. While VSLA credit is also expensive (10% interest per quarter) and always short-term, farmers value its simplicity and availability. It is rather the cooperatives themselves that have requested loans from banks and MFIs using business plans prepared for them by consultants hired by CORIP, chiefly to aggregate crop from their members. However, only a minority of cooperatives have been successful, as they do not generally have a good reputation in the banking community due to previous bad debts. Banks and MFIs are warming to the idea of doing business with cooperatives, but overcoming a poor reputation takes time.

**In Liberia, CORIP was unsuccessful in helping farmers access formal financing, mainly due to structural constraints in the financial sector.** Farmers need finance to invest in their farms, and SME aggregators need working capital to purchase cocoa fruits; both groups are encountering difficulties accessing the funds they need. CORIP collaborated with an EU funded project that planned to co-create a revolving fund with the Centres for Cocoa Development (CCDs) for equipment finance on a 50/50% cost-sharing basis, but this fund never materialised. Bank finance is hard to obtain, and in addition interest rates, loan and payment terms are not conducive so smallholder farmers and SMEs are not interested in applying. CORIP set up some VSLAs but could not connect them to banks or MFIs.

**In Sierra Leone CORIP successfully implemented the VSLA approach.** These VSLAs successfully saved and loaned to members, but no links were made with financial institutions as of yet. Like Liberia, VSLAs were new to Sierra Leone.

**In the evaluators' judgement the redirection of CORIP's A2F to VSLAs was relevant to farmers' short-term needs.** While it is true that VSLAs invariably provide short-term credit in small amounts, which is not well suited for investment in much needed rejuvenation of cocoa orchards, VSLAs still enabled farmers to purchase the necessary seasonal farm inputs, while many invested in livelihoods, e.g. food production. VSLAs were particularly relevant to women empowerment, as will be further demonstrated in section 3. CORIP has not been able to find a financing solution for the much-needed replanting and upgrading of cocoa farms, hence was not relevant in that respect. Farmers rely heavily on government handouts to rejuvenate their cocoa stock.

## 3 Effectiveness

CORIP's effectiveness is significant, although it is trailing in some core outcomes. Gender inclusion remains a challenge due to entrenched cultural patterns, while youth inclusion achievements are also behind programme targets. Productivity in cocoa farming is still far below potential.

### 3.1 Outputs and outcomes

*Evaluation question: To what extent are the planned outputs and outcomes, as defined in the project proposal, achieved?*

**Output and outcome achievement was verified through Solidaridad's M&E data and insights from the field.**

The evaluation of output and outcome achievement is primarily based on data collected by SWA through its M&E system, and data collected by the Outcome Surveys. However, this is validated and completed with the information obtained by the evaluators in the field. Furthermore, the MTE by University of Cape Coast provided valuable insights into effectiveness for the period until late 2020.

**The analysis was updated to incorporate 2021 survey data.** When we drafted our evaluation report in Fall 2021, only the 2020 M&E data and 2020 outcome survey were available. However, as SWA has – four months after completing this report - made available the 2021 M&E data and 2021 outcome survey, we have updated the respective tables and text to the extent possible. Some data, in particular relating to farmer performance, suffer from missing data and calculation errors. Consequently, the evaluators do not deem the effectiveness data shown in this chapter to be accurate and of high quality. It is noted that the evaluation findings were not substantially changed by incorporating new data.

**CORIP is broadly on track regarding RSC establishment and farmer training.** As can be seen from the M&E data in this chapter, CORIP has generally been effective, although some outcomes were not reached. By the nature of tree cropping, it is to be expected that some results in terms of better farm productivity and income will emerge post-project, once all investments have (literally) come to fruition.

#### 3.1.1 Access to finance, farm services and inputs

**The access to finance component (1) involves the establishment of RSCs and VSLAs.** As mentioned in chapter 1, this component was initially focused on assisting RSCs in accessing finance but was subsequently widened to consider service and input provision for the cocoa sector.<sup>26</sup> The VSLA component was totally new and had not been mentioned in the project proposal. This became the main instrument for access to finance for cocoa farmers – financing cocoa farmers had not been addressed in the project proposal. As noted above, by its nature VSLA loans are suitable for seasonal farm costs, household needs and livelihoods, but not for investment.

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<sup>26</sup> In this report we use the term RSC, even though they are called differently outside Ghana.

Table 3.1 CORIP is on track regarding RSC and VSLA establishment

Outcome/Output Indicator	Target End-of-Project	Achieved 31 <sup>st</sup> Dec 2021
New/revived RSCs established	168	120
New/revived RSCs owned by women and youth	39	77
Financing leveraged from FI, impact investors and grants	Eur 22.5 m	Eur 17.0 m
Farmers serviced by RSCs	150,375	106,000
RSCs receiving capacity enhancement trainings	140	233
RSCs supported to develop business plans	75	53
RSCs benefiting from financing deals	50	55
RSCs benefiting from grant fund	80	54
# of VSLAs formed	3,200	4,176
# of VSLA participants	37,000	83,565

Source: CORIP project measurement framework 2021. All indicators were recalculated by SEO based on CORIP result measurement framework and M&E data, if possible completing missing values and rectifying data and calculation errors.

**The evaluation shows that the establishment or strengthening of new RSCs was successful.** By end of 2021 a total of 233 RSCs had received capacity building training, and 53 were assisted in business planning (e.g., to access finance).<sup>27</sup> End of 2021, 120 new or revived RSCs were operational, of which 57 by young males, 8 by young females and 12 by women aged 35 and over. The largest number of RSCs were in Ghana (59), Liberia (34), followed by Sierra Leone (23) and Côte d'Ivoire (just 4).

**Depending on the country, RSCs adopt different service provision models.** As mentioned in section 2.2 above, in Ghana RSCs are mostly private companies operating on the village level, and they truly add value to cocoa farmers. Many RSCs provide labour services to cocoa farmers against a revenue share, which is impactful as cocoa farms lack labour and, in some instances, knowledge of best practices. In Côte d'Ivoire this service function is mostly provided by farmer cooperatives. These cooperatives play a role in fertiliser supply, off-taking from farmers at a fee, training on sustainable farming, and distribution of tools and equipment. CORIP also established some private SME RSCs in Côte d'Ivoire, but the evaluation showed these as far less engaged with farmers than their counterparts in Ghana. In fact, most are input shops or aggregators, mainly interested in their core business of selling products, not in providing services. A similar constraint was found in Liberia and Sierra Leone, with village-based SMEs chiefly involved in bartering the farmers' cocoa for food products at exploitative rates. Hence CORIP set up entirely new service centres (respectively called CCDs and FSCs), co-financed by CORIP, with some of the larger cocoa exporting companies in these countries. In both countries these service centres provided extension services and training to cocoa farmers.

In Ghana the field mission found the average cocoa farmer to be old, often lacking the strength and energy to work in their cocoa farms. RSCs offer manual labour for weeding, spraying of the farms against diseases, pruning and harvesting of cocoa pods. As farmers in the FGD stated, "The services provided by the RSCs have ensured that our cocoa farms are free of weeds and get the needed care to be productive."

**A majority of farmers is currently accessing RSC services, which number will probably increase with time as RSCs become better established.** The M&E data reveal that by end of 2021 there were some 106,000 farmers receiving RSC services (against a target of 150,375), which number was growing. This is consistent with the MTE, which also found the RSC model to gain traction. Indeed, the 2021 outcome survey revealed that the RSC model

<sup>27</sup> 22 BPs in Ghana and 27 in Côte d'Ivoire



had caught on very well in all countries except for Côte d'Ivoire, but here farmers receive support from their cooperatives. The services received from RSCs include GAP training, basic tools, seedlings and agro-chemicals, input credit, and farm management.

Table 3.2 Over half of farmers now receive RSC services

	Ghana	Côte d'Ivoire	Liberia	Sierra Leone
Aware of RSC services	65.0%	13.2%	79.6%	98.8%
Accessed RSC services	64.1%	1.3%	48.1%	80.5%

Source: 2021 CORIP Outcome Survey

Note: The low number for Côte d'Ivoire is due to the fact that services are generally provided by cooperatives in this country, and not through SMEs.

**Not all RSCs have accessed finance, and some are still unable (or unwilling).** At the end of 2021, Eur 17.0 m in financing had been raised for CORIP RSCs, but nearly two thirds was for cooperatives in Côte d'Ivoire, which used it to aggregate crop, purchase inputs for their members or to onlend cash.<sup>28</sup> Access to finance in Ghana had been disappointing, while in Liberia and Sierra Leone the modest targets had been reached. In total, 27 SMEs in Ghana and 28 in Côte d'Ivoire had received finance from banks or impact investors, while 30 in Liberia and 18 in Sierra Leone received a grant from CORIP. However, the project proposal's objective that all RSCs would be financed did not come true (and in fact some may not need to). RSCs in general are too small to be of interest to banks and impact investors (no capacity to absorb their minimum investment size), while the finance provided by MFIs is too small for their needs. In other words, RSCs are part of the "missing middle".

**All surveyed RSCs that obtained financing recognise that CORIP had an impact.** The survey undertaken by the evaluators among 13 RSCs revealed that six had obtained finance, four in Ghana and two in Côte d'Ivoire, and of these six two got money from a bank, one from an MFI, and three from an undisclosed source. Loans were used both for investment (equipment, premises) and for working capital. Three out of six loan beneficiaries thought it very unlikely they would have accessed loans without CORIP, while the others thought they might have. The seven non-borrowers were asked why they did not access loans, and they stated that they did not need a loan, could not qualify, found it too expensive, too short, or other reasons.<sup>29</sup> From those who did not get a loan, all but one still agreed that the business plan CORIP helped them make would facilitate future access to finance. It can therefore be concluded that CORIP's work with RSCs to develop a business plan was effective.

**Moreover, evidence suggests that CORIP helped RSCs improve service delivery.** Apart from access to finance, the evaluator's survey also asked RSCs if CORIP support helped them provide more and better-quality goods and services to farmers, and all replied affirmatively. This is consistent with the finding that all RSCs expanded their staff (see portfolio analysis, section 1.4).

**Both the fieldwork and the MTE showed the establishment of 4,176 VSLAs with 83,565 members (2021) to have been a great success in helping farmers access finance and save.** Essentially, the VSLAs encourage farmer groups to save money, and use it for inter-group loans.<sup>30</sup> According to data collected by the 2021 outcome survey,

<sup>28</sup> One large cooperative received funding from impact investors, Alterfin (Belgium), FEFISOL (France), Shared Interest (UK), in a classic value chain finance secured by the export transaction. Cooperatives also received loans from commercial aggregators, enabling them to offtake cocoa from their members.

<sup>29</sup> A review of the survey data does not suggest a correlation with firm size, as both small and large RSCs managed to get credit. Neither was there a clear correlation with the number of years in business - four of the newly established RSCs had accessed credit.

<sup>30</sup> Up to 2021, just over EUR 4 m in VSLA loans had been made.

about a third of farmers who received loans or capital share-out used this to invest in cocoa, but also in livelihoods; e.g., grow other crops, mainly food crops (see table 3.3). Most VSLA funds received, however, are used for family needs, in particular school fees and health. Although VSLA loans are always short-term, they contribute to many of CORIP's impact goals, including poverty reduction, food security, sustainable cocoa production, and job creation. As mentioned in section 2.5, some VSLAs established links with MFIs to top up their resources, but this was always short-term credit.<sup>31</sup> In Côte d'Ivoire farmers participating in VSLAs stated that the available financing, despite being small, was sufficient. In contrast, bank lending was considered unacceptable at the prevailing interest rates. Although VSLA interest rates are also high, farmers avoid the large transaction cost and hassle of dealing with a formal financier. In Liberia and Sierra Leone VSLAs were also unconnected to banks, but this was probably because they were unable. The usual VSLA practice of sharing savings at year end was considered an unfortunate impediment to capital formation. VSLA are unable to lend larger amounts with longer maturities more suitable for investment purposes (e.g.) and for leveraging external finance.

**VSLAs have enabled women to invest in small businesses.** The evaluation also found that as a side effect of VSLAs, women have started to set up small businesses, unrelated to cocoa. Examples could be a small shop, cultivation of food crops, or food processing. Indeed, the VSLAs have helped instil a savings culture.

As stated by a woman during the FGDs, "before the project we were not able to do any form of savings. However, through the VSLAs we now make some savings, which we use to start small businesses, build houses and take care of our families (food & school fees)."

A woman interviewed in Côte d'Ivoire, member of the SPPCA cooperative: "I have established a small corner shop where I sell drinks and other items from the 100,000 CFA the savings and credit scheme granted me, and this is helping me to live better.'. About 90% of the women in this coop are involved in "small transformation" activities in the form of making cocoa butter, local soap and oils that are sold at the local market. The diversification activity also involves farming foodstuff such as vegetables and staples which also brings income to the farmers during low cocoa seasons.

The FGDs revealed that most women take part in the VSLAs because they know their savings can leverage loans. They use it to produce non-cocoa food stuffs and artisanal products, which they sell locally on the market.

<sup>31</sup> According to M&E data most VLSAs were linked to MFIs, but data do not allow for determining whether this was just to be introduced, to save, or to borrow from such institutions.

Table 3.3 VSLA membership is high in Côte d'Ivoire and Sierra Leone

	Ghana	Côte d'Ivoire	Liberia	Sierra Leone
% farmers who are members of VSLA	35.8%	96.1%	40.3%	84.9%
% farmers receiving credit or share-out	21.3%	84.2%	18.0%	54.2%
Of which investing in cocoa farming	1.4%	28.8%	3.8%	36.7%
Of which investing in alternative livelihoods	2.4%	14.4%	1.1%	7.3%

Source: 2021 CORIP Outcome Survey

### 3.1.2 Policy, Institutional Strengthening & Capacity Building

**Multi-stakeholder platforms were most active in Sierra Leone.** This component mainly involves setting up multi-stakeholder platforms in each country, including government agencies, farmers, cocoa and chocolate companies, and other private actors as advocates for better sector policies. According to CORIP, this was done in all countries, and 4 policy reforms/regulations/administrative procedures had been drafted of which two are now under implementation (both in Sierra Leone).<sup>32</sup> According to the 2021 M&E data there were numerous articles published (17), learning workshops (16), and action research (12). Fifty country-level multi stakeholder platform meetings were held until the end of 2021, and 35 cocoa stakeholders participated. Sierra Leone was the most active in organising such meetings, followed by Liberia, Côte d'Ivoire and Ghana. An assessment of CORIP's own reports shows that multi-stakeholder platforms in Ghana and Côte d'Ivoire were barely active, and did not contribute toward policy influencing.

Table 3.4 CORIP's institutional impact is expected to be largest in Sierra Leone and Liberia

Outcome/Output Indicator	Target End-of-Project	Achieved 31 <sup>st</sup> Dec 2021
Policy reforms/regulations/administrative procedures drafted and presented for public/stakeholder consultation as a result of CORIP II assistance	4	4 (one Ghana, one Liberia, two Sierra Leone)
# of policy reforms/regulations/administrative procedures passed for which implementation has begun with CORIP II assistance	4	2 (both Sierra Leone)
Action/policy research conducted by SWA or from the cooperation between national cocoa research institutes, private sector R&D departments and service providers	12	10 (4 Gh, 3 Lib, and one each Cdl and SL)
# of active national multi-stakeholder platforms	14	12 (Gh 1, Cdl 6, Lib 2, SL 3)
Multi-stakeholder platform meetings/discussions convened	78	50 (24 SL, 14 Lib, 8 Cdl, 4 Gh)
# of cocoa stakeholders participating in national stakeholder platforms	25	35 (Gh 0, Cdl 2, Lib 0, SL 33)

Source: CORIP project measurement framework 2021. All indicators were recalculated by SEO, completing missing values and rectifying data and calculation errors where possible.

**Most policy impact may be expected from Liberia and Sierra Leone.** The platforms were most active in Liberia and Sierra Leone, and discussed ways to organise the cocoa sector similar to those of Ghana and Côte d'Ivoire. Both the governments of Liberia and Sierra Leone recognise the potential of cocoa in economic development, hence partnered with CORIP on various policy issues. In Sierra Leone, the policy is to position the country as a key player in the export market for organic cocoa. One of the core policies is to reform access to land such that it is inclusive of

<sup>32</sup> None were drafted in Côte d'Ivoire.

women. Another initiative is to push for a Produce Board, following the example of Ghana and Côte d'Ivoire. This will help tackle the challenge of traceability – a key requirement in organic cocoa. It was also mentioned that government extension services have adopted the SWA training curriculum for tree crops.

**CORIP's influence on Ghanaian and Ivorian regulators was constrained by their unwillingness to change.** The evaluation and the MTE show that policy work in Ghana and Côte d'Ivoire was generally not fruitful as both countries have a strong sector regulator, namely COCOBOD and CCC, which were not so eager to be influenced. Ghana was active, however, in action research and publishing articles on best practices in Service Delivery Models (e.g., the RSCs). The evaluative conclusion is that in Ghana and Côte d'Ivoire efforts to champion sector-friendly policies have been limited to meetings and research, but no visible outcomes (policies) have emerged.

### 3.1.3 Women and youth inclusion

**The inclusion of women and youth is considered vital to the cocoa sector, as the average cocoa farmer (male) is nearly 50 years of age.** A lot of the women and youth inclusion work is incorporated into components 1 and 4. This third component adds activities to engage women and youth as entrepreneurs.

**CORIP successfully reached out to women and youth as RSC owners and managers.** Component 3 seeks to integrate women and youth as RSC owners and managers, connect them to financial access, and train women farmers (in conjunction with component 4). According to CORIP, as of end of 2021, 20 out of 120 new or revived RSCs were operated by women (8 youth women), and 16 had accessed financing (14 in Ghana and 2 in Liberia). Fifty-seven RSCs were operated by young men, with no data on the number of youth males financed. According to reports, 14,164 women and youth entrepreneurs and farmers had been trained. The fieldwork found RSCs operated by youth in Ghana, youth and women groups working for RSCs in Liberia and Sierra Leone, and a women-led cocoa cooperative in Côte d'Ivoire. Women in Liberia and Sierra Leone also operate cocoa nurseries.

In the communities where CORIP set up youth or women RSCs, the youth and women work as individual entrepreneurs or in partnership with other youth/women. RSCs operate their business to provide services such as weeding of farms, spraying, pruning of diseased trees and harvesting the cocoa pods. The RSCs hire workers to work on the farms, to provide the services needed, and many of these workers are women and youth.

Table 3.5 CORIP shows mixed results in women & youth inclusion

Outcome/Output Indicator	Target End-of-Project	Achieved 31 <sup>st</sup> Dec 2021
New/revived RSCs owned by women and youth	39	77
Women and youth entrepreneurs benefitting from financing deals or grant fund	49	60 (58 Ghana, 2 Liberia)
Youth/women farmers & entrepreneurs trained	36,049	14,164

Source: CORIP project measurement framework 2021. All indicators were recalculated by SEO, completing missing values and rectifying data and calculation errors where possible.

**Nonetheless, youths continue migrating out of rural villages, and female participation in cocoa farming is low.** As noted in the first chapter, one of the main reasons for the decline of cocoa production in West Africa is that young men and women see no future in the cocoa sector, considering their expected income from it to be relatively

low, and opting to migrate to town instead.<sup>33</sup> Expected cocoa poverty becomes a self-fulfilling prophecy, as elderly farmers are disinclined or unable to keep their cocoa farms in good shape. In Ghana, youths enter small-scale mining activities in cocoa areas, not just withdrawing land from cocoa, but causing environmental damage as well. In Côte d'Ivoire the fieldwork found that farmers discontinue cocoa growing because they are unable to continue the work at old age, and also because they cannot keep up with the diseases that ravage their orchards. In one village visited by the evaluation team, only 10% of youth was taking up cocoa work on inherited farms, the others departing to Abidjan. It is encouraging that CORIP has succeeded in drawing women and youth to the cocoa sector. The fieldwork in Liberia suggests that participation of women has increased to about 30%, and 35% for youth, after having been trained in best agriculture and farming management practices. The MTE survey found that respondents in all four countries confirmed that CORIP has increased women and youth participation, with respondents in Ghana being most positive. It was also mentioned that increasing the number of youths in cocoa farming ought to increase financial institutions' willingness to invest in the cocoa sector. It is too early, however, to claim that CORIP has had a transformative effect on women and youth participation in cocoa.

While the field work revealed that CORIP helped women and youth enter cocoa service provision, various cocoa-processing, as well as food crop production, there was no strong effort to encourage diversification away from cocoa and towards non-farm off-seasonal income-generating activities. Considering that cocoa has a strong seasonality, CORIP might have invested more effort in encouraging women and youth to undertake unrelated activities during the cocoa off-peak season. This would have more efficiently used their time and labour, and added to their income. Lack of revenue in the off-season is one of the factors encouraging youth to leave the village.

**Cultural impediments remain in place for women.** The MTE emphasised and our fieldwork confirmed persisting cultural impediments to women joining the cocoa sector, notably discrimination against women in the ownership and inheritance of farmlands and the expectation of performing household chores. In all countries cocoa farming is seen as a male-dominated activity; women are expected to assist men but not to own a farm. Consequently, the income stream accrues to men, not women. There are exceptions, however, and the evaluation team found in Côte d'Ivoire one cooperative headed by a woman, who owns a cocoa farm. In Ghana, Liberia and Sierra Leone some women owned cocoa farms.

One of the areas where women are not prevented from owning cocoa farms is the Asunafo district/Mim in Ghana. The field team found that women operate cocoa farms, and are also members of the Asunafo South Cooperative Union. These women indicated that there are no cultural norms preventing them from owning cocoa lands, and they were fully able to benefit from training provided by CORIP and services offered by RSCs. This shows that with proper sensitisation women can be included in cocoa farming, helping to maintain cocoa livelihoods.

**Women are empowered through VSLAs, but also confirmed and consolidated in their gender roles.** The fieldwork found that women were very active in VSLAs, and this was confirmed by the MTE. The MTE suggests that by being better able to master their finances, women also gain in being able to make household decisions. VSLA culture also enhanced the economic position of women and youth, motivating them to develop various income generating activities such as farming as a business (e.g., plantains, bananas, cassava, and maize). Furthermore, through CORIP, women are engaged in processing and trading by-products of the cocoa sector, such as cocoa butter and oil,

<sup>33</sup> The Outcome Survey suggests that cocoa farmers in Ghana and Côte d'Ivoire with good farm management may expect to earn some Eur 1,000 - 1,500 annually from their cocoa, less in Liberia and Sierra Leone. Although they may have other revenues (e.g. oil palm or horticulture), their income is not very far above the poverty line, which is USD 1.9 per day for a household in Ghana and Côte d'Ivoire and USD 1.25 in Liberia and Sierra Leone.

chocolate and similar products. This, however, means that women empowerment takes place in traditional roles outside of cocoa farming, consolidating existing gender patterns.

### 3.1.4 Resilient cocoa production systems

Table 3.6 CORIP did not achieve all outcomes in component 4

Outcome/Output Indicator	Target End-of-Project	Achieved 31 <sup>st</sup> Dec 2021
Farmers who implement cocoa GAPs (Climate smart innovations) on their cocoa farms	136,500	90,800
Farmers who have tripled their cocoa yield	117,000	13,730
Farmers with 30% income increase	136,500	49,146
Farmers producing other crops	126,562	131,368
Smallholder farmers trained in GAP/GEP/GSP	195,000	171,931
Smallholder farmers trained in income diversification	195,000	142,593
Smallholder farmers who have access to agro inputs	110,788	103,084
# of farmer groups formed	1,750	1,284

Source: CORIP project measurement framework 2021. All indicators were recalculated by SEO, if possible completing missing values and rectifying data and calculation errors.

Note: Due to many missing data and inconsistencies, the evaluators deem the quality of these data to be low.

**CORIP helped raise farm productivity.** This last component of CORIP is perhaps the most important as it uses the above three to generate increased farm productivity and income with reduced environmental degradation. According to CORIP M&E 2021 data (see table 3.6), 106,283 farmers were serviced by RSCs (against LOP target 150,375), and of these 90,800 implemented GAP. A total of 13,730 tripled their cocoa yield, and 49,146 increased their income by at least 30 percent. While survey data do not prove causality between CORIP's work and farm productivity, the FGDs with farmers do indeed suggest that cocoa productivity improved with access to RSC services, extension support and farmer training. Nevertheless, there is plenty of scope for improvement as the 2021 outcome survey (table 3.7) reported that cocoa farmers are still far below their potential which research has shown to be about 1.4 T/ha. Farmers in Liberia and Sierra Leone continue to trail their peers in Ghana and Côte d'Ivoire.

Table 3.7 Cocoa improvements (compared to baseline 2018)

	Ghana	Côte d'Ivoire	Liberia	Sierra Leone	
Average yield (T/ha)	Baseline 2018	0.34	0.35	0.3	0.15
	Outcome Survey 2021	0.45	1.89	0.29	0.13
% of farmers who improved productivity	55.7%	83.7%	20.9%	27.0%	
% of farmers who tripled yields	8.5%	61.1%	2.9%	0.8%	

Source: 2021 CORIP Outcome Survey, baseline 2018.

Note: The evaluators are disinclined to believe the productivity figure for Côte d'Ivoire - it was 0.86 in the 2020 outcome survey - or there may have been sampling issues.

**While farmers' GAP adoption rates are close to target, this is not the case for input usage.** The 2021 Outcome Survey also investigated the farmers' agricultural practices, which generally shows reasonably good GAP adherence. However, the efficient use of inputs (fertiliser, insecticide, fungicide) is much lower, with producers in Ghana and Côte d'Ivoire using inputs to some extent, and hardly any in Liberia and Sierra Leone doing so (see table 3.8). This may in part explain the above-mentioned differences in productivity. Although some farmers in Sierra Leone work under an organic label, for many the non-use of agricultural chemicals is due to lack of money.



**Most farmers in Ghana, Côte d'Ivoire and Sierra Leone practice sustainable agriculture, but not always on all of their land.** Sustainable production had not yet caught on in Liberia. CORIP aims to encourage sustainable production through a combination of climate-smart cocoa production and proper input use, as well as the introduction of hybrids and high yielding cocoa varieties, so that farmers can raise production on their existing plots. Yet, the fieldwork revealed some instances of deforestation in Liberia.

Table 3.8 Farmers apply GAP, but use few input materials

		Ghana	Côte d'Ivoire	Liberia	Sierra Leone
% of farmers practicing sustainable agriculture (2020)		74.3%	71.6%	28.5%	97.4%
Efficient input use (baseline 2018 between brackets)	Fertiliser	53.1% (17.5%)	45.8% (N/A)	0.0% (1.3%)	0.0% (0.0%)
	Insecticide	21.9% (26.0%)	8.9% (N/A)	0.0% (0.4%)	0.0% (0.0%)
	Fungicide	13.1% (3.9%)	N/A (N/A)	0.0% (0.1%)	0.0% (0.0%)
	All three	0.0% (0.6%)	0.0% (N/A)	0.0% (0.0%)	0.0% (0.0%)
GAP (baseline 2018 between brackets)	Weeding/slashing	99.7% (99.3%)	97.5% (N/A)	99.0% (95.6%)	100% (72.3%)
	Pruning	49.3% (N/A)	74.9% (N/A)	49.0% (74.9%)	90.8% (83.2%)
	Chupon control	94.6% (N/A)	94.6% (N/A)	74.8% (77.7%)	92.0% (89.0%)
	Mistletoe removal	70.0% (N/A)	18.8% (N/A)	40.8% (47.8%)	72.9% (34.2%)
	All four (2020)	4.0%	(N/A)	(N/A)	(N/A)

Source: 2021 CORIP Outcome Survey

Note: Baseline (2018) data are incomplete

**Ghanaian farmers highly valued CORIP in helping to improve their yields through RSC service provision, while farmers in other countries were less receptive.** The above results from the 2021 outcome survey can be triangulated with the farmer survey undertaken by the MTE (University of Cape Coast, 2020), as it provides further quantitative information and explicitly asks about the extent to which results can be attributed to CORIP, disaggregated by countries. In Ghana, cocoa farmers strongly confirmed that CORIP had helped them raise cocoa productivity and yield. This was substantially less in the other countries, with farmers in Liberia barely positive.<sup>34</sup> The MTE is consistent with our fieldwork, finding that RSCs in Ghana do very well and are well embedded in the village communities. In Côte d'Ivoire private RSCs were found to be rather disinterested in providing services, rather seeking to sell their products (it mainly concerned input shops), but cooperatives efficiently do the RSC work. In Liberia and Sierra Leone, the service centres are new, and probably still need to prove their value to farmers. As was shown in section 3.1.1, table 3.2, farmers are still not used to purchase such services. The MTE also showed that farmers in Ghana reported that CORIP had integrated the production of additional food crops to enhance food security, while this was much less the case in the other countries, especially Liberia. This, however, contradicts our fieldwork showing that CORIP heavily emphasised food production in Liberia and Sierra Leone, but perhaps the beneficiaries were not always cocoa farmers but women and youth groups instead. Farmers in Ghana were not very satisfied with CORIP providing access to finance (although those in Liberia were less satisfied still), which is consistent with the finding that most mobilised financing found its way to Côte d'Ivoire (in the form of export credit). However, Ghana created a lot more VSLAs, and some of these connected to microfinance providers.<sup>35</sup>

<sup>34</sup> Which is supported by table 3.7, showing that farmers in Liberia made little progress.

<sup>35</sup> As mentioned earlier, cooperatives in Côte d'Ivoire mobilised trade finance for cocoa export, this to aggregate crop from farmer members. In Ghana, all credit was mobilised through VSLAs and used for cocoa production and livelihoods.



**Child labour is widespread, and presents a large risk for the West African cocoa sector.** Both CORIP's own report and the MTE mentioned the risk of child labour in Liberia (especially), as well as Sierra Leone and Ghana, including some very young children. Most farmers are aware of permissible child labour practices, but some still decide to rely on child labour. This is increasingly a risk to the cocoa sector, with Western governments threatening to sanction the country's entire cocoa sector.

**Farmers generally possess other, non-farm, sources of income in addition to cocoa production.** Since one of CORIP's impact goals is food security, the 2021 outcome survey looked at the extent to which farmers intercrop their farms or have other incomes. Most farmers do indeed have other farm or non-farm incomes, including from selling food. Nevertheless, 80% of farmers in Ghana and Côte d'Ivoire reported that cocoa farming was their main source of income, while this was 74% in Liberia and 59% in Sierra Leone. Therefore, cocoa farmers tend to be vulnerable to shocks in the cocoa sector, such as price and climate.

**Sierra Leonean and Liberian farmers, who are relatively poor, have made progress on a number of development indicators owing to CORIP.** The 2021 outcome survey reveals that farm incomes in Ghana and Côte d'Ivoire are vastly superior to Liberia and Sierra Leone, undoubtedly due to the fact that these farms are more productive and in addition much larger.<sup>36</sup> Luckily, most farmers in Sierra Leone (and Liberia) have experienced an increase in their income since CORIP.<sup>37</sup> Furthermore, hunger is not prevalent, although farm communities in Liberia and Sierra Leone continue to be at risk. It is also for this reason that CORIP exerted most effort in Liberia and Sierra Leone to encourage cocoa farmers as well as women and youth groups to produce food crops, which many now do.

Table 3.9 Farmers experienced modest income increase

	Ghana	Côte d'Ivoire	Liberia	Sierra Leone
Average farm income (EUR) – at baseline 2018	€ 1,015	€ 1,617	€ 351	€ 183
Average farm income (EUR) – outcome survey 2021	€ 1,120	€ 1,288	€ 411	€ 197
% farmers with increased income since CORIP	68.5%	31.5%	31.1%	5.2%
% farmers experiencing little or no hunger	93.4%	94.6%	82.5%	98.8%

Source: 2021 CORIP Outcome Survey. Baseline 2018.

Note: The Côte d'Ivoire income result would contradict the above productivity figures (Table 3.7).

**CORIP helped raise food production.** The 2021 M&E data (table 3.6) estimated that 131,368 farmers started producing other (food) crops, contributing to food security aims. Given that the M&E 2021 data stated that just 171,931 farmers were trained in GAP and 142,593 in income diversification, the take-up of lessons learned is good. The field visits clearly showed that farmers started food production (e.g., intercropping or as a stand-alone activity) because CORIP taught them to do so.

<sup>36</sup> It is to be noted that education and financial literacy level of many of these farmers is low, so the income data must be taken as indicative only. There are some doubts on the validity of the Côte d'Ivoire sample as survey results are contradictory.

<sup>37</sup> Regrettably, the outcome survey did not set up a control group to set up counterfactual. It is known that in view of the LID Ghana increased farm gate prices by 28% and Côte d'Ivoire by 21%. This was for the 2020/21 season, so would have affected the 2021 outcome survey.

## 3.2 Factors that influenced results

*Evaluation question: What internal and external factors (both positive and negative) have aided/inhibited the project to meet expected results and targets?*

**Farmers were most appreciative in Ghana.** Both our fieldwork and the MTE by University of Cape Coast suggest that Ghana has shown the best performance in establishing valuable service provision for cocoa farmers. The MTE showed that farmers' perspective on CORIP effectiveness and impact received the highest score in Ghana across all categories reviewed, except for access to finance. So overall farmers in Ghana were very satisfied with the CORIP interventions, confirming it raised their access to inputs and services, increased cocoa productivity, incomes, and production of additional food. The scores for Liberia were significantly lower, and barely above a "neutral" stance, with Côte d'Ivoire and Sierra Leone in between. The outcome survey and CORIP M&E system also suggest that Ghana performed better than the other countries, but did not suggest that Liberia was doing particularly badly. These performance differentials are likely due to how RSCs were set up in the four countries.

**Differences in service delivery models and RSC ownership may explain performance differentials: in Ghana locals operate RSCs, whereas in Liberia and Sierra Leone they are operated by larger businesses.** The CORIP M&E (2021) shows that Ghana had created 59 RSCs, Côte d'Ivoire just 4, Liberia 34, and Sierra Leone 23. These figures do not explain Liberia's low score on the farmers' appreciation. However, a closer look reveals that all but two of the Ghana RSCs were created by young men and young women, while in Liberia only ten were. In Ghana, RSCs were created by private service providers located in the community, while in Liberia (and Sierra Leone) existing large businesses were asked to take on this role and invest in service provision. One may expect a fundamental difference in business motivation. Thus, in Ghana RSCs are often physically close to the farmers, and its staff move around on tricycles or motorbikes to deliver inputs and services. Consequently, all targeted cocoa smallholders in Ghana now have access to inputs and services from SMEs (according to CORIP M&E). The 2021 outcome survey and the MTE show that in Liberia and Sierra Leone too progress was made in access to services, but few services are actually used (e.g., no fertilisers or pesticides). There were undoubtedly other factors that played a role, such as the fact that the cocoa sector was far more organised in Ghana to start with, and farmers more sensitised to the importance of input and service use. Nonetheless, setting up RSC with a true service mission certainly contributed to Ghana's success. By contrast, the few (4) private RSCs set up in Côte d'Ivoire lack a true service orientation and do not perform. Luckily for cocoa producers in Côte d'Ivoire, they have a strong a cooperative movement to fall back on, making commercial RSCs to some extent redundant.

**Access to finance remains a significant constraint to farmers.** As shown in previous sections, farmers in all countries have far too little access to seasonal credit, while long-term finance for plant rehabilitation is only available from government replanting programmes. For the most part, CORIP has not been able to change this. MTE survey respondents (farmers) in Ghana stated their access to finance had barely improved, and they lack timely access to crop finance. Respondents in Sierra Leone and Côte d'Ivoire were slightly more positive, while those in Liberia were negative. In a general sense, it has long been known that access to finance in Ghana is difficult and expensive for any farmer or company, and cocoa farming is certainly no exception. Although Ghana has a wide network of Rural Banks, many MFIs as well as mobile money, the actual flow of funds to farmers and SMEs is limited. Farmers have sometimes been able to get inputs on credit from their LBCs (Licensed Buying Companies), but this is unpredictable and often late. Some VSLAs in Ghana linked to MFIs, but overall the flow of funds for seasonal input needs, let alone to invest in significant cocoa rehabilitation, is insufficient. Finance in Côte d'Ivoire is also expensive, but, due to its CFA zone membership, less expensive than in Ghana. In addition, farmers in Côte d'Ivoire have benefitted from cooperatives as a conduit for (short-term) impact investing and bank lending secured by offtake contracts, with CORIP managing

to mobilise three times as much credit in Côte d'Ivoire than in Ghana. This is one reason for the MTE to recommend that Ghanaian cocoa farmers consider cooperatives. In Liberia and Sierra Leone CORIP mobilised modest finance for SMEs, but in line with its targets. In Liberia CORIP collaborated with LICSIIP, an EU-funded cocoa programme in Liberia, which was supposed to have set up a revolving fund, and to provide equipment to SMEs, which has not materialised.

**Differences in education levels also affect farmers' ability to reap programme benefits.** According to cocoa farmers surveyed in Ghana as part of the 2020 MTE, most youth farmers (about 92% male, 96% female), and 88% of adult men and 68% of adult women have completed at least Junior High School. They have also received training in farm management and GAP, financial management, financial literacy, and climate-smart cocoa production through various channels, including projects and LBCs. In Liberia, by contrast, only about 33% of the farmers involved in CORIP had received at least High school education, while in Sierra Leone nearly half never went to (any) school. In Côte d'Ivoire about half of cooperative leaders completed higher (tertiary) education. In addition, most cooperatives in Côte d'Ivoire operate under UTZ, Rainforest, Fair Trade and/or any of the organic certification labels, giving them access to various forms of assistance. Farmers in Ghana and Côte d'Ivoire, being better educated and better organised than their peers in Liberia and Sierra Leone, certainly have a performance advantage.

**Furthermore, Ghana and Côte d'Ivoire have long had a strong public support structure for cocoa.** The COCOBOD in Ghana, for all its faults, has long played a role in various extension services and education of cocoa farmers on good agricultural practices. In Côte d'Ivoire the CCC performs these functions. Furthermore, while farmers complain that too much of cocoa revenue goes to COCOBOD and CCC staff, at least they have somebody to sell to at a stable and predictable price. In both Liberia and Sierra Leone there have been government support programmes and extension services for cocoa; but these were ineffective. Farmers in Liberia stated they do not receive any government assistance at all. In Ghana, however, COCOBOD also plays a more debatable role due to its recurrent but haphazard free handouts of input and even cash, thereby undermining the business model of the RSCs, which requires a stable and predictable environment. In the context of component 2, CORIP engaged in productive dialogue with COCOBOD. COCOBOD did hire some RSCs for farm rehabilitation work, although the multi-stakeholder platform has not materialised. In Côte d'Ivoire the regulator CCC has been unreceptive, and for some time blocked CORIP from doing its work in cocoa intensification, as it deemed fighting the swollen shoot virus (CSSV) the highest priority.

**COVID delayed some interventions, and thus the materialisation of some outcome achievements.** It will be no surprise that the COVID pandemic influenced results in all countries as both input supply chains and offtake were disrupted. Temporary lack of essential inputs affected farm yields, and sometimes markets were blocked.

**Cultural norms and negative perceptions about cocoa farming continue to discourage women and youth from starting activities.** Cultural attitudes toward women's participation in cocoa (as opposed to picking up fruit crops for their husbands), as well as lack of full land rights hampers CORIP's women inclusion goals in all countries. In Sierra Leone steps are taken to ensure equal land rights, but it will take time for legal rights to trickle down to the village level. Likewise, negative public perceptions about cocoa farming discourages youngsters from venturing into farming. Not even their parents are encouraging youths to take over their fathers' farms.

### 3.3 Suitability of the M&E framework

*Evaluation question: Were the M&E frameworks suitable to monitor and support implementation of the targeted results?*

The review of the M&E framework should be seen in conjunction with the ToC, which was significantly changed in CORIP (see Section 1.3).

#### 3.3.1 ToC

**The review of the CORIP ToC (section 1.2 and Annex A) suggests that it is excessively complex, sometimes overlapping, and contains flaws in its indicator and target definitions and measurement.** At the impact level, #3 and #4 somewhat duplicate each other (access to food and no hunger), or at least the outcome surveys do not measure two entirely different dimensions of FNS.<sup>38</sup> On impact #6 (CO<sub>2</sub> emission reduced), Solidaridad has neither method for measurement nor target, so this impact could have been omitted. Impact #7 (farmland protected against CSSVD) may also not be the highest priority, only applies to Côte d'Ivoire, and in addition reads like an outcome instead of an impact. On impact #8 (farmland under sustainable practices) it was noted that the outcome surveys just score the extent to which farmers apply a number of good agronomic practices. However, the same are also scored for the outcome indicator on adherence to GAP, so the impact and outcome overlap. Impact #5 (increase in the volume of cocoa exported) is expressed in a % and loses meaning in the absence of a nominal baseline.

**Outcome indicators are sometimes redundant, and indicator definitions are in certain cases inaccurate.** At the level of outcomes and outputs some indicators are redundant, whereby it is noted that many indicators require 16 data points because of the disaggregation over countries, age and gender.<sup>39</sup> Therefore, whether or not to pursue an indicator is not a trivial decision. For some indicators Solidaridad lacks a method of measurement.<sup>40</sup> Many indicators at all levels are defined as a percentage, not a nominal figure.<sup>41</sup> This requires multiplying this percentage with a nominal figure in order to fully understand the extent of result achievement. However, in most cases it is unclear to which nominal figure (e.g., a baseline) the percentage needs to be applied. For some indicators one may question their achievability, e.g. “% of farmers who have tripled their cocoa yields”. More generally, for every farmer who raised productivity there may be another one for whom productivity decreased, which is not captured by the CORIP indicators.

**The programme should arguably have produced a simpler, more clearly defined ToC, which would also have simplified its M&E framework.** The evaluative conclusion is that CORIP could do with a simpler ToC; use fewer and clearly defined performance indicators, and nominal targets (not percentages) suitable for regular and reliable data collection methods. All of this would ideally have been well-documented in an M&E manual defining the respective indicators and detailing their measurement process and interpretation, accessible and understood by all. Regarding the impacts, it may have been sufficient just to include the three core FNS impacts, namely # 4, 5 and 8,

<sup>38</sup> Questions under food security and hunger essentially try to find out if the farmer had enough to eat (all the time), and does neither delve into the dietary diversity of nutrition (e.g. by counting the food types regularly eaten), nor into affordability.

<sup>39</sup> E.g. the indicator “# of VSLAs linked to a financial institution”, as this does not imply a financing deal was concluded. The indicator “Amount of Loans recovered (Euros)” (by VSLAs) also does not add much information, but an indicator “recovery rate” might.

<sup>40</sup> E.g., “% of viable SMEs (making profit)”.

<sup>41</sup> E.g., “% increase in the volume of cocoa exported”.

and the PSD core indicator #2, and leave out the other four or relegate some to be outcome indicators.<sup>42</sup> It would have been helpful to build up the ToC logically and show with arrows which outputs result in which outcomes, and which outcomes contribute to which impacts. The component on women and youth inclusion could have been incorporated in the first and last components (services to develop RSCs and farmer-facing assistance), as is the case in practice.

### 3.3.2 Monitoring & Evaluation (M&E)

**M&E reports are often incomplete and contain errors, which is probably due to the ToC's excessive complexity.** The quality of M&E depends on the quality of the ToC. As the ToC with its set of indicators has many flaws, the same can be seen in the M&E system. The M&E essentially consists of a series of spreadsheets. The data in these sheets tend to be incomplete, in particular for Côte d'Ivoire and Liberia. Furthermore, one finds differences between data in the spreadsheets and the narrative report. It is also problematic that many indicators are expressed in a percentage, not a nominal figure. A close review of the various M&E sheets reveals many errors of calculation.<sup>43</sup> The key challenge is probably that the M&E framework has become too complicated. The underlying data sources are sound, however.

**Output data measurement is adequate and relatively accurate.** The key output indicators are collected by SWA staff with the help of consultants and government extension officers. Most farmers and RSCs interviewed by the field evaluation confirmed that monitoring visits had taken place, this apart from the 2020 outcome survey and the survey by Cape Coast University. M&E officers in all four countries transmit data to SWA. The annual report 2020 gives a good overview of results at the output level, hence giving the impression that collection of M&E data on the output levels is adequate. Indeed, as CORIP produces and contributes to outputs, output measurement should not be difficult.

**Measurement of outcomes and impact is robust but infrequent.** Regarding outcome and impact data, Solidaridad has hired external experts to undertake outcome surveys. The M&E systems of both CORIP and SWAPP, and indeed all Solidaridad programmes in the cocoa and oil palm sectors, depend on this work, including the data definitions and data collection methods. The outcome surveys cover CORIP and SWAPP simultaneously, along with five more Solidaridad programmes in the cocoa and oil palm sectors. This is logistically efficient considering that cocoa and oil palm farmers are often in the same regions.<sup>44</sup> These surveys, however, are only done bi-annually.

**Baseline, midline and endline surveys were conducted.** A first survey was done in 2018/19, but as CORIP (and SWAPP) was just starting this did not or barely included CORIP (and SWAPP) farmers. Although some of this can be used as a baseline, the respective cocoa and oil palm farmers being similar, SWA never established an explicit baseline for neither CORIP nor SWAPP. The second outcome survey was undertaken in late 2020. On that occasion the survey team visited 5,061 farmers in five countries, of which 1,504 SWAPP farmers (100 from Côte d'Ivoire, 559 Ghana, 476 Liberia, and 369 Sierra Leone), and 1,100 CORIP farmers (32 from Côte d'Ivoire, 320 from Ghana, 365 Liberia, and 383 Sierra Leone). In late 2021 CORIP undertook a final outcome survey among 1,412 cocoa farmers,

<sup>42</sup> In the section on relevance we also questioned the utility of indicator #4.

<sup>43</sup> In the entire spreadsheet the consolidated LOP achieved took for Sierra Leone the column 2020 achieved, not LOP achieved. So each and every aggregated result is wrongly calculated. Also, for all percentage indicators CORIP took in the aggregation the simple average of the four countries, which is arithmetically wrong. Likewise, for "Average cocoa farm yields (T/Ha)" CORIP added up the four countries instead of taking a weighted average of these four. Overall, we found many calculation errors in the spreadsheets.

<sup>44</sup> The other five programmes were COCOLIFE, MASO, LISCIP, BAFS, and RSPO. Some of the youth-owned RSCs in CORIP were in fact created under MASO.

namely 752 farmers in Ghana, 203 farmers in Côte d'Ivoire, 206 farmers from Liberia and 251 farmers from Sierra Leone. It is noted that this final survey was not meant to resurvey the same individuals surveyed earlier.

**The survey method is sound.** The outcome survey is undertaken through a standard survey list, 81 pages in total, with answers inserted in Kobo Collect. The survey is very detailed, covering the programmes' impact and outcome levels, as well as general socioeconomic data (e.g., family composition, other income generating activities). The survey is generally of high methodological standard, although the survey lacks a data collection method for relevant data on access to food and nutrition security.<sup>45</sup> The same survey instrument is used to collect data for seven different programmes, hence the enumerator skips irrelevant questions.<sup>46</sup> This means that some questions are included in the survey that may not be immediately important for CORIP and SWAPP. A summary report was produced afterward, covering findings from all programmes. This report was informative and of high quality. In addition, there were sub-reports for the respective programmes that were used in the previous sections of this report. An interesting finding of the survey was that some farmers, many in Ghana, were active in both cocoa and oil palm, so could have benefited from both CORIP and SWAPP (and other programmes) simultaneously. Therefore, any effects on their poverty or food security could be the result of either or both projects (e.g., a cocoa farmer who becomes more food secure because of improved oil palm production).

**The survey, however, neither attributes changes to SWA, nor includes counterfactuals.** Where, for example, 68.5% of cocoa farmers in Ghana report an increase in income after participating in CORIP (see Table 3.9), it would be interesting to know how the remaining 31.5% did – perhaps they saw their incomes decrease. Furthermore, the survey implicitly assumes that any effect measured is due to SWA, although it never says so explicitly. Perhaps the above-mentioned income gain was due to market prices, in which case a control group would have shown improvement too. Lack of counterfactuals, lack of control groups and lack of decisive attribution of results to CORIP renders much of the impact and outcome survey (hence this section 3 on effectiveness) open to challenge. In mitigation, however, it is noted that our field visits did indeed show that CORIP brought about outcomes in terms of improved farm, RSC and VSLA operations.

**M&E reporting is often incomplete and erroneous.** Overall, the CORIP M&E has the proper building blocks but is weak in execution. This is visible in M&E reports that are incomplete, contain calculation errors, and are sometimes contradictory between different pages. The quality of outcome and impact measurement is high, although it lacks a sound methodology for measuring food and nutrition security. Furthermore, the M&E data stream on outcomes and impacts is only available intermittently due to its reliance on a limited number of surveys spaced over the final two years of the programme. Although Solidaridad has a fair idea of output achievement as it collects these data itself, there is no up-to-date information on outcome achievement. It was only by early 2021 that information on outcomes (up to Dec 2020) came available, with very little time left to correct approaches. It was also observed that the survey does not cover all outcome and impact indicators of the CORIP ToC, while no other method is available to collect those data. For some outcomes and impacts there are no baselines.<sup>47</sup> Of course, CORIP could try to collect baseline data on all or a sample of its beneficiary farmers itself, but such data have not been seen by the evaluators.

**A simplified M&E would likely have been more effective.** The evaluative judgement is that the CORIP M&E is a victim of its own complexity. The sheer volume of data to collect overwhelms staff, not to mention the

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<sup>45</sup> Essentially, the survey just asked whether people were hungry, and did not try to establish a dietary diversity index for example.

<sup>46</sup> In addition, the same survey template can be used for four crops, namely cocoa, oil palm, cashew and coffee, so entire sections of the survey are commodity specific and irrelevant for CORIP.

<sup>47</sup> Such as impact #2 (jobs created or retained), or impact #5 (% increase volume of cocoa exported).



methodological challenges they must overcome. The way forward for SWA M&E would be to construct a substantially simpler ToC, with fewer impacts and outcomes, while only including performance indicators that really matter.<sup>48</sup> This is particularly true for the impact and outcome levels, as such indicators are often quite difficult to measure. Once the performance indicators have been defined and their methodology of measurement ascertained, SWA should be scrupulous in following up on data collection. SWA should also diligently collect baseline data for outcomes and impacts, hence data on CORIP (and SWAPP) farmers before their inclusion in the programme, or a similar sample of farmers that have not yet been receiving assistance. SWA must also collect data from a control group to show the absence of effects in non-assisted farmers (the counterfactual). The mechanism by which results can be attributed to CORIP must be clarified (e.g. in the ToC and through contribution analysis). All of this must be in place before the project starts. Given the complexity, Solidaridad and EKN may be wise to outsource M&E to a specialised data processing firm. Outsourcing outcome and impact surveys is also important to ensure the necessary independence and integrity of data collection, which may be questioned when a project implementor (e.g., SWA) performs this task itself. Indeed, the differences between the 2020 and 2021 outcome surveys were quite large - worryingly so.

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<sup>48</sup> For example, an outcome indicator such as "farmers aware of services provided by SMEs" is perhaps interesting to know, but is not a priority.



## 4 Efficiency

The CORIP budget was fully used, but not all outputs and outcomes were achieved. Output efficiency was adequate, but outcome efficiency was below expectations, with large differences in cost-effectiveness between countries and components. Factors that caused inefficiencies were the regulatory constraints in the first two years in Côte d'Ivoire, high staff turnover, and flaws in project design that made some components difficult to implement.

### 4.1 Use of financial resources

*Evaluation question: Were the financial resources used efficiently to achieve outputs?*

**The answer to this question involves both a quantitative analysis and a review of working practices.** The quantitative evaluation of output efficiency requires a comparison of outputs and expenditures to the initial budget and project proposal, while efficiency indicators may be benchmarked to other development projects, as well as among the four countries within the CORIP programme. When interpreting output efficiency, we also need to look at the working practices and operational realities of the respective countries, which is dealt with in Sections 4.3 and 4.4. The analyses in this chapter are based on data up to end of 2020.

**Up to 2020, the CORIP programme budget was on track to be fully utilised.** Table 4.1 shows spending by programme components up to 2020, and the entire budget until 2021. As shown in the table, 90 percent of the CORIP programme budget had already been used by 2020. Moreover, the table shows that spending for interventions 1, 2, and 3 (92, 87, 92 percent, respectively) was lower than for intervention 4 (126 percent). For intervention 4 the programme budget had already been exceeded by 2020, by about Eur 470,000. This points to a prioritization of "resilient cocoa production systems", or perhaps the cost of this work had been underestimated. The largest component in the budget, though, is still intervention 1 "Access to finance for the set-up and operation of Service Delivery Models and business incubation" (Eur 6.1 million). Looking across countries, Table 4.2 shows that the budget for Sierra Leone had the highest utilization (95 percent). For Ghana, Côte d'Ivoire and Liberia, the budget utilization was nearly the same (87, 88 and 89 percent respectively).

**Operational and overhead costs amounted to a third of total costs, with big differences between countries.**

Up until 2020, CORIP spent 33 percent of the budget on operational costs (staff, equipment/supplies, programme management/technical assistance), and overhead. Our evaluative judgement is that the division of one-third for staff, management and overhead costs (indirect costs), and two-third for specific activities (direct costs) is to be considered normal, and acceptably efficient - as well as in line with SWAPP. Operational and overhead costs as a percentage of total costs, however, were much higher in Ghana and Côte d'Ivoire than in Liberia and Sierra Leone (see table 4.2). This suggests significant inefficiencies in Ghana and Côte d'Ivoire, project staff in particular. These figures are distorted, however, by the fact that, Liberia and Sierra Leone disposed of a grant fund, which the other two countries did not.

**Up to 2020 most of the total CORIP budget was expended on Sierra Leone and Liberia.** Table 4.1 shows that Liberia and Sierra Leone took up 26 and 28 percent of the total programme budget, respectively, while expenditures in Ghana and Côte d'Ivoire amounted to 22-23 percent of total costs. This is in line with Solidaridad's claim that working in Liberia and Sierra Leone is more expensive than in Ghana and Côte d'Ivoire, due to the low level of development of the cocoa sector and poor quality of infrastructure. In addition, Liberia and Sierra Leone had a grant fund, which raises expenditure.<sup>49</sup>

Table 4.1 Up to 2020, the total CORIP programme budget was on track to be fully utilised

Budget item	Actual cost (up to 2020)	Budget (total until 2021)	Budget use (up to 2020)	% of total
Project staff	2,432,602	3,341,606	73%	19%
Equipment, supplies and others operational cost	374,216	373,400	100%	3%
Programme Management and Technical Assistance	813,799	1,036,400	79%	6%
<b>Subtotal operational costs</b>	<b>3,620,596</b>	<b>4,751,406</b>	<b>76%</b>	<b>28%</b>
<u>Intervention 1</u> : Access to finance for the set-up and operation of Service Delivery Models and business incubation	5,603,555	6,077,190	92%	44%
<u>Intervention 2</u> : Institutional strengthening & capacity building	703,979	810,000	87%	6%
<u>Intervention 3</u> : Women and youth inclusion	365,435	395,600	92%	3%
<u>Intervention 4</u> : Resilient cocoa production systems	1,845,143	1,466,204	126%	14%
<b>Total programme cost</b>	<b>12,138,708</b>	<b>13,500,400</b>	<b>90%</b>	<b>95%</b>
Overhead	606,935	675,020	90%	5%
<b>Grand total programme budget</b>	<b>12,745,644</b>	<b>14,175,420</b>	<b>90%</b>	<b>100%</b>
Ghana	2,846,539	3,257,125	87%	22%
Côte d'Ivoire	2,006,920	2,966,231	88%	23%
Liberia	3,333,999	4,145,413	89%	26%
Sierra Leone	3,454,743	4,145,597	95%	28%

Source: CORIP financial reports (2018, 2019, 2020).

Table 4.2 Budget utilisation (up to 2020) was highest in Sierra Leone

	Ghana		Côte d'Ivoire		Liberia		Sierra Leone	
	% used	% Budget	% used	% Budget	% used	% Budget	% used	% Budget
Project staff	77%	27%	73%	29%	68%	12%	71%	12%
Equipment, supplies and other operational cost	100%	4%	104%	4%	103%	2%	92%	2%
Programme Management and Technical Assistance	87%	10%	66%	7%	80%	5%	84%	5%
<b>Subtotal operational costs</b>	<b>40%</b>	<b>40%</b>	<b>41%</b>	<b>41%</b>	<b>19%</b>	<b>19%</b>	<b>18%</b>	<b>18%</b>
Intervention 1: Access to finance for the set-up and operation of Service Delivery Models and business incubation	89%	32%	86%	26%	90%	56%	99%	57%
Intervention 2: Institutional strengthening & capacity building	81%	7%	100%	8%	92%	5%	71%	3%
Intervention 3: Women and youth inclusion	60%	1%	58%	1%	104%	5%	93%	4%
Intervention 4: Resilient cocoa production systems	114%	16%	140%	19%	110%	11%	138%	13%
<b>Total programme cost</b>	<b>87%</b>	<b>95%</b>	<b>88%</b>	<b>95%</b>	<b>89%</b>	<b>95%</b>	<b>95%</b>	<b>95%</b>
Overhead 5%	87%	5%	88%	5%	89%	5%	95%	5%
<b>Grand total programme budget</b>	<b>87%</b>	<b>100%</b>	<b>88%</b>	<b>100%</b>	<b>89%</b>	<b>100%</b>	<b>95%</b>	<b>100%</b>

<sup>49</sup> This is reflected in high expenditure on component 1 in these two countries (RSC co-financing).

Source: CORIP regional expenditure and budget reports (2018, 2019, 2020).

Note: % Used: percentage use on the respective budget line. % Budget: percentage of the total budget till 2021.

The data shown here are computed using actual (realised) country expenditures until 2020 and country programme budgets for 2021.

**CORIP delivered two out of four of its interventions in a relatively efficient manner.** Table 4.3 shows different measures of output efficiency, in total and by programme components. For each component, the table shows (1) a selection of two core outputs, and (2) two aggregate measures of output efficiency: the average achievement across all component targets, and the number of targets achieved as a proportion of all component targets.<sup>50</sup> The table then compares this measure of output achievement to the percentage of budget used for the same component until 2020. The ratio of these two numbers is listed in the rightward-most column, as the Resource Use Efficiency (RUE). As M&E data were available up to 2020, we also used expenditure data until 2020. Based on RUE, two out of four of CORIP's intervention areas were implemented relatively efficiently, namely intervention 1 (Access to finance) and intervention 2 (Institutional strengthening & capacity building). In the other two components output attainment fell short of plan, while disproportionate budget was used up. As such, the CORIP programme is suffering from implementation inefficiencies and/or inaccurately estimated targets for part of its outputs.

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<sup>50</sup> Both aggregate measures of output efficiency are methodologically fallible, but still useful indications. Using the average target achievement mixes various indicators with different meanings. Furthermore, the number of targets achieved as a percentage of total does not reveal by how much a target was achieved. Neither indicator reflects possible priorities among different outputs (e.g. achieving the target for # farmers trained in income diversification may be more important for implementors than # dissemination workshops). These indicators also assume that the planned cost (per unit) was accurate, which may not have been the case. All figures should be taken as complementary indications of efficiency and not as ultimate judgements.

Table 4.3 CORIP's Resource Use Efficiency (RUE) was on average highest for intervention 1

Budget component (TOTAL)	Selected measures of RUE	LOP Target 2021	LOP Achieved 2020	% Output achieved 2020	% Budget used 2020	RUE
<b>Intervention 1: Access to finance for the set-up and operation of Service Delivery Models and business incubation</b>	1.1.3: # of SMEs supported by the program to develop business plans	75	49	65%	92%	71%
	1.1.7: # of new/revived RSCs established	168	123	73%		80%
	Average target achievement			103%		112%
	% of targets achieved			33%		36%
<b>Intervention 2: Institutional strengthening &amp; capacity building</b>	2.1.2: # of dissemination/learning workshops held	11	15	136%	87%	157%
	2.2.4: # of active national multi-stakeholder platforms	14	12	86%		99%
	Average target achievement			85%		98%
	% of targets achieved			29%		33%
<b>Intervention 3: Women and youth inclusion</b>	3.1.1: # of youth/women farmers & entrepreneurs trained	36,049	13,600	38%	92%	41%
	Average target achievement			38%		41%
	% of targets achieved			0%		0%
<b>Intervention 4: Resilient cocoa production systems</b>	4.1.2: # of smallholder farmers trained in income diversification	195,000	47,321	24%	126%	19%
	4.1.1: % of smallholder farmers who have access to agro inputs from the SMEs	97,213	44,338	46%		36%
	Average target achievement			69%		55%
	% of targets achieved			20%		16%
<b>Total Funds</b>	<b>Average target achievement</b>			<b>91%</b>	<b>90%</b>	<b>101%</b>
	<b>% of targets achieved</b>			<b>29%</b>		<b>32%</b>

Source: Budget data: CORIP financial reports (2018, 2019, 2020); Output (M&E) data: CORIP consolidated 2020 progress report.

Note: Resource Use Efficiency (RUE) is defined as the % of a given output having been achieved (against the programme's LoP targets) for a given % of budget used (i.e., budget expenditure against total budget). RUE above 100% thus means that output targets are achieved for a relatively low expenditure. RUE below 100% suggests that not all outputs can be delivered within the given budget.

**Resource Use Efficiency varied by country (Table 4.4).** In Sierra Leone, the RUE for the average target achievement was 167 percent (M&E indicators and expenditure up to 2020), mainly because in Sierra Leone output achievement was high for all components while costs were not. The RUE for the average target achievement for Ghana and Liberia was 121 and 119 percent, respectively. In Côte d'Ivoire, on the contrary, RUE was only 82 percent. While Côte d'Ivoire used its budget (see Table 4.2), output production fell short of plan, especially for components 3 and 4. This is explained by the fact that the cocoa regulator in Côte d'Ivoire blocked cocoa intensification work for the first two years, as it prioritised fighting cocoa disease.

Table 4.4 Resource Use Efficiency was highest in Sierra Leone, lowest in Côte d'Ivoire

Budget component	RUE based on average achievement of all outputs (2020)			
	Ghana	Côte d'Ivoire	Liberia	Sierra Leone
Intervention 1: Access to finance for the set-up and operation of Service Delivery Models and business incubation	120%	100%	184%	163%
Intervention 2: Institutional strengthening & capacity building	121%	90%	72%	192%
Intervention 3. Women and youth inclusion	75%	3%	39%	115%
Intervention 4. Resilient cocoa production systems	110%	9%	43%	140%
Total Funds	121%	82%	119%	167%

Source: Budget data: CORIP financial reports (2018, 2019, 2020); Output (M&E) data: CORIP consolidated 2020 progress report.

Note: RUE was calculated using the average percentage achievement among all outputs for each component and country, and then dividing this figure by the percentage of budget use till 2020.

**Output efficiency was adequate, but with differences among components and countries.** The evaluative conclusion is that on the whole financial resources were used efficiently to achieve outputs, or at least in line with the initial cost estimates. The regulatory constraints faced in Côte d'Ivoire explain its low output achievement, and relatively high management costs as well (as operations were constrained). While on the whole output efficiency was good, the components three and four substantially fell short in output delivery hence were ineffective, while budget was used up, hence inefficient. It is observed that the above output efficiency calculations were made by comparing the current M&E targets to the initial budget. Output efficiency would have turned out lower if we had applied the somewhat (higher) targets of the initial project proposal.

## 4.2 Costs in relation to results

**Evaluation question:** *Did the actual results (outputs and outcomes) justify the costs incurred? Were resources effectively utilized?*

**The evaluation question asks to what extent the outputs and outcomes were achieved in a cost-effective manner.** This analysis looks at the cost of outcomes, hence outcome efficiency or cost-effectiveness.

**Overall, budget utilization was not effective to achieve outcomes.** As demonstrated in section 3, on many core outcome indicators (e.g., component 4) CORIP had underperformed by 2020, while 90% of budget had been used (section 4.1). So, it can immediately be seen that outcome efficiency ("value for money") was less than initially intended. Although it is expected that by end of 2021 more outcomes will have been achieved, it is doubtful all outcomes will be achieved so the "value for money" will fall short of initial expectations (i.e., CORIP will be judged expensive).

**Coupling M&E and budget data suggests that CORIP's budget was not used effectively in reaching its LoP targets.** Table 4.5 shows the component costs per specific outcome unit.<sup>51</sup> We used expenditure and M&E data until 2020. As shown in the table, certain outcomes (especially in interventions 2 and 3) exhibit a relatively high component cost per unit. For instance, at the aggregate level, "drafting and presenting one policy

<sup>51</sup> The method chosen, whereby we compare the outcome achieved to the full component costs has the obvious flaw that only part of this cost was made for this specific outcome. However, available data do not allow for a higher level of granularity.

reform/regulation/administrative procedure” cost about Eur 176,000, and “supporting one women or youth in owning a new/revived SME” about Eur 23,000. Although we do not have valid benchmarks to compare this against, these numbers are high and suggest that not all parts of the programme were cost-effective.

Table 4.5 Several CORIP outcomes were expensive

Component	Selected outcomes KPI	LoP Achieved (2020)	Component costs per outcome unit (EUR)
<b>Intervention 1: Access to finance for the set-up and operation of Service Delivery Models and business incubation</b>	1.0.1: % of farmers serviced by RSCs	51,147	110
	1.0.3: Amount (Euros) of financing leveraged through private financial institutions and impact investors or through matched grant funding for SMEs	15,116,167	0.37
<b>Intervention 2: Institutional strengthening &amp; capacity building</b>	2.0.1: # of policy reforms/regulations/administrative procedures drafted and presented for public/stakeholder consultation as a result of CORIP II assistance	4	175,995
	2.2.1: # of cocoa stakeholders participating in national stakeholder platform	20	35,199
<b>Intervention 3: Women and youth inclusion</b>	3.0.1: # of women and youth entrepreneurs benefitting from financing deals or grant fund	16	22,840
	3.0.2: % of new/revived SMEs owned by women and youth	71	5,147
<b>Intervention 4: Resilient cocoa production systems</b>	4.0.1: % of farmers with 30% increased Income	34,976	53
	4.0.7: % of farmers who implement cocoa GAPs (Climate smart innovations) on their cocoa farms	48,720	38
<b>Total programme costs (up to 2020)</b>			3,620,596

Source: SEO Amsterdam Economics based on CORIP expenditure and M&E data (consolidated M&E measurement spreadsheets, audited financial reports, and budget spreadsheets shared by the programme implementors).

Note: “Component cost per outcome” is calculated by dividing the costs that correspond to the specific programme component by the outcome indicator.

**Interventions in Ghana have been most cost-effective.** Using country-level budget data (up to 2020), we computed the component costs per outcome unit of each intervention area per country. This is shown in Table 4.6. CORIP was most cost-effective in reaching its target outcomes in Ghana as component costs per outcome unit were lower than in the other three countries for four out of the seven selected outcome indicators. The difference was most pronounced for indicators 1.0.1 (% of farmers serviced by RSCs), 3.0.2 (% of new/revived SMEs owned by women and youth), and 4.0.7 (% of farmers who implement Good Agricultural Practices on their cocoa farms).

Table 4.6 CORIP component budgets were most cost-effectively used in Ghana

Component	Selected outcomes KPI	Component costs per outcome unit (EUR)			
		Ghana	Côte d’Ivoire	Liberia	Sierra Leone
<b>Intervention 1: Access to finance for the set-up and operation of Service Delivery Models and business incubation</b>	1.0.1: % of farmers serviced by RSCs	27	805	902	138
	1.0.3: Amount (Euros) of financing leveraged through private financial institutions and impact investors or through matched grant funding for SMEs	0.28	0.08	2	2
<b>Intervention 2: Institutional strengthening &amp; capacity building</b>	2.0.1: # of policy reforms/regulations/administrative procedures drafted and presented for public/stakeholder consultation as a result of CORIP II assistance	192,421	-	153,451	59,231
	2.2.1: # of cocoa stakeholders participating in national stakeholder platform	-	119,832	-	6,581

Component	Selected outcomes KPI	Component costs per outcome unit (EUR)			
		Ghana	Côte d'Ivoire	Liberia	Sierra Leone
Intervention 3: Women and youth inclusion	3.0.1: # of women and youth entrepreneurs benefitting from financing deals or grant fund	1,258	-	87,295	-
	3.0.2: % of new/revived SMEs owned by women and youth	383	4,289	11,639	26,013
Intervention 4: Resilient cocoa production systems	4.0.1: % of farmers with 30% increased Income	40	-	36	35
	4.0.7: % of farmers who implement cocoa GAPs (Climate smart innovations) on their cocoa farms	19	-	36	31

Source: SEO Amsterdam Economics based on CORIP country expenditure and M&E data (consolidated M&E measurement spreadsheets, audited financial reports, and budget spreadsheets shared by the programme implementors).

Note: The cost per outcome unit is here computed using country-level expenditure data till 2020.

**CORIP has fallen short on outcome efficiency (“value for money”).** The cost-effectiveness analysis offers a mixed picture, but many outcomes are expensive. The main cause is low outcome achievement (hence low effectiveness), in component 4 in particular. There were also large differences among countries, mainly due to some countries achieving far more outcomes on certain components than other countries.

*Post-scriptum.* As was shown in chapter 3 above, on most outcomes CORIP made some progress in 2021, see the latest 2021 outcome survey and M&E data, hence the “value for money” would be a bit larger than calculated above. However, the finding that outcomes generally underperformed hence value for money was lacking remains.

### 4.3 Factors that influenced efficiency

*Evaluation question: What factors facilitated or impeded the implementation efficiency?*

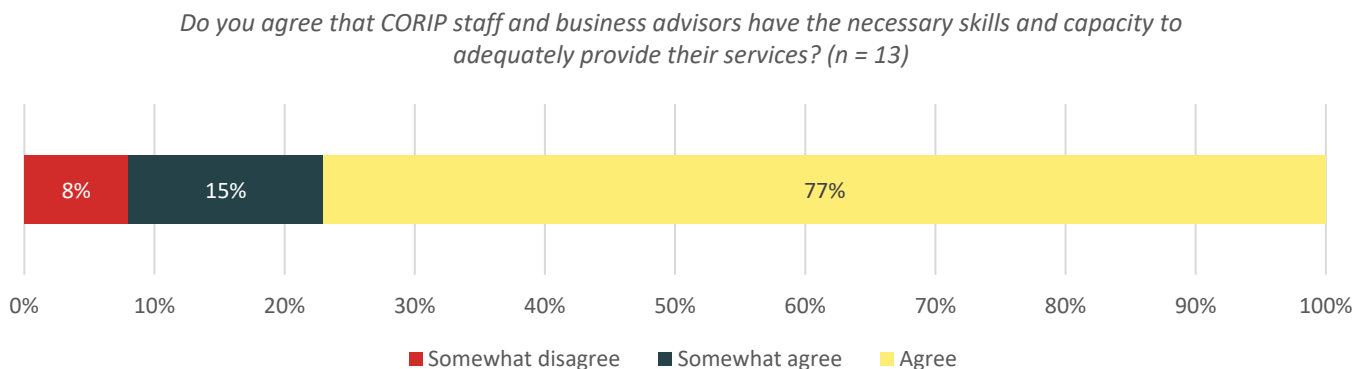
**Staff changes in CORIP hampered efficiency.** One of the factors impeding efficiency in all countries has been staff changes in the CORIP team, resulting in long vacancies and loss of experience and memory. This mainly affected Ghana and Côte d'Ivoire. In Liberia and Sierra Leone, however, it took some time to staff the project, and the first manager in Liberia was soon replaced for non-performance. The repeated turnover of CORIP's manager also did not help efficient implementation. Frequent staff turnover disrupted the pace, consistency, and coordination of programme implementation. Ivorian operations have been particularly affected by implementation delays. The field evaluation suggests that staff constraints in Côte d'Ivoire contributed to the selection of some RSCs that lacked a service orientation. Furthermore, the review of the M&E (see section 3.3) detected many missing or implausible data, in Côte d'Ivoire in particular, which we would attribute to insufficient staff in quantity and perhaps quality as well. At the overall project level, M&E staff is also insufficient. The problem is not just lack of suitable M&E staff, but also that they are also assigned to multiple projects simultaneously. SWA certainly did not invest enough in MEL staff, as we can see from incomplete and contradictory M&E data, calculation errors, lack of baselines, control groups and counterfactuals, and shortcomings in measurement methodology.

**SWA is not a bad employer.** As to the causes of staff turnover, the MTE suggested that their remuneration is “normal” for NGO standards, but not the best on the market. A more contemporary explanation is that CORIP has been hiring bright young professionals, and as is the case in all markets, they take up a new opportunity when one presents itself.



**CORIP technical advisors have been efficient.** The survey among 13 RSCs sought their opinion on the quality of CORIP staff and business advisors, which was positive (see Figure 4.1 below). This is consistent with the finding that CORIP had correctly assessed the constraints of the RSCs and proposed the right support measures (see section 2.3 on relevance). The field evaluation also concluded that CORIP’s technical staff has generally been on track.

Figure 4.1 CORIP staff have the required skills to adequately provide their services



Source: SEO Amsterdam Economics, based on survey among CORIP RSCs.

**CORIP sought partnerships.** CORIP’s propensity of collaborating with other actors in the cocoa sector not limited to Solidaridad projects, e.g., sharing information and learning curriculum, was certainly efficient.

**Farmers can be efficiently reached in groups.** The organisation of farmers in cooperatives in Côte d’Ivoire is efficient from the point of view of CORIP, as large numbers of farmers can be reached through one single channel. The cooperatives have also acted as aggregators and at the same time, provided technical support in the form of provision of farm inputs (fertilisers and nurseries), and capacity building about good agricultural practices.

## 4.4 Project management

*Evaluation question: Was the project management of CORIP appropriately established, staffed and equipped?*

**Apart from staff changes and delays in their replacement, project management was efficient.** The MTE undertaken by Cape Coast University, however, was critical of project governance, noting that the Steering Committee (SC) had not been put in place, while the Programme Advisory Group (PAG), which was to advise the project implementation partners on specific national cocoa development issues, was non-functional. The M&E function has also been insufficient, as noted in earlier sections.

## 5 Sustainability

The service model introduced by CORIP has a good chance of being sustained. VSLAs are durable too. The greatest risk to sustainability relates to lack of youth willing to take over cocoa farming. They are yet to be convinced that cocoa farming is a financially rewarding occupation.

### 5.1 Take up by policy and public / private organisations

*Evaluation question: To what extent are the strategies and activities being taken up by policy and public / private organizations?*

**In Ghana, the fieldwork showed modest evidence of CORIP practices being replicated outside of the project confines.** The RSC business model in Ghana is viable, and farmers hire their services. Furthermore, COCOBOD is currently engaging the services of RSCs, both for service provision and training in climate-smart cocoa production. Feasibility of the work will set the ground for further roll-out (replication) of the RSC model. Also in Ghana, MFIs have discovered that doing business with VSLAs may be a valuable business proposition. The VSLA concept is being replicated in locations that are not CORIP programme locations.

**In Côte d'Ivoire, there is no evidence that the CORIP strategies and activities have been taken up by policy and public/private organizations.** This may be because the cocoa sector was already well-structured, with CORIP working with cooperatives that were already providing a mixture of services to cocoa farmers. The VSLA concept, however, is being replicated by cooperatives in Côte d'Ivoire.

**In Liberia, the field study suggests that the CORIP strategies and activities are being received with appreciation by public and private organizations.** The National Cocoa Public Private Platform (NCPPP), which is a public private partnership organization, is currently leading the cocoa coordination support of the sector, and which strategies are aligned with government policy and actions to improve the sector. Overall, the cocoa sector is immature and riddled with inefficiencies and weak support for upstream actors, but CORIP can likely be credited with having catalysed a lot of positive change. Private companies have set up CCDs and are now linked to cocoa farmers, and as long as their interests are aligned this will continue and grow.

**In Sierra Leone, CORIP strategies have been taken up by the private sector.** CORIP helped generate awareness of cocoa as an income generating crop. Large buyers are connected with smallholder farmers. Private sector companies are setting up FSCs to support farmers. A National Cocoa Value Chain Policy is already in place to provide a "competitive approach for the sustainable development of the cocoa sector in Sierra Leone by 2023, enhancing the full potential of the sector by doubling farmers' incomes, creating jobs, addressing the food security deficit and training farmers on climate change adaptation and mitigation".<sup>52</sup> In July 2021, the Government of Sierra Leone, through the Ministry of Agriculture and Forestry, and in partnership with Solidaridad, launched popularization of the Sierra Leone National Cocoa, Coffee, and Cashew Value Chain Policies. According to the policies, farmers will be

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<sup>52</sup> Sierra Leone National Cocoa Value Chain Policy 2019

trained on how to better improve their farming, inter-cropping, and ensure large-scale farming on cashew, cocoa, and coffee, among others.<sup>53</sup>

## 5.2 Likelihood of continuation of outcomes, scalability and systems change

*Evaluation question: What is the likelihood of continuation of outcomes, scalability of outcomes and systems change beyond the scope and timespan of the project?*

**RSCs from CORIP I have been able to maintain their businesses.** The RSCs that were involved in CORIP I were already operating as farmer-based support organizations before CORIP I helped them develop into RSCs. Interviews with the programme manager of CORIP (and with one CORIP I RSC) indicates that none of the RSCs in CORIP I joined CORIP II. The RSCs from CORIP I decided that they could run their businesses without further training and support from SWA, and they were anyway not eligible for programme grants under CORIP II. According to SWA, the RSCs from CORIP I are operational, and currently running their own businesses outside the CORIP programme. This suggests that CORIP II RSCs also have a good chance of being sustainable.

**RSC start-up was successful, but access to finance remains a constraint.** The field work suggests that most RSCs in Ghana and service cooperatives in Côte d'Ivoire are viable, and likely to sustain their work into the future. RSCs in Liberia and Sierra Leone are generally weaker. In the survey of 13 RSCs the evaluation team asked respondents to what extent the business plan developed with the help of CORIP would be financially sustainable, and if the RSC was now better placed to access formal finance in the future. All but one of the respondents were positive on both questions. Nevertheless, the field research indicates that lack of access to finance in all four countries continues to hamper the development of RSCs or service cooperatives. Despite the benefits of training in technical, entrepreneurial, and business skills combined with business plans, not all RSCs are poised to become viable cocoa support businesses.

**Farmer performance will be sustained, but with differences among countries.** In the context of sustainability, the survey among cocoa farmers undertaken by the MTE by Cape Coast university is also quite revealing. Farmers confirmed that they have acquired some performance changing skills that they intend to continue using even when the project ends. Respondents from Ghana and Côte d'Ivoire were very positive on this, from Liberia and Sierra Leone less positive, but still significantly so. Farmers were also confident that benefits from CORIP will be sustained in its absence, but the ratings from Liberia and Côte d'Ivoire were only moderately positive. When asked whether they would be able to continue climate-smart cocoa production practices, farmers in all four countries were only moderately positive, with farmers from Liberia barely more than indifferent. Asked whether existing agricultural policies can ensure that gains made through CORIP are sustained, farmers in Ghana were very positive, the others only just so. On being able to access finance, none were very positive. Measured across all dimensions of sustainability, farmers in Ghana were by far the most optimistic, followed by Sierra Leone, Côte d'Ivoire, and Liberia only just positive. This is consistent with all chapters of the survey, with farmers in Ghana always on top, and the ones from Liberia always on the bottom.

**Although farmer cooperatives in Côte d'Ivoire were already in place and operational, CORIP enhanced their operations, hence sustainability.** Almost all cooperatives engaged during the field visit (5 out of 6) expressed

<sup>53</sup> <https://awokonewspaper.sl/agriculture-ministry-to-popularize-the-national-cocoa-coffee-cashew-value-chain-policies/#:~:text=Sierra%20Leone%3A%20Ministry%20of%20Agriculture,and%20Cashew%20Value%20Chain%20Policies.>

satisfaction with CORIP's work and expressed their desire to continue. The intervention has prepared the ground for enhanced savings habits among local farmers, production diversification (living crops), organization and regularization of cooperatives, sustainable agricultural practices, supply of farm inputs, market for local producers and small-scale enterprising of cocoa by-products, child protection and education, and participation of women and youth. The next phase is for the gains made to contribute to increases in productivity, farmer incomes, expanded production and environmental sustainability. The mechanisms now in place to do so include: structured and organized cooperatives with regular meetings, skills and knowledge enhancement of farmers, conscientiousness and familiarisation of the sector with respect to farmers, accompaniment of local farmers by extension officers (2 per cooperative), and access to VSLA funds to purchase farm inputs.

**In both Liberia and Sierra Leone outcomes will likely continue and scale up beyond the scope and timespan of the project.** The fieldwork confirms that both cocoa farmers and private sector actors (offtakers and service providers) are intent to continue and expand on the work accomplished, as they are already experiencing the benefits and value this is adding to their businesses. In both countries CORIP emphasised farmer training through farmer field schools, and cocoa farmers have acquired knowledge of best management farming practices in cocoa planting, nursery development etc, which will enable them to apply the requisite skills for more productive and sustainable farming practices.<sup>54</sup> Product aggregation remains a challenge in both countries, but with farmers adding to the quantity and quality of their produce, oftakers will be encouraged to show up to collect the crop. The VSLA concept was totally new in the CORIP areas, and significantly enhanced members' access to finance.

**One of the CORIP interventions most likely to be sustainable is the setting up of VSLAs.** Across all four countries, farmers have organised themselves into VSLAs, often being the only way for farmers to gain access to finance, however limited and short-term it may be. The MTE showed that about 82% of cocoa farmers in Ghana were confident of the VSLAs' durability. There is a high sense of ownership among VSLA members and they are committed to ensure the continuity of the VSLAs. In Côte d'Ivoire, both the MTE and our fieldwork showed that setting up VSLAs was one of the main results of CORIP, and that they will certainly outlive the project. In Sierra Leone there were no VSLAs in the operational areas before CORIP came along - now there are 200 (end of 2021). VSLAs in the farming communities significantly enhanced members' access to finance. Fifty-three percent of farmers surveyed by the MTE in Liberia confirmed that CORIP had improved their access to finance through VSLAs under Centres for Cocoa Development.

**VSLAs have been particularly helpful to the women empowerment component of CORIP.** In Côte d'Ivoire, two-thirds of VSLA leaders are women, while in Ghana half are. Notwithstanding the small loan amounts and short maturities, VSLAs have also been instrumental in allowing women to start other income generating activities, which is likely to sustainably increase their economic position.

**The biggest sustainability challenge is the insufficient role of youth and women in cocoa farming.** Without significant numbers of youths entering the cocoa business, none of the CORIP outcomes will be sustained. The evaluation notes that CORIP has increased women and youth participation in cocoa, but it is too early to claim transformational effects. The evaluation also found service providers in cocoa were often young, in particular in Ghana where most RSCs are youth owned. The evaluation, however, also found that the core impediments to youth and women inclusion in cocoa remain in place. These impediments are: (i) cultural constraints on women owning land and farms; and (ii) lack of good role models suggesting to youth that a life in cocoa farming can be financially

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<sup>54</sup> It was reported that some farmers who have their first crop from hybrid seedlings have not sold their beans, but created nurseries instead, soon adding to the stock of hybrid cocoa trees.

rewarding. On the contrary, the data provided in section 3 show that while cocoa farmers are not necessarily poor, they definitely cannot afford the comforts of life that youth aspire to – even if they were to implement all GAP recommended by CORIP.

### 5.3 Factors that negatively influenced sustainability

*Evaluation question: In case of reduced likelihood of sustainability, scalability and systems change what are the causes and how could subsequent programmes learn from that?*

**In Ghana and Côte d'Ivoire in particular, the cocoa sector is prone to government intervention, which can either create duplications with the RSC model, or in some instances even restrain its impact.** Ghana is the country where the RSC business model has been most performant. Yet it is also Ghana where the RSC business model is most at risk of government intervention, in particular free provision of inputs and services through COCOBOD.<sup>55</sup> Government in Ghana is also prone to come up with ad hoc policies that may challenge the RSC business case, or even forbid its operations. The MTE went as far as to suggest that the sustainability of RSCs may be impaired by COCOBOD's actions. Likewise, in Côte d'Ivoire the government has an interventionist attitude, and for some time even impeded CORIP from doing work in cocoa intensification. It is no coincidence that in both Ghana and Côte d'Ivoire the component 2, policy and institutional strengthening, produced few results. It was noted, however, that COCOBOD is now coming around to appreciate RSCs, and even hired its services (for free transmission to farmers). The CCC has been in regular dialogue with COPIP. In Liberia and Sierra Leone government is not (yet) intervening much in cocoa, and in fact broadly supportive, but this interventionist attitude might come if the sector develops.

**Access to finance hampers the sector's development and sustainability.** Although CORIP managed to mobilise substantial financial resources, the hoped-for links with banks and particularly impact investors have disappointed. Although some VSLAs linked with MFIs for short-term credit, CORIP has not found a solution for long-term investment funding, which is much needed for modernisation and rejuvenation of ageing cocoa stock. It is the same for Côte d'Ivoire where many cooperatives cannot access finance due to their poor reputation in banking, or perhaps past debts.

**Deforestation and child labour still pose a risk to the sector.** Our fieldwork and the MTE revealed that there is still some pressure on forest resources, in Liberia in particular. While the idea behind CORIP is that increased cocoa productivity would make forest clearing unnecessary, in practice this still takes place. Furthermore, the MTE confirmed the risk of child labour in all countries. The MTE survey suggests that 60% of farmers in Liberia cannot find fault with that. This is a problem for (all) Liberian cocoa exports, as the major cocoa importers may slap an import ban on Liberian cocoa. It will also keep Liberian cocoa from being certified under the Utz, Fair-Trade, or any other label, which is a way of raising cocoa prices hence farm income.

**Climate change remains another threat to sustainability in all four countries.** Weather patterns are changing, generally leading to less rainfall. This has an adverse effect on cocoa productivity, while there have also been instances of wildfires reaching cocoa farms.

<sup>55</sup> The problem here is not so much the free provision of inputs and services, but the unpredictable nature of it. Furthermore, such freebies eventually come at the expense of farmer income as COCOBOD pays this from its margin.

## 5.4 Sustainability of VSLAs

*Evaluation question: Will VSLAs continue to exist and be functional after the project's end?*

**Yes, VSLAs will continue to exist and be functional after the project's end (see section 5.2 above).** The concept of VSLA, which was introduced to farming communities by SWA, has been embraced by cocoa farmers. Cocoa farmers in Ghana indicated that the benefits gained from VSLAs would be sustained after the project has ended. There is a high sense of ownership among VSLA members, VSLAs have functioning systems and code of conduct/constitution which guide their operations. MFIs have accepted VSLAs as partners as a secured way to give credit to small-holder farmers. Reportedly, repayment rates of MFI loans to VSLAs have been excellent, obviously encouraging MFIs to continue this service. However, the evaluation suggested that the financial basis hence sustainability of VSLAs could be increased if they stopped sharing out the accumulated savings at year end. This could also, eventually, allow the VSLAs to provide finance beyond the current very short-term operations, and thus contribute to agricultural investment and in more impactful amounts. The more capable the VSLAs, the more sustainable they are expected to be.

**In Côte d'Ivoire VSLAs are embedded in the cooperative movement.** In Côte d'Ivoire some savings already took place in many cooperatives and were expanded into VSLAs under CORIP. These savings and credit schemes are going to continue to be functional even after the intervention closes, as evidenced by the enthusiasm expressed by the contributors, their zeal to expand, and the good testimonies they recounted during the field visits.

**In Sierra Leone and Liberia VSLAs were relatively new, but well received.** The VSLAs and their functionality will likely continue because it is a community-based initiative, and it is a means of savings for farmers to support their households and provide quality healthcare, education, and shelter. Respondents indicate that the VSLA programme is not restricted to farming activities but also other kinds of livelihood support.

## 6 Conclusions

### 6.1 Relevance

- i. To what extent is CORIP expected to “bring scale to sustainable improvements in rural service delivery by facilitating the scale-up and main-streaming of economically viable and operationally feasible rural service delivery models”?*
- ii. Does the project address constraints that hinder the growth and viability of the cocoa sector?*
- iii. How well aligned is the project with other donors’ and national governments interventions in the value chains (no risk of incoherence or duplication)?*
- iv. How does the access to finance (A2F) component fit within the local and international landscape of A2F activities in the SME and small-holder segment?*

**CORIP is both an FNS and PSD programme.** CORIP is relevant to the core FNS policy goals “Inclusive and sustainable growth in agriculture” and “Ecologically sustainable food production systems”. CORIP is less relevant to “End hunger and malnutrition”, at least not in Ghana and Côte d’Ivoire. CORIP also has strong PSD characteristics due to its focus on (export) cash crops, SME development, jobs and incomes.

**The intervention model through service delivery was relevant to cocoa farmers’ needs.** The intervention differs among countries, with RSCs in Ghana often established by individuals and village based. In Liberia and Sierra Leone these were set up by the larger cocoa exporting companies, which has the advantage of creating a link with off-takers. In Côte d’Ivoire, the service provision is mostly ensured by farmer cooperatives, which aggregate as well.

**CORIP was reasonably aligned with private and public interventions in cocoa.** Collaboration with government was most active and fruitful in Liberia and Sierra Leone, probably as the sector was not much developed hence more in need of structuring than in Ghana and Côte d’Ivoire. CORIP complements various initiatives by development partners and private companies, with little risk of duplication.

**The access to finance approach was initially not well aligned with sector needs but improved significantly through the formation of VSLAs.** CORIP expected impact investors to finance RSCs, which they rarely do – impact investors finance export transactions instead. The initial project proposal also lacked a component of farmer financing. In the end CORIP helped some RSCs get bank / MFI finance and some cooperatives impact finance for crop aggregation and export. More importantly, by setting up VSLAs in all countries a mechanism was created to sustainably finance farmers, albeit in small amounts and with short maturities. No finance is available for investment needs (e.g., plant rejuvenation).

### 6.2 Effectiveness

- i. To what extent are the planned outputs and outcomes, as defined in the project proposal, achieved?*
- ii. What internal and external factors (both positive and negative) have aided/inhibited the project to meet expected results and targets?*
- iii. Were the M&E frameworks suitable to monitor and support implementation of the targeted results?*

**Output and outcome data show that CORIP lagged on some indicators.** By 2021, about 106,000 farmers were receiving RSC services, against a target of 150,000, while 90,000 of these were implementing GAP and 49,000 increased incomes against target of 136,500 (see table 3.6). Due to better agricultural practices and input use many CORIP farmers reached meaningful productivity improvements, although most are still very far from the programme target and their potential (see table 3.7). However, one may logically expect that due to the specificity of tree



cropping some results will emerge post-project. The effect of distribution of new hybrid seedlings in Liberia and Sierra Leone is only now coming to fruition and some of this effect is likely to occur after CORIP ended.

**The core activity of building up RSCs and VSLAs was effective.** Cocoa farmers now have access to services, whereby in Côte d'Ivoire the service role is played by cooperatives. Farmer appreciation is positive, with those in Ghana most enthusiastic. In all countries cocoa farmers have improved their agricultural practices, but productivity continues to lag in Liberia and Sierra Leone. There remains a large gap between current and potential yields. The VSLAs have been instrumental in providing access to finance, and some in Ghana and Côte d'Ivoire linked to MFIs for additional loan resources, but only in small amounts and with short maturities.

**CORIP helped RSCs improve service delivery.** The survey among RSCs confirmed that CORIP helped them provide more and better-quality goods and services to farmers. This is consistent with the finding that all RSCs added staff. CORIP also helped RSCs develop business plans, and some used this to access finance. Others may do so in the future.

**CORIP successfully reached out to women and youth as RSC owners and managers.** As of end of 2021, 20 out of 120 RSCs were operated by women, of which 8 youth women, and 57 RSCs were operated by young men. The fieldwork found RSCs operated by youth in Ghana, youth and women groups working for RSCs in Liberia and Sierra Leone, and women-led cocoa cooperatives in Côte d'Ivoire and Ghana. Women in Liberia and Sierra Leone also operate cocoa nurseries.

**However, women and youth rarely became involved in cocoa farming.** While women and youth were seen to take up the RSC role, this is less so in cocoa farming. Young men and women often see no perspective in cocoa farming, considering it a poor man's job, and opt to migrate to town instead. Furthermore, cultural barriers to women joining the cocoa sector persist, notably in the ownership and inheritance of farmlands and stress on their performance of household chores. Women assist their husbands on the farm, but do not capture the income. With cocoa farmers ageing and (young) women and men not taking over, the expected cocoa poverty becomes a self-fulfilling prophecy, as elderly farmers will be disinclined or unable to keep their cocoa farms in good shape.

**Women are empowered through VSLAs, but also confirmed and consolidated in their gender roles.** Women were particularly active in VSLAs, which enhanced their economic position, motivating them to develop various income generating activities such as farming as a business (e.g., plantains, bananas, cassava, and maize). Furthermore, through CORIP, women were engaged in processing and trading by-products of the cocoa sector, such as cocoa butter and oil, chocolate and similar products. This, however, means that women empowerment takes place in traditional roles outside of cocoa farming, consolidating existing gender patterns.

**The greatest policy impact is expected in Liberia and Sierra Leone.** The multistakeholder platforms were active in Liberia and Sierra Leone and discussed ways to organise the cocoa sector along similar lines as Ghana and Côte d'Ivoire. Both the governments of Liberia and Sierra Leone recognise the economic potential of cocoa, hence partnered with CORIP on various policy issues. Few policy results were achieved in Ghana and Côte d'Ivoire, as the cocoa sectors in these countries were already structured and firmly under the control of regulatory bodies.

**CORIP would have benefited from a more clearly outlined ToC and simpler M&E framework.** The ToC would have benefited from a clearer visual design. Showing the separate impact pathways with clear linkages between inputs, outputs, outcomes, and impacts could have provided more clarity in the intervention design. The M&E framework would have benefited from fewer and more clearly defined performance indicators that use nominal targets

instead of percentages. Data reporting could have been more regular and reliable, including greater attention for baselines, control groups and counterfactuals. This should ideally have been in place before the programme started. For future similarly complex programmes, SWA and EKN Accra should consider engaging an independent firm to support M&E activities, in close collaboration with the implementors.

## 6.3 Efficiency

- i. Were the financial resources used efficiently to achieve outputs?*
- ii. Did the actual results (outputs and outcomes) justify the costs incurred? Were resources effectively utilized?*
- iii. What factors facilitated or impeded the implementation efficiency?*
- iv. Was the project management of CORIP appropriately established, staffed and equipped?*

**Output efficiency was adequate, but with differences among components and countries.** On the whole, CORIP produced large numbers of outputs, such that its budget use can easily be justified. Côte d'Ivoire has lagged behind, as have components 3 and 4.

**CORIP was not sufficiently cost-effective.** As CORIP has trailed in its outcomes while the entire budget is used up, it logically follows that on average outcomes have been expensive. Components 2 and 3 look particularly expensive, while Ghana did better than the other countries because of its large outcome achievement.

**Efficiency losses were mainly due to staff turnover and vacancies.** While on the whole CORIP personnel was efficient, the programme suffered from many staff changes and long staff vacancies. Much work in Côte d'Ivoire was delayed for two years because of regulator's intransigence. Some components were not well designed and not feasible, hence fell short in outputs and outcomes. Examples are the financing of RSCs and parts of component 4 (or perhaps the outcome targets were just too high).

## 6.4 Sustainability

- i. To what extent are the strategies and activities being taken up by policy and public / private organizations?*
- ii. What is the likelihood of continuation of outcomes, scalability of outcomes and systems change beyond the scope and timespan of the project?*
- iii. In case of reduced likelihood of sustainability, scalability and systems change what are the causes and how could subsequent programmes learn from that?*
- iv. Will VSLAs continue to exist and be functional after the project's end?*

**Both service provision and GAP uptake by cocoa farmers will probably outlast CORIP.** As long as service providers and cocoa farmers cooperate to their mutual benefit and satisfaction, all have an incentive to continue working together. The evaluation confirmed the service model to be successful and cocoa farmers to have experienced improvements in their farm operations. What's more, actual cocoa yields are barely half of their potential, so a lot of progress may yet be made. In Liberia and Sierra Leone, the link CORIP made with cocoa exporters (who were willing to invest in cocoa services) will help bind these farmers to the market. The more these cocoa farmers improve their quality and quantity of production, the more these market actors will seek them out in sustainable offtake, including perhaps outgrower arrangements.

**The Ghanaian RSC model is the most appreciated, and arguably the most durable.** The evaluation, including farmer surveys, revealed the strongest appreciation with the Ghana RSC model. These are village-based small enterprises with a strong service mission and often led by youth. The service providers in Liberia and Sierra Leone are

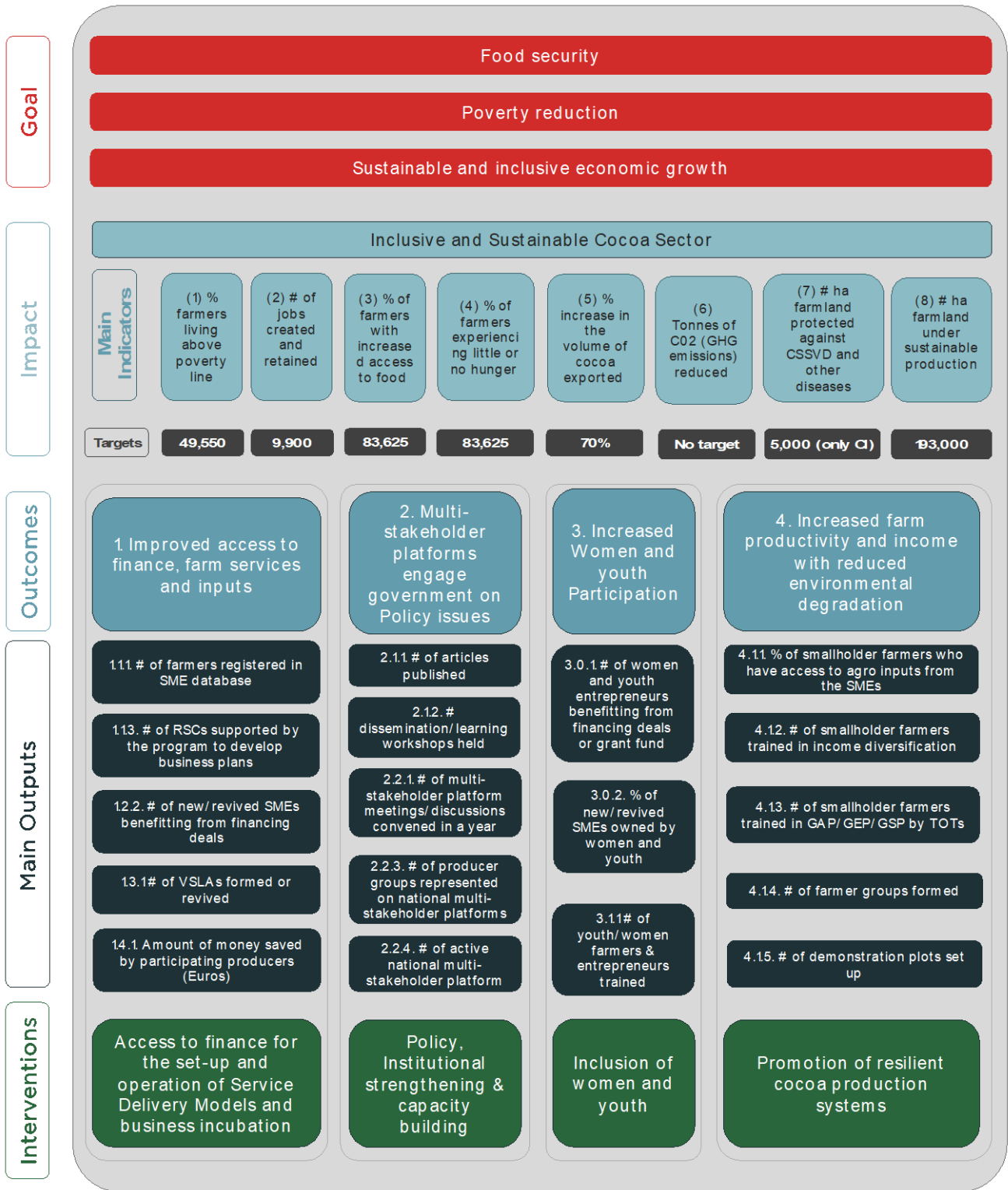
more artificially created (by CORIP and large cocoa companies). However, the fact that cocoa farmers in Liberia and Sierra Leone are not (yet) used to purchase inputs will also have affected their appreciation of input services. While the evaluation is optimistic on their sustainability, the RSCs in Ghana are in a stronger position. The cooperative model of Côte d'Ivoire is very good, but not so easily replicable in other countries. In the context of sustainability it is to be noted that the evaluation found the CORIP phase 1 RSCs (in Ghana) mostly to be in continued operation.

**Farmers' strong sense of VSLA ownership is likely to lead to sustainability.** Across all four countries, farmers have organised themselves into VSLAs, often the only way for farmers to gain access to finance, however limited it may be. There is a high sense of ownership among VSLA members, and they are committed to ensure the continuity of the VSLAs. VSLAs have also been instrumental in allowing women to start other income generating activities, which is likely to sustainably increase their economic position.

**The biggest sustainability challenge relates to the relatively small role of women and youth in cocoa farming.** If no significant numbers of women and youth take over cocoa farming, none of the CORIP outcomes will be sustained. As the evaluation confirmed that CORIP has increased women and youth participation in cocoa service provision but not farming, it is too early to claim transformational effects. The evaluation found that the core impediments to youth and women inclusion in cocoa remain in place. These impediments are: (i) cultural constraints to women owning and inheriting land and farms, and stress on their domestic duties; and (ii) lack of good role models suggesting to youth that a life in cocoa farming can be financially rewarding. With hindsight, the CORIP strategy of large-scale cocoa intensification (reaching many smallholder farmers) may not have been the best choice. It might have been better to focus on a more limited number of (progressive) cocoa farmers, and go all the way to build truly remunerative cocoa farms, as a role model to youth considering taking up cocoa work.

**Durable changes in sector policy are most likely in Liberia and Sierra Leone.** In these countries governments have come to understand the economic potential of cocoa, yet the cocoa sector is not yet structured and riddled with inefficiencies. In these countries CORIP-inspired multistakeholder platforms did well and produced policy proposals that are likely to transform the cocoa landscape. No such effects are expected in Ghana and Côte d'Ivoire, also because the cocoa sector is already quite mature.

# Annex A CORIP Theory of Change



## Annex B Contribution case

**“To what extent has the support given by the CORIP programme to smallholder farmers’ access to Rural Service Centre (RSC) services (in locations X and Y; TBD based on field research plan) enabled them to achieve increased farm productivity and income?”**

The data for contribution cases on the CORIP in Ghana was collected from six (6) locations which included Assin Fosu, Assin Dompim, Mim Betoda, Boadua and Goasi. Interviews were conducted with farmers groups and RSCs which included Boadua District Farmers Association, Asunafo North Farmers Union, Emfed Farms, Emfed Farms, Blessed Kay & Kay Co Ltd, Cocoa Ahwesofopa and Kapetol Prestige Limited.

The CORIP programme provided several opportunities for farmers to access the RSC services which The CORIP programme provided farmers and RSCs with training on best Agronomic practices (BAP) which are aimed at helping to increase productivity and income of the cocoa farmers. The trainings focused on helping farmers and RSCs to understand why it is important to prune, weed and fumigate farm against diseases.

The average age of cocoa farmers is above 50 years and therefore not strong enough to carry out the above best Agronomic practices. The CORIP programme therefore provided any opportunity for the farmers to access services such as weeding, pruning, weeding, application of fertilizer and harvesting. The RSCs also provided farmers with improved seedlings which are high yielding. These services contributed to increasing productivity in the farms as well as income of the farmers. Farmers during the focus group discussions confirmed that the services they received from the RSCs contributed to increasing productivity in their farms. This subsequently resulted in an increase in their incomes.

Apart from the support the farmers received from the CORIP programme, farmer groups during the interviews also indicated they also benefitted from other Cocoa related programmes such as Cocoa Life (From Mondelez), Cocoa Abrabopa. All these programmes provided the farmers with information and knowledge which are aimed at helping the farmers to increase their yield and income.

Cocoa Life project which was launched in 2012 aims to invest \$400 million USD by 2022 to empower at least 200,000 cocoa farmers and reach one million community members. Cocoa Life helps communities thrive in six key cocoa-growing origins<sup>56</sup> to gain knowledge and skills that will help farmers to improve their livelihoods, strengthen their communities and inspire the next generation of cocoa farmers<sup>57</sup>. The Cocoa Life project helped to increase productivity and income among farmers working hand-in-hand with cocoa farmers to make cocoa farming a business of choice to help farmers to become more productive, so they can increase their income from cocoa. It also empowered the men, women and youth within cocoa communities to lead their own development and improve their livelihoods through entrepreneurship. It also worked with farmers to conserve and restore lands and forests where cocoa is grown, together with the farmers and communities.

The main vision of Cocoa Abrabopa Association (CAA) is to make the cocoa sector in Ghana more viable by increasing cocoa yields and earning better returns on Ghana’s cocoa on the world market. Apart from providing an

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<sup>56</sup> Ghana, Côte d'Ivoire, Indonesia, India, the Dominican Republic and Brazil

<sup>57</sup> <https://www.cocoalife.org/the-program/approach>

inclusive, equal and just community of cocoa farmers that promote gender equality among members, the CAA also forms a front in important discussions on cocoa production and cocoa farmer livelihood with numerous local and international stakeholders<sup>58</sup>. The CAA ensured farmers had increase in productivity by that its members are provided with inputs. This was done in three ways:

Improving access to quality inputs, which results in sustainable yield increase.

Making sure that fertilisers and crop protection products are available to members when they need them most.

Training, demonstrations, and the supply of Personal Protective Equipment (PPE) to ensure effective application with the least harmful side effects on humans and the environment.

In order to help farmers to increase yield and income, COCOBOD also engaged the services of RSCs so they can support farmers with service such as weeding, pruning, spraying and harvesting.

From the FGDs with RSCs, COCOBOD does not pay for the services of the RSCs in time. This tends to affect the operations of the RSCs. It is a known fact that COCOBOD sometimes gives out freebies to farmers in the form of inputs to help them increase productivity in their farms. Also politicians during the political seasons do the same during their political campaigns. Although these are good initiatives especially to assist farmers who cannot afford to buy inputs for their farms, this practice of giving freebies tends to affect the services provided by the RSCs in the communities where the CORIP programme was implemented. Beside affecting the input service provision of the RSCs it also affects the frequency which they tend to visit the farmers to provide them with other services.

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<sup>58</sup> <https://cocoabrabopa.org/about-us/our-vision/>

Observed Change (outcome)	Contributing FACTORS	TYPE	SIGNIFICANCE Scale 1 (low) -4 (high)	EVIDENCE Signs/facts	RELIABILITY Triangulation of data
<b>Increased farm productivity and income</b>	Provision of farm inputs by RSC to farmers	Primary	3	All 6 interviews with RSCs and focus group discussions with farmers confirm this as one of the main factors	Key informant Interviews with RSC + FGDs with farmer groups
	Provision of weeding services provided to farmers by RSCs	Primary	3	All 6 interviews with RSCs and focus group discussions with farmers confirm this as one of the main factors	Key informant Interviews with RSC + FGDs with farmer groups
	Provision of Pruning services by RSCs to Farmers	Primary	3	All 6 interviews with RSCs and focus group discussions with farmers confirm this as one of the main factors	Key informant Interviews with RSC + FGDs with farmer groups
	Provision of Spraying service by RSCs to Farmers	Primary	3	All 6 interviews with RSCs and focus group discussions with farmers confirm this as one of the main factors	Key informant Interviews with RSC + FGDs with farmer groups
	Provision of Harvesting services to farmers	Primary	3	All 6 interviews with RSCs and focus group discussions with farmers confirm this as one of the main factors	Key informant Interviews with RSC + FGDs with farmer groups
	Training of RSCs and farmers on Best Agronomic Practices	primary	3	All RSCs and farmers confirm they received trainings in Best Agronomic practices	Key informant Interviews with RSC and FGDs with farmers
	Provision of improved seedlings to farmers by RSCs	Primary	3	All 6 interviews with RSCs and focus group discussions with farmers confirm this as one of the main factors	Key informant Interviews with RSC + FGDs with farmer groups
	Support from other programmes such as COCOA Life, COCOA Abrabopa etc	Primary	3	FGDs with farmer groups	FGDs with farmer groups
	COCOBOD engaging the services of the RSCs to support the farmers.	Primary	2	RSCs confirm they were engaged by COCOBOD	KII with RSCs
	COCOBOD and Politician supplying freebies in the form of inputs affect the service provision of RSCs	Rival	1	All managers of RSCs interviewed in the KII confirm this as rival factor affecting the operation of the RSCs + Farmer confirmed they received items from Politicians	Key informant Interviews with RSC + FGDs with Farmers
COCOBOD not paying for the services provided by RSCs	Rival	1	All managers of RSCs interviewed in the KII confirm this as rival factor affecting the operation of the RSCs	Key informant Interviews with RSC + Interview with CORIP Team	





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