

THE EMBASSY OF THE KINGDOM OF THE NETHERLANDS

EVALUATION OF COCOA HUBS PROJECT

EXECUTIVE SUMMARY

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1. Basic Project Information

Project/Outcome Information		
<i>Project/Outcome title</i>	Strengthening Service Delivery Through Cocoa Hubs in Ghana	
<i>EKN Outcome and output</i>	Strengthen, Expand and Professionalize 19 RSCs as Business Entities to reach 15,000 cocoa farmers	
<i>Country</i>	Ghana	
<i>Regions</i>	Cocoa Regions: Western North, Western, Central, Ashanti, Eastern, Ahafo, Bono	
<i>Date Project document signed</i>		
<i>Project dates (Phase I)</i>	<i>Start</i>	<i>Valid Period/End</i>
	December 2024	30 November 2025
<i>Project budget (Phase I)</i>	Euros 548,500	
<i>Project dates (Phase II)</i>		
	December 2025	December 2026
<i>Project Budget (Phase II)</i>	Euros 546,549.22	
<i>Project expenditure at the time of evaluation/last financial statement report</i>	Euros 498,270	
<i>Funding source</i>	Embassy of the Kingdom of the Netherlands	
<i>Implementing Partners</i>	Fairtrade Africa and Tropenbos Ghana	

Rationale, scope and objectives of the evaluation

The Embassy of the Kingdom of the Netherlands in Accra (EKN Accra) commissioned independent consultants from the Department of Agricultural Economics & Agribusiness, University of Ghana, to conduct an evaluation of the Phase I and Phase II of the Cocoa Hubs Project implemented by Fairtrade and Tropenbos in Ghana's cocoa regions. EKN Accra funded the programme and managed the evaluation. This evaluation focuses on the first phase of the programme, which ran from November 2024-November 2025. The qualitative and quantitative data underlying this evaluation cover the programme period.

The evaluation scope is limited on the impacts expected for *Phase I*. The overarching research objectives of the report are to (a) undertake both process and limited impact evaluation of the Cocoa Hubs in Ghana by adopting a multifaceted approach to provide a comprehensive assessment of the project's effectiveness, relevance, efficiency and coherence; and (b) test the Dutch Cocoa Strategy 2025 focus of stepping-up farmers with 2–5 hectares who often are organized in cooperatives, who have the potential to invest in productivity and sustainability and play a crucial role in system transformation. More specifically, the evaluation report objective focuses on addressing the issues around:

- Cocoa Hubs have been successfully established and professionalized.
- Service delivery to farmers has improved.
- The Cocoa Hubs are financially sustainable and potentially independent from donor funding.
- Farmers are adopting improved cocoa production practices.
- Farmers' livelihoods, income, and resilience have improved due to the project.
- Youth and women participation in the cocoa sector have increased.
- The project represents value for money.
- The project has strengthened partnerships with Dutch businesses.

Phase I and Phase II Project description

The Cocoa Hub project was planned in phases. During Phase I, dubbed 'Strengthening service delivery through Cocoa Hubs', nineteen (19) existing RSCs across six (6) cocoa-growing regions were onboarded and supported to diversify their service offerings, strengthen operational and institutional capacity, and work toward financial sustainability.

Key focus areas for this program were for the Cocoa hubs to access and deliver quality (organic) inputs, seeds and planting materials, access to finance, irrigation, (byproduct) value addition-including but not limited to local processing, biochar, *abinkyi*, access to digital solutions and (weather) information, logistics, climate smart practices, nature-based solutions to their clients (cocoa farmers). In recognition of the growing role of digital innovation in rural service delivery, the project developed a digital platform to onboard farmers, streamline services, and enhance transparency, data management, and decision-making. For Phase 1, the contracting authority set out the following requirements for success:

1. scale up existing RSCs that develop new (cocoa-derived) products and innovative solutions for cocoa farmers.
2. transform RSCs into Cocoa Hubs that can provide high-quality, tailor-made services to cocoa farmers. These hubs will help farmers run their farms more efficiently, make informed decisions, and ultimately achieve more profitable and climate-resilient farms.
3. contribute to increasing the (living) income and investment capacity of cocoa farmers through better farm management, improved yields, enhanced climate resilience, value addition, and diversification of income.
4. increase the number of jobs available to young people and women through ownership of, or jobs in, the Cocoa Hubs. Thereby stimulating entrepreneurship among youth and women and making the cocoa sector an appealing industry for them.
5. create a network of Cocoa Hubs throughout the Ghanaian cocoa belt that:
 - are widely known for their excellent services.
 - exchanges lessons learned and best practices.
 - link with Dutch stakeholders in the realms of knowledge, innovation, and technology, as well as strengthen their expertise and market access.
6. strengthen the position of Dutch businesses throughout the cocoa belt.

The requirements for success of the project were translated by the implementing partners into the following outcomes and outputs:

Outputs

- i. 20 upgraded and fully operational Cocoa Hubs across key cocoa-producing regions supporting 15,000 cocoa farmers and resource owners.
- ii. 500 youth and women empowered through training and entrepreneurship opportunities.
- iii. introduction of at least five new products and services tailored to cocoa farmers.
- iv. a fully functional Cocoa Hub network with a digital platform for communication and resource sharing.

Outcomes

- i. enhanced financial sustainability of Cocoa Hubs through diversified income streams and efficient resource management.
- ii. improved collaboration and coordination among Cocoa Hubs with efficient and effective service delivery, enhancing advocacy efforts and support for smallholder cocoa farmers.
- iii. the livelihoods of 15,000 cocoa farmers improved with increased income, better market access, and enhanced resilience to economic and environmental shocks.
- iv. empowerment of local communities, with increased participation of women and youth in the cocoa sector and broader economic activities.

Phase II was proposed to address operational and structural challenges identified in Phase I by strengthening governance, enhancing digital and financial systems, and improving market

coordination across the Cocoa Hubs. The implementers posited that Phase I lessons prompted a clear shift in Phase II toward institutional consolidation and scalable delivery. Consequently, the number of workstreams were streamlined from 10 to 5 to focus implementation and improve outcomes with support to be gradually phased out for RSCs that have reached sufficient capacity. The 10 workstreams under Phase I have been consolidated into 6 workstreams under Phase II for efficiency. The focus of this Phase II is on (i) institutional consolidation, (ii) digital empowerment, (iii) VSLA expansion, (iv) value addition, and (v) strengthened learning and data systems to deepen and sustain the Cocoa Hubs model.

Development context

Cocoa production in Ghana is dominated by smallholder farmers, many of whom are poor. Cocoa is widely recognized as a major contributor to the national economy through foreign exchange earnings. Despite its significant contribution, the sector faces numerous challenges that result in low productivity, hence low profitability for cocoa farmers. These include generally poor farmer access to farm service delivery, declining soil fertility, deforestation, the spread of pests and diseases, aging cocoa farms, land encroachment through illegal small-scale mining, climate-related factors.

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. Its core intervention was the establishment of 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.

The concept of Cocoa Hubs in Ghana focuses on transforming these RSCs into Cocoa Hubs, with the goal of benefiting cocoa farmers by offering diversified services and sustainable development solutions. These hubs serve as centralized facilities that offer technical, financial, and logistical support to cocoa producers, particularly smallholder farmers, youth, and women. Cocoa Hubs directly support these objectives by fostering collaboration between private sector actors, particularly Dutch businesses, and local stakeholders. These Cocoa Hubs should become a one stop shop where cocoa farmers can access a wide range of services, information, goods, and materials. Additionally, the Cocoa Hubs should serve as reliable partners for Dutch companies interested in investing in the cocoa sector in Ghana.

Evaluation Methodology

The evaluation methodology ensured that the ToR questions relevant to the evaluation criteria requirements under the OECD/DAC Evaluation Criteria (Relevance, Effectiveness, Efficiency and Sustainability) are adequately addressed.

The evaluation team adopted an integrated approach involving a combination of qualitative and quantitative data collection and analysis tools to generate evidence to buttress all findings. Evidence obtained and used to assess the results were triangulated from a variety of sources (key informants, focus group discussions, farmer surveys and project document reviews). Fieldwork was undertaken through participatory and consultative approach that ensured close engagement with the cocoa hub managers, implementing partners and direct beneficiaries. The evaluation methodology followed the steps required in the ToR for the evaluation whilst the Consultants maintained rigor and their independence during the evaluation based on ethics of research.

The desk review: preliminary desk review and initial discussions with the EKN and the Cocoa Hub Project Coordinator helped the consultant to understand the project's design, implementation plan, and intended outcomes. The documents reviewed included the project proposal and theory of change, progress reports, monitoring and evaluation reports, financial records, and other relevant documents. The review also provided insight into the project's progress and any challenges faced. The review involved a systematic examination of these documents, with the use of a document review guide that ensured a thorough and consistent review. These documents were sourced from the Project Coordinator—Cocoa Hub/The Dutch Embassy and the Cocoa Hub Owners.

Data collection phase: Fieldwork was undertaken during the period May 23 – June 6, 2026, for qualitative and quantitative data. The qualitative study was undertaken in tandem with the quantitative survey. The qualitative data collection included KIIs with cocoa hub operators, implementing partners, extension agents, input suppliers, cooperative leaders, and FGDs with cocoa farmers using hub services, women farmers, youth entrepreneurs, and farmer cooperatives. A limited quantitative study assessed the implementation performance of the Cocoa Hubs project as indicated by the Implementing Partners, Hub Owners and other key stakeholders. The key component of the evaluation entailed the experiences, perceptions of beneficiaries and non-beneficiaries in the selected (7) Cocoa Hubs in the 6 cocoa-growing regions in Ghana. The quantitative survey used a well-structured questionnaire, administered to both beneficiary and non-beneficiary cocoa farming households. This part helped to examine the impact of the project on beneficiary farmers' livelihoods, resilience and income. The survey instruments employed standard questions used in previous evaluations.

Data analysis and reporting: Analysis of the data collected, assessment of achieved results, drafting the final evaluation report, conclusions, development of lessons learned and of recommendations constitutes this final report.

Findings

A. Effectiveness

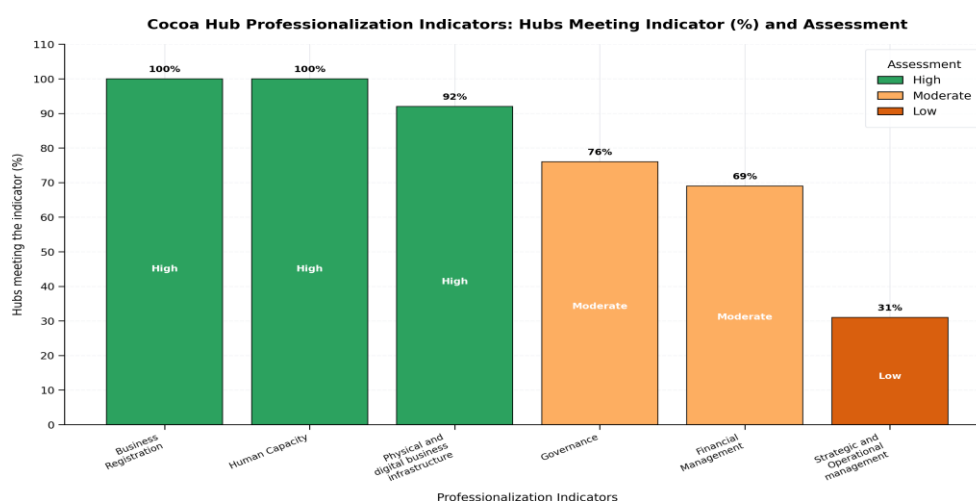
- *To what extent have the objectives outlined in the concept proposal and implementing partners' expected outcomes been achieved?*

- E1.1 The project has made progress towards achieving its overall outputs. In *Output 1*, we find that the project has contributed towards operationalizing the functioning of the Cocoa Hubs. The evaluated Hubs provided critical services, including farm pruning and rehabilitation services, weeding, spraying, farmer training, VSLA formation, input supply (fertilizers, pesticides, seedlings), market linkages, child protection on cocoa farms and education, and additional livelihood activities to cocoa farmers.
- E1.2. Hubs meet important service gaps in the cocoa sector, particularly labour constraints, limited access to extension services, and inadequate financial services.
- E1.3. Hubs visited had functional offices, management structures, and systems for record keeping and governance, suggesting that the project has contributed to strengthening the institutional capacity and professionalisation of the hubs, *moving* them beyond informal service providers to more structured and organised business entities.
- E1.4. The Hubs collectively serve a large farmer base. Hub operators indicated reaching farmers ranging from approximately 150 to over 9,500 farmers, with some Hubs operating in up to 20 communities and across several districts and regions.

- E1.5. Therefore, given that the farmer base collectively served by the hubs exceeds the project target of 15,000 farmers, the hubs can be seen to have the capacity and outreach necessary for the project to reach its intended beneficiaries.
- E1.6. We find differences, however, in operational maturity among hubs. While some Hubs are fully functional and have diversified service portfolios, others are still developing their business systems and face challenges in financing, staffing, and equipment.
- E1.7. In *Output 2*, which seeks to train about 500 youth and women in entrepreneurship opportunities, we find that the project deliberately targeted women and youth through VSLA groups, additional livelihood activities such as beekeeping, soap making, vegetable production, pollination and pruning services.
- E1.8. One Hub reported serving 1,850 farmers, of which 755 are women. Most of the Hubs also indicated training women in vegetable production (e.g., ginger, pepper, etc) and financial literacy.
- E1.9. Notwithstanding, the evidence from the field does not provide consolidated project-wide figures on the total number of women and youth trained and employed. Therefore, it is challenging to conclude that the project has reached 500 women and youth.
- E1.10. In *Output 3* of introducing at least five new products and services tailored to cocoa farmers, we identified several (more than five) new products and services introduced under the project. Some of these products include biochar production and application, VSLAs, organic fertilizer production, vegetable farming, beekeeping, among others.
- E1.11. In *Output 4* to have a fully functional Cocoa Hub network with a digital platform for communication and resource sharing, we found evidence of networking and collaboration among the various Cocoa Hubs in the project. The emergence of a network of Cocoa Hubs is an important outcome of the project, as it creates opportunities for peer learning, information sharing and collective problem-solving. Hub operators indicated that through these networks, they can exchange experiences on business management, service delivery, governance practices, and even secure contracts.

- *To what **extent** have Cocoa Hubs been professionalized?*

- E2.1 From assessments, our findings suggest that, in the **general**, from scored six (6) indicators from business registration to physical and digital business infrastructure among the cocoa hubs, there are noticeable evidence of a general drive of project activities towards professionalization of the cocoa hubs.



- E2.2 Based on the support provided under the project, we find that almost all the Hubs assessed are registered and possesses business registration certificates. In addition, they have organograms, governance structures (including some having Boards), record-keeping systems (cash books), and tax registration and compliance system.
- E2.3 Findings suggest the project has enhanced the institutional and managerial capacity of participating Cocoa Hubs by improving record-keeping, documentation, compliance with legal and operational requirements and business planning. This provides a stronger foundation to sustainable business operation.
- E2.4 While governance structures have been established in most hubs, there are considerable differences in their effectiveness and functionality. Hubs with strong governance systems have clear management structures with well-defined roles and responsibilities, financial systems with proper bookkeeping and tax compliance, planning and human resource systems. These hubs are generally cooperatively owned or privately owned ones that have been in operation for a long time.
- E2.5 Evidence also suggests that some hubs are challenged by weak governance systems. Some of these challenges include limited access to working capital and affordable finance (particularly privately owned Hubs), weak financial management systems, incomplete digital platforms, limited business development and marketing skills, and inadequate logistics and equipment, and heavy dependence on one individual (decision-making centralized in the owner-manager).
- E2.6 Further, our field observation scoring to characterize the extent of professionalization among the Cocoa Hubs shows that five (5) of the cocoa hubs are relatively more professionalized, three (3) are moderately professionalized, four (4) are emerging into a professionalized categorization and one (1) is not professionalized.



- *How has Cocoa Hubs professionalization improved service delivery to their farmer base and to expanding their farmer base?*

- E3.1 Evidence from the field indicates that improved management systems have generally translated into better service delivery to farmers. Services provided by the hubs focused mainly on core agronomic activities such as weeding, pruning, hand pollination and spraying, reflecting a strong emphasis on production support rather than full value-chain integration.

- E3.2 Beneficiary farmers in the focus group discussions consistently reported having better access to improved training, improved access to financial services through VSLAs, cocoa hub extension services, more timely service delivery, and easier access to information.
- E3.3 The drive towards professionalization of Cocoa Hubs has also contributed to expanding their farmer base in most cases, although the extent of expansion differs across hubs. The expansion in farmer base have occurred through pathways such as improved quality and reliability of services, positive word-of-mouth referrals, increased visibility of the hubs, expansion into new communities and districts and diversification of services, including VSLAs, biochar production, among others to meet farmers' needs.
- E3.4 This evidence of expanding their farmer base suggests that professionalizing the hubs has translated into increased farmer outreach and an expanding client base. We find that farmer cooperatives were instrumental in linking members to the Cocoa Hubs, particularly in communities with well-established cooperative structures. The Hubs also facilitated the formation of farmer groups, but many of these groups appear not to be functioning effectively. Evidence from the evaluation suggests that these newly formed farmer groups are yet to fully operate within the Department of Cooperative framework. Based on field observations, there were absence of regular meetings, limited follow-up after the groups were formed, and the lack of linkages to savings schemes or other income-generating activities that could sustain member participation.
- E3.5 While professionalization has generally contributed to an increased farmer base, not all hubs have experienced growth in their farmer base. A few hubs reported either a decline in active farmers or fluctuating patronage. This decline was primarily attributed to farmers' inability to pay for services, operational challenges affecting service delivery (e.g., limited working capital, limited staff, inadequate equipment), competition from other service providers (e.g., COCOBOD extension services, Licensed Buying Companies (LBCs), NGOs and development projects), among others.
- E3.6 Some hub operators indicated that some services, particularly farm management and input credit schemes, became difficult to sustain because farmers were unable or unwilling to pay for the services. These findings suggest that expanding the client base depend not only on improved governance and professionalization but also on the financial sustainability of the hubs and the economic status of farmers.

- *How has the intervention contributed to the financial independence and bankability of the RSCs/ Cocoa Hubs?*

- E4.1 In general, the project has strengthened the financial management capacities of the Hubs through support for financial management and governance training, record-keeping, equipment support such as laptops, and business planning.
- E4.2 Some hubs have also diversified their services, bringing in additional revenue streams such as biochar production, vegetable production, agrochemical sales, and cocoa purchasing. Despite these improvements, the financial sustainability of the Cocoa Hubs remains a challenge.
- E4.3 Most privately-owned hubs frequently cited financial constraints or difficulty in mobilizing funds and accessing grants/credit from commercial banks as the main challenges to their operations.
- E4.4 We find that privately owned hubs face greater financial challenges than cooperative-owned hubs. Cooperative-owned hubs generally benefit from a larger membership base, internal capitalization and stronger networks than privately owned hubs.

- E4.5 As much as the cooperative model also presents as an institutional asset, we encountered in discussions, governance challenges such as blurred governance and decision-making responsibilities, reduced financial accountability especially where resources and functions overlap and limited commercial orientation as hub operate as extensions of cooperatives, suggesting the need for a clearer separation between the governance and operational activities of the hub and those of the parent cooperative, while at the same time preserving the advantage of the cooperative membership and farmer networks.
- E4.6 Respondents from the cooperative-owned hubs acknowledged this need, noting that they maintain separate accounts for the hub and are in the process of separating the hub's activities from those of the parent cooperative.
- *Can Cocoa Hubs operate successfully without donor funding? And if so, how?*
- E5.1 We provide cost-benefit analysis from three cocoa hubs to provide insights into the long-term sustainability of the Cocoa Hubs. In the context of sustainability, we find that there are prospects beyond the project or donor support. The ability of Cocoa Hubs to continue operating after the project ends depends largely on their capacity to strengthen and expand their revenue base. Specifically, by diversifying their income sources rather than rely on a single income stream, so they can reduce dependence on one revenue path. Multiple income sources, such as paid farm services, agro-input sales, cocoa purchasing, and other complementary enterprises such as biochar and compost production and nursery operations, should be pursued or strengthened to support this diversification. This can be done by leveraging the technical and managerial capacities developed through the project. It is also important to address challenges such as limited working capital, limited access to commercial partners, particularly with input suppliers. Furthermore, the Cocoa Hubs should design systems to recover all funds used for the credit-based service delivery to farmers. The hubs whose financial statements were assessed generated their revenues from the provision of services, farm management, rehabilitation, and sales of agro inputs, livelihood activities and grants.
- E5.2 The analysis reveals considerable variation in the financial performance of the Hubs, reflecting differences in revenue streams, operational scale and management effectiveness.
- E5.3 Cooperative-owned hub has positive net profit with BCR of 1.29 indicates that for every GHS 1.00 invested in the Hub's operations, it generates about GHS 1.29 in benefits, making it profitable and financially viable. ROI is approximately 28.97%, implying that the Hub generated a positive financial return on its operating investment. These findings show that this Hub is financially viable and better positioned to be sustainable.
- E5.4 In contrast, the two privately-owned operations return negative net profits with BCRs of 0.69 and 0.96. Since the BCRs are less than 1, these Hubs are not financially viable in their current state. They have negative or low ROI (-30.87% and 3.9%) indicating that revenues are insufficient to cover annual operating costs, suggesting that the Hubs are not yet financially self-sustaining and remains vulnerable to liquidity constraints.

- *How do Cocoa Hubs contribute to the application of improved cocoa farming practices (including but not limited to pruning, soil fertility management, pest and disease management, diversification) among farmers and an increase of the net income of the farmers?*
- E6.1 Farmers have adopted various practices promoted through the project. Particularly, regular weeding, pruning, hand pollination, soil fertility management, pest and disease management, other good agricultural practices (line and pegging, proper use of fertilizers and pesticides, planting of trees in cocoa farms), VSLA and alternative livelihoods have been adopted by farmers.
- E6.2 Some farmers are using biochar produced from the hubs including organic fertilizers. However, following biochar production pilots in several places, biochar production has not yet commenced in two of the three Hubs visited that participated in the pilot intervention. Some Hubs were already engaged in biochar production before the project began. In these cases, the project rather strengthens the existing enterprise. Therefore, in the few communities where the Hubs have promoted the use of biochar and cocoa husks as soil amendments, farmers and community members expressed confidence in the effectiveness of these climate-smart practices.
- E6.3 Hub operators have used ToT approaches to build capacity of lead farmers, who in turn transferred knowledge and skill acquired to other farmers in their communities. This approach may have facilitated the diffusion and adoption of improved farm practices.
- E6.4 Pruning appears to be one of the most prevalent practices adopted by farmers. The increasing adoption of pruning is attributed to the visible benefits farmers observed on their farms.
- E6.5 On savings and financial management practices, we find that the project has contributed to the adoption, particularly VSLAs. Beneficiary farmers not only received training on savings practices but also formed and actively participated in the VSLAs as a way of improving their financial resilience.
- E6.6 Through the VSLA, members get access to small loans that would otherwise be difficult to obtain from formal financial institutions due to collateral requirements and high transaction costs. The scheme enables members to borrow from their accumulated savings to invest in farming and other income generating activities. In this regard, farmers expressed their enthusiasm and acceptance of the scheme.
- E6.7 However, we identified some gaps in the implementation of the VSLAs in some communities. In one of the communities visited, farmers had a VSLA, but the operational modalities and governing constitution were yet to be formally established. This suggests the need to support emerging VSLAs with capacity building to ensure that they are properly structured and managed to enhance their effectiveness and sustainability.
- E6.8 The Cocoa Hubs Project also promoted livelihood diversification, a means of diversifying household income sources and improving welfare. Evidence from interviews with Hub operators suggests that the project introduced a range of alternative income-generating activities, particularly targeting women and youth. Livelihood diversification activities such as soap making, beekeeping, mushroom and snail production, gari processing, and vegetable production (ginger and pepper) were introduced to farmers.
- E6.9 However, while training opportunities were appreciated, some beneficiaries noted that access to start-up capital remains a major challenge to starting the activities. This finding points to a critical gap between capacity building and enterprise establishment. While building skills is an important step, the absence of complementary financial

support limits the translation of the training into the establishment of business enterprises.

- *How has the project contributed to the inclusion of women and youth, specifically on increased employment opportunities?*

- E7.1 The project made efforts to promote the inclusion of women and youth. Women and youth benefited from training (in agronomic practices, biochar production, alternative livelihood activities), employment opportunities in farm service activities and in the Hubs, and financial inclusion through VSLAs.
- E7.2 Most of the workers engaged by the hubs to deliver services such as weeding, pruning, and pollination to cocoa farmers are youth, who provide essential labour within the Hub system. These young workers now form part of the Hub's service delivery team, moving from town to town and between farms to support cocoa production activities.
- E7.3 In one community, all the workers employed at a Cocoa Hub's biochar production site were women, with three of them being youth.
- E7.4 We find evidence that women constitute a majority in most of the VSLAs. There is also evidence of enterprise development among women and youth in few cases, where they have been trained to produce soap, honey, mushroom, and snails commercially.
- E7.5 However, enhanced youth participation in the cocoa value chain continues to face challenges. More youth several communities engage in alternative livelihood activities such as illegal mining ("galamsey"), logging, and tricycle and motorbike business ("Okada"), which offer quicker financial returns. Others also cited a lack of interest in cocoa farming as one of the key challenges to attracting youth. These underlying labour market challenges also adversely affect the operations of some of the Hubs.

B. Relevance & partnerships

- *What is the level of prominence, publicity, and reputation that the Cocoa Hubs have in the communities around them and under Ghanaian and Dutch suppliers?*

- RP1.1 The visibility and recognition of Cocoa Hubs within communities is generally increasing, with some having positive reputation and moderate to high levels of prominence in their operational communities.
- RP1.2 The Hubs are mostly recognized for the services they offer, particularly pruning, weeding, farmer training, VSLA activities, biochar initiatives, and input support.
- RP1.3 The visibility and publicity of Hubs within their operational communities have been created mainly through community engagements, farmer training activities, demonstrations, farmer-to-farmer communication, physical infrastructure (office building), signboards, and traditional media (community information centre/radio). Although some hub operators have social media accounts, these platforms were rarely used to promote their visibility.
- RP1.4 The assessment also indicates that some of the Hubs, mainly the cooperative hubs, have developed positive relationships with Dutch businesses and international buyers such as Tony's Chocolonely and Tony's Open Chain but visibility remains limited.
- RP1.5 Several privately owned hubs still struggle with visibility and community recognition compared with cooperative-owned hubs that already possess strong farmer networks and established reputations.
- RP1.6 Most Hubs expressed their desire for facilitation and market linkage support to increase their recognition among international partners. On the other hand, we find that the level

of prominence and publicity of Hub varies across communities, based on the intensity of Hub activities, duration of engagement, and continuity of service delivery.

- *How do these stakeholders perceive the ‘additionality’ of the rural farm services and products provided by the Hubs?*

- RP2.1 We find that the Hubs are perceived to provide important additionality, by filling critical gaps in service delivery that were unmet or inadequately addressed by existing actors such as government, NGOs, and LBCs, despite farmers indicating that they benefit from interventions such as the government's fertilizer, mass spraying, and training programs, as well as some programs from NGOs and LBCs.
- RP2.2 The Cocoa Hubs have improved access to services, labour, training, and localized support, although some limitations remain, particularly regarding input provision.
- RP2.3 Other important additionalities include the introduction of biochar, alternative livelihood activities, and knowledge transfer and capacity building through training and extension services, and VSLAs.
- RP2.4 Interactions with farmer clients suggest that the services provided by the Hubs are seen as major additional contribution that brings essential services closer to farmers, reducing transaction costs, and addressing labour constraints, especially given the increasing scarcity and cost of labour due to migration and illegal mining activities.

C. Efficiency

- *To what extent have the funds been used efficiently for the achievement of the goals of the project (value for money)?*

- EF1.1 We find that up to November 2025, the Cocoa Hubs project budget was on track to be fully utilised. Spending by project components up to November 2025 and the entire budget show 91% of the Cocoa Hubs project budget had already been used by the end of November 2025, leaving an overall underspend of about 9%.
- EF1.2 The Cocoa Hubs project performed well on many of its output and outcome indicators.
- EF1.3 The largest share of expenditure, representing 55% of total expenditure, was allocated to project activities, followed by human resources (29%), administrative expenses and indirect costs together accounted for only about 7% of total expenditure.
- EF1.4 This analysis suggests that the project directed majority of the financial resources towards project implementation rather than administration. Our evaluative judgement is that this expenditure pattern, where more than half of the total expenditure was allocated to project implementation activities, demonstrates *good value for money*. The relatively low share of administrative and indirect costs suggests that the project prioritized investments that directly contributed toward achieving the intended outputs and outcomes.
- EF1.5 Spending for work streams (activities) related to financial sustainability and funding, farmer training and support, and joint procurement and resource sharing were implemented largely as planned (99%, 100% and 100%, respectively).
- EF1.6 Budget utilization was comparatively lower for capacity building for RSC management, introducing new products and services, establishing a Cocoa Hub Network, and advocacy and policy engagement (88%, 87%, 87%, 73%, respectively), mainly attributed to cost optimization and efficiencies achieved through collaboration with existing initiatives.

- EF1.7 The largest underspending occurred under the marketing and promotion activity, where only 45% of the allocated budget was utilized due to delays in partnership development, with several activities deferred to Phase II. This finding is consistent with the evaluation evidence showing that no partnerships with Dutch business were established.
- EF1.8 We found the cost of outputs and outcomes, hence outcome efficiency or cost-effectiveness, effective in achieving outputs/outcomes. We find that the outputs and outcomes achieved largely justify the costs incurred, indicating that project resources were effectively utilized.

D. Coherence

- C1.1 The Cocoa Hubs project is broadly in line with national government and private sector initiatives for the cocoa sector as it aligns with COCOBOD's Productivity Enhancement Programs, Ghana Cocoa Forest REDD+ Program and Ghana Forest Investment Program (FIP), among others.
- C1.2 We found that some hubs have established practical collaborations with CHED extension agents to deliver training services to farmers and with the Forestry Commission to provide tree seedlings for planting on cocoa farms. However, the collaboration remains limited in scope and largely informal. Cocoa Hubs (Asetenapa Cooperative Union, Ahwesofopa, Asaasepa, BAWCOF, and Offinso Fine Flavour) reported active collaboration with COCOBOD CHED extension agents. These partnerships are in the areas of farmer training and technical support (such as advisory services). A notable example is BAWCOF, where the Union was established through COCOBOD CHED, creating a close working relationship in which a CHED extension agent is directly responsible for coordinating BAWCOF's Hub's activities. This demonstrates how stronger institutional linkages can enhance the functioning and effectiveness of Cocoa Hubs.
- *How many engagements with Netherlands businesses have resulted in deals, forged through this project, in line with the Dutch policy to also create opportunities for Dutch private sector in the partner countries?*
- C2.1 We found that the Cocoa Hubs project has not been able to facilitate commercially-viable partnerships between Cocoa Hubs and Dutch businesses. All the hubs visited reported having no partnerships with Dutch businesses because of the project. Although the project did not result in any partnerships, other hubs indicated that they have started discussions with some Dutch businesses for potential partnerships.
- C2.2 Some hub operators, however, indicate that they already have some partnerships with some Dutch businesses, but these partnerships predated the project and therefore cannot be attributed to the project. Notable partnerships observed during our interactions are with Tony's Chocolonely/Open Chain Foundation.
- C2.3 Input firms/suppliers, as key partners in the Cocoa Hubs project, were engaged in the initial discussions with the expectation that they would supply agricultural inputs in-bulk to the Hubs for easy access by farmers. However, the evaluation found that these partnerships were not successfully established.
- C2.4 Follow up with two of the input firms that had been approached by the project suggests the companies proposed supplying inputs on credit through cooperative structures, which were considered more accountable and better able to manage repayment. However, our analyses from the interactions suggests that the lack of partnership with

input suppliers was not due to a lack of interest from private-sector interest (input suppliers).

C2.5 The findings suggests that the main challenges of input suppliers to establishing formal partnership with Cocoa Hubs, is not simply a lack of communication, but the absence of effective financing and risk-sharing mechanisms.

- *What challenges were encountered collaborating with Dutch businesses?*

C3.1 Key challenges in creating partnerships between hubs and Dutch businesses included limited access to Dutch businesses, weak business linkages, limited intermediary support, and effective financing and risk-sharing mechanisms.

C3.2 Several hubs had not established any contact with Dutch businesses. Their expectation was that the project would facilitate linkages and provide access to potential Dutch business partners. However, this did not materialize to the extent anticipated.

E. Farmers' cocoa productivity and revenue: effects of project activities

PR1.1 Across the sample, 66.31% of households were aware of the Cocoa Hubs, while 33.69% were not. The main source of information was project assistants (45.66%), followed by Cocoa Hubs beneficiaries (18.65%) and farmer group leaders or members (13.50%). Participation (i.e., receiving services from Cocoa Hubs) was also high among those aware of the project, with 81.67% reporting participation. On average, households had participated for about 15.52 months within the past two years.

PR1.2 Over the September 2025–January 2026 major season, cocoa hub beneficiaries recorded higher cocoa productivity (309.01 kg/ha) than non-beneficiaries (276.61 kg/ha). This contrasts with the previous minor and major seasons where non-project beneficiaries' outputs were relatively larger. This supports the evidence from the field interactions that improved management systems have generally translated into better service delivery to farmers focused mainly on core agronomic activities such as weeding, pruning, hand pollination and spraying, reflecting a strong emphasis on production support for increased cocoa output.

PR1.3 Cocoa farmer decisions on cocoa farm investments are a major determinant of the demand for the services of the cocoa hubs. Our findings show a statistically significant positive effect of a farmer visiting a demonstration farm on the decision to invest in the cocoa farm. Specifically, the expectations are that there will be increased income from cocoa in the future with the decisions to invest.

PR1.4 Looking ahead, expectations were generally positive, with more households expecting cocoa income to increase over the next three years. This optimism was stronger among beneficiary than non-beneficiary cocoa farmers, suggesting that project participation may be associated with more positive expectations about future cocoa income.

PR1.5 On institutional support, overall, the results suggest that although credit and insurance access remained limited, beneficiary households had stronger access to farmer groups, training, savings services, and digital agricultural support. Although informal credit showed a positive but insignificant effect, it goes to add to the field observations where most farmers obtained their credit for the farming activities from their VSLAs,

indicating that the project strengthened farmers' involvement in group-based financial and training platforms.

- PR1.6 On advisory services and farmers' willingness to pay for these services, beneficiary farmers reported a higher maximum willingness to pay than non-beneficiaries, and the difference was statistically significant. This suggests that beneficiary households placed a higher value on advisory services, possibly due to their greater exposure to the Cocoa Hubs Project and its related support services. Although beneficiaries reported higher willingness-to-pay amounts, the evidence is not strong enough to confirm a clear project effect based on the raw bid values. Overall, the findings indicate that project participation increased demand for advisory services, with beneficiaries showing greater willingness to pay and a stronger valuation of these services.
- PR1.7 On project effects on productivity and revenue, overall, the results suggest that the Cocoa Hubs Project had a generally positive effect on cocoa productivity and revenue outcomes. The strongest and most consistent effects are observed in the 2025/2026 cropping season, while the effects in later seasons are positive but less consistently significant. This indicates that the project has contributed to improved cocoa performance among beneficiary households, particularly through higher productivity and improved revenue per hectare. However, the weaker significance under clustered standard errors in some panels suggests that the results should be interpreted with some caution.

F. Dutch Cocoa Strategy 2025 focus

- DS.1 Our analyses covering the 2025/2026 major cocoa season, suggests positive effects on cocoa productivity among farmers with larger farms (≥ 2 ha), increasing productivity by about 42 kg/ha, although the effect was only weakly significant. For farmers with smaller farms, the productivity effect was very small and not statistically significant. Overall, the results suggest that the Cocoa Hubs Project affected cocoa farmers' productivity differently depending on farm size.
- DS. 2 On the effects of farm size on the demand for advisory services, the results show that the project increased willingness to pay for advisory services among larger farms (≥ 2 ha) than for smaller farm households, although the effect was positive but not statistically significant. This suggests that the project had a stronger influence on willingness to pay for advisory services among farmers with relatively larger cocoa farms.

Conclusions

Effectiveness. Conclusion 1: Based on the evidence, the project has *largely achieved its planned outputs*. Output 1 and Output 3 have been achieved. Output 4 has been partially achieved, with strong evidence of Hub networking, but digital platforms are still under development and not effectively utilized. Progress has been made toward achieving Output 2, but due to the absence of consolidated project-wide data on the number of women and youth trained, the level of achievement cannot be conclusively determined. Altogether, the project has largely achieved its measurable planned outputs, while achievement of Output 2 remains unverified due to data limitations.

Effectiveness. Conclusion 2: In general, the generated evidence suggests that the project has contributed to improving business registration, human capacity building, physical and digital business infrastructure, governance and financial management of the Cocoa Hubs. Noticeably, in general, strategic and operational management, characterized as embodying developed business plans, operational manuals and HR manuals with project support, however, has been low. Despite the improvements made, they cannot be attributed solely to the project but rather reflect cumulative efforts from earlier interventions. Hub operators consistently reported that interventions under the CORIP and MASO Academy projects made substantial contributions to the professionalization of the Cocoa Hubs, particularly in the establishment and strengthening of their hubs. This project therefore complemented earlier efforts made by the CORIP and MASO Academy projects by reinforcing governance structures, business practices, and institutional capacities of the hubs. This we interpret to imply that the cocoa hubs have become (relatively) well managed, technically capable and farmer-oriented one-stop shops that deliver essential services to their cocoa farmer clients.

Effectiveness. Conclusion 3: Overall, the cost-benefit analysis shows that only one out of the three hubs was financially profitable at the time of assessment, while the remaining two operated at a loss. Thus, while the project has strengthened the capacity of Cocoa Hubs in terms of professionalization, financial independence remains uneven across the Hubs. These differences suggest that improvements in management systems alone may not be sufficient to guarantee financial sustainability. Privately owned Hubs consistently reported difficulties in mobilizing finance and accessing affordable credit despite improvements in their management systems. The findings therefore suggest that despite improvement in management systems, there is a need for additional support to strengthen capitalization, improve cost efficiency, diversify revenue streams, and enhance the creditworthiness of less financially viable Hubs.

Evidence from the qualitative interviews provides important context for these financial results. Some Cocoa Hubs have established the foundation that will enable them to operate sustainably by developing several strategies to raise revenues for their operations. Some of these strategies include providing farm services such as pruning, weeding, spraying, and farm management services. In addition to these, some hubs have diversified through added agro-input sales, cocoa purchasing, and diversified enterprises such as biochar and compost production, beekeeping, vegetable production, and a nursery to raise seedlings for sale.

Other factors that will contribute to the sustainability of the hubs include strong farmer demand for hub services, and the extensive capacity building provided through the project. In terms of service demand, evidence indicate that there is strong demand for services such as pruning, weeding, VSLA, and agro-chemicals. This is an indication that the Hubs can be sustainable although in some instances farmers are not willing to pay for the services. However, some farmers including cooperatives are willing to pay for services, but affordability remains a challenge.

Notwithstanding, evidence also suggests that some hubs face sustainability challenges. Inadequate finance or lack of access to finance was often cited as the main constraint to the development and sustainability of the hubs. Respondents attributed the inadequacy in procuring inputs to a lack of finance. In this regard, there was a strong emphasis on additional investment in inputs (i.e., agro-chemicals), infrastructure, and staffing to sustain the hubs. Hub operators repeatedly mentioned the need for the project to connect them to input dealers.

Effectiveness. Conclusion 4: Most of the hubs operate on credit arrangements, resulting in liquidity constraints and limiting their capacity to expand operations. The problem is exacerbated, particularly for cooperative-owned hubs, by the perception among some farmers that the cooperative should absorb service costs.

In general, the Cocoa Hubs can operate successfully without donor funding, but in situations where financially viable business models capable of generating revenues that exceed operating costs have been developed. The project has laid the foundation for this transition. Nonetheless, achieving long-term sustainability will require continued efforts to improve cash-flow management, strengthen capitalization, create and expand commercial partnerships, and enhance access to credit.

Effectiveness. Conclusion 5: Regarding women and youth participation, the project made meaningful contributions to promoting inclusion through employment, skills development, financial inclusion and livelihood diversification. However, we could not fully verify the achievement of women and youth training targets due to the absence of consolidated beneficiary data. Women in particular benefited from participation in the VSLAs and alternative livelihood enterprises such as soap making, beekeeping (for honey), vegetable farming, among others. Some youth, particularly the male youth, were actively engaged in labour-intensive farm service delivery.

Effectiveness. Conclusion 6: Evidence also shows that the project has fostered the development of a network among Cocoa Hubs. The network has created opportunities for peer learning, knowledge exchange, and collaboration, enabling Cocoa Hub operators to share experiences on business management, service delivery, and governance. Beyond knowledge sharing, the network has also generated business opportunities, with some Hubs referring contracts to one another. This suggests that the Cocoa Hub network is strengthening collaboration and enhancing the operational capacity of participating Hubs, despite the limited evidence on the functionality of the project's envisaged digital platform for communication and resource sharing.

Relevance. Conclusion 1: Overall, clients' perceptions about the reputation of Cocoa Hubs are generally positive. Farmers often cited the practical benefits they have received and associated the Hubs with improvements in farming practices and increased access to services.

Relevance. Conclusion 2: One important source of publicity of the Hubs is through demonstration effects and farmer-to-farmer communication. Evidence suggest that some respondents first became aware of the Hubs after observing activities in neighbouring communities. Only a few communities reported learning about the Hubs through radio announcements, suggesting that Hubs relied primarily on community-based sensitization, demonstrations, and farmer networks rather than formal marketing campaigns. In communities where Hubs have maintained a strong and visible presence, awareness levels are very high, with respondents reporting that between 70 and 90% of farmers know about the Hubs and their activities. In contrast, awareness levels in some communities were substantially lower. These are communities where activities have been less intensive or where services have recently declined.

Relevance. Conclusion 3: Access to credit remains one of the biggest challenges cocoa farmers faces, especially in rural areas where access to formal financial institutions remains limited.

Thus, the introduction of these localized schemes is highly valued by farmers and represents an additional benefit from the project as it addresses the longstanding gap in access to credit.

Efficiency. Conclusion 1: In general, most of the project's financial resources were allocated to support the project's objectives. Cost efficiencies were achieved through strategic procurement, partnerships, and the leveraging of complementary initiatives, rather than by reducing the scope or quality of implementation. While some investments, particularly in marketing, digital engagement, and private-sector partnerships, have been made, they have yet to realize their full benefits. Nevertheless, the project demonstrates that resources were effectively utilized as expenditure closely followed approved budgets, with most expenditures yielding commensurate outputs and laying a strong foundation for sustained impact in the next phase.

Efficiency. Conclusion 2: The main exception was the marketing and promotion component, where delays in partnership development and digital engagement limited expenditure and reduced the achievement of planned results. This component achieved only 45% budget utilization; as such, the project was not successful in establishing new partnerships between Cocoa Hubs and Dutch businesses, despite resources allocated for partnership development. Also, the digital platform remained incomplete. These together limited the realization of anticipated efficiencies. However, these activities have largely been deferred to the second phase of the project, indicating that the unspent resources reflect timing rather than inefficiency.

Coherence & partnerships. Conclusion 1: Cocoa Hubs expressed the desire to be connected to Dutch private sector partners in the cocoa value chain. Hub operators expressed the need for greater support from the project implementing partners in securing partnerships with Dutch businesses. The project was not successful in directly facilitating partnerships between Cocoa Hubs and Dutch businesses. Existing collaborations predated the project, while emerging discussions with potential partners remain in their early stages. The absence of project-facilitated partnerships limits the project's contribution to enhancing market linkages, knowledge exchange, and investment opportunities for Cocoa Hubs.

Coherence & partnerships. Conclusion 2: The absence of partnership with Dutch businesses (including input suppliers) and subsequent deals, suggests that there is an untapped potential for creating opportunities for private-sector partnership with Dutch businesses and input suppliers in Ghana's cocoa service provision. Without strategic commercial partnerships, it may be difficult for Cocoa Hubs to access investment opportunities that could strengthen their business growth and long-term sustainability. The input suppliers indicate they like the concept of the project and remain willing to support it in any way they can and that their doors are always open for future collaboration

Coherence & partnerships. Conclusion 3: The absence of effective linkages and brokerage mechanisms imply that many hubs could not access potential Dutch partners, thereby limiting market access, knowledge exchange, and opportunities for investment and commercial partnerships. Moreover, other respondents indicated that they lacked the necessary resources or scale required to confidently have partnerships with Dutch businesses. This suggests that some of these hubs, may not be sufficiently prepared to engage in and sustain partnerships with international businesses. As input sales, for example, were seen as a critical revenue stream under the Cocoa Hubs model, the failure to establish partnerships with input suppliers limits the Hubs' ability to diversify their income sources, attract farmers through input sales and strengthen financial independence.

Cohherence & partnerships. Conclusion 4: The project demonstrated coherence with ongoing development initiatives in the cocoa sector such as COCOBOD's productivity enhancement program, mass pruning, rehabilitation and pest and disease control initiatives. The project also built on previous interventions such as the CORIP 1 and 2 and MASO Academy, which reinforces rather than duplicates investment in the development of the hubs. Despite the project's emphasis on facilitating business linkages between Cocoa Hubs and Dutch businesses, we find that the project did not achieve this objective as none of the hubs visited has established any partnerships with Dutch businesses or input suppliers as a direct result of the project.

Farmers' cocoa productivity and revenue effects. Conclusion 1: More households are aware of the Cocoa Hubs with their main source of information from project assistants, Cocoa Hubs beneficiaries and farmer group leaders or members. Participation was also high among those aware of the project. On average, households had participated for about 16 months within the past two years.

Farmers' cocoa productivity and revenue effects. Conclusion 2: Over the September 2025–January 2026 major season, cocoa hub beneficiaries recorded higher cocoa productivity than non-beneficiaries. This period largely coincides with the project activities. This contrasts with the previous minor and major seasons where non-project beneficiaries' outputs were relatively larger. Without attributing these increases to the project, we however note that cocoa hub services' full participation among the beneficiaries was high. This supports the evidence from the field interactions that improved management systems have generally translated into better service delivery to farmers focused mainly on core agronomic activities such as weeding, pruning, hand pollination and spraying, reflecting a strong emphasis on production support for increased cocoa output.

Farmers' cocoa productivity and revenue effects. Conclusion 3: Cocoa farmer decisions on cocoa farm investments are a major determinant of the demand for the services of the cocoa hubs. Regression results suggest statistically significant positive effects of a farmer visiting a demonstration farm on the decision to invest in the cocoa farm. Specifically, the expectations are that there will be increased income from cocoa in the future.

Farmers' cocoa productivity and revenue effects. Conclusion 4: Looking ahead, households are expecting cocoa income to increase over the next three years. This optimism was stronger among cocoa hub project beneficiaries than non-beneficiaries, suggesting that project participation may be associated with more positive expectations about future cocoa income.

Farmers' cocoa productivity and revenue effects. Conclusion 5: On institutional support, overall, although credit and insurance access remained limited, beneficiary households had stronger access to farmer groups, training, savings services, and digital agricultural support. Informal credit showed a positive but insignificant effect, buttressing the field observations where most farmers obtained their credit for the farming activities from their VSLAs, indicating that the project strengthened farmers' involvement in group-based financial and training platforms.

Farmers' cocoa productivity and revenue effects. Conclusion 6: On advisory services and farmers' willingness to pay for these services, although beneficiaries reported higher willingness-to-pay amounts, the evidence is not strong enough to confirm a clear project effect based on the raw bid values. Beneficiaries reported higher maximum bids than non-

beneficiaries for a session, and the difference was statistically significant. This suggests that beneficiary households placed a higher value on advisory services, possibly due to their greater exposure to the Cocoa Hubs Project and its related support services. Overall, the findings indicate that project participation increased demand for advisory services, with beneficiaries showing greater willingness to pay and a stronger valuation of these services.

Farmers' cocoa productivity and revenue effects. Conclusion 7: On productivity and revenue effects, overall, the results suggest that the Cocoa Hubs Project had a generally positive effect on cocoa productivity and revenue outcomes. This indicates that the project has contributed to improved cocoa performance among beneficiary households, particularly through higher productivity and improved revenue per hectare. The main pathways are largely through increased farm investment, sustainable intensification as well as institutional support and advisory services received through the Cocoa Hubs project. However, the effects are statistically weaker, suggesting that the results should be interpreted with some caution.

Dutch Cocoa Strategy 2025 focus. Conclusion 1. Covering the 2025/2026 major season, the project had a positive effect on cocoa productivity among farmers with larger farms (≥ 2 ha), although the effect was only weakly significant. For farmers with smaller farms, the productivity effect was very small and not significant. Overall, the results suggest that the Cocoa Hubs Project affected farmers' productivity differently depending on farm size.

Dutch Cocoa Strategy 2025 focus. Conclusion 2. On the effects of farm size on the demand for advisory services, the results show that the project increased willingness to pay for advisory services among larger farms (≥ 2 ha) than for smaller farm households. This suggests that the project had a stronger influence on willingness to pay for advisory services among farmers with larger cocoa farms.

In general, our conclusions from the data analysed and our findings strongly support the theory of change under the project that:

1. the RSCs are (potentially) crucial hubs in the service delivery to farmers
2. the RSCs can deepen their impact in the communities if they are further professionalized and work better together, and
3. the RSCs can be operated as a self-sustaining rural business generating sufficient turnover to cover operational expenses and an adequate income for the owner/operator and possible employees.

Nonetheless, there are several lessons and potential learning practices that could enhance these.

Identifying best practices

The following practices demonstrated strong evidence of effectiveness and could be considered good practices for future Cocoa Hub projects.

1. **Professionalization of Cocoa Hubs through governance and business systems:** Supporting Hubs to complete legal registration, adopt financial record keeping system, develop business plans and comply with tax and regulatory requirements and establish governing boards transformed many hubs from informal service providers into structured business entities.

2. **Integrated capacity building:** Practical training on bookkeeping, tax compliance, and business planning enabled some Hubs to maintain financial records, monitor business performance and make informed decisions regarding their Hub activities.
3. **Hub-based service delivery model:** Community-based hubs, to a large extent, addressed labour shortages, extension gaps, input access challenges, and financial inclusion, making services more accessible and timelier for farmers.
4. **Village Savings and Loan Associations (VSLAs):** The introduction of new and strengthening of existing VSLAs improved financial inclusion, enabled farmers to access credit. Evidence from the quantitative analysis shows that there was positive effect of the Cocoa Hubs on access to financial literacy training and credit from informal sources including the VSLAs, although the results on access to credit were not statistically significant.
5. **Peer networking among Cocoa Hubs:** The Hub network facilitated peer learning, facilitating business opportunities (e.g., referral of contracts), and sharing of business experiences.
6. **Community-based promotion:** Demonstrations, farmer-to-farmer referrals, and community engagement proved more effective than conventional marketing in building trust and visibility.
7. **Training-of-Trainers (ToT) approach:** The use of lead farmers in transferring knowledge to other farmers created an effective mechanism for scaling improved cocoa production practices.
8. **Livelihood diversification:** Introducing alternative livelihood activities such as beekeeping, soap making, vegetable production, mushroom production, and snail farming reduced dependence on cocoa income and increased resilience.

Outcomes for future processes and future scaling of the project

The evaluation suggests several implications for improving future implementation and expanding the Cocoa Hub model.

1. **Strengthen business sustainability alongside professionalization:** While governance and management systems improved substantially, financial sustainability remained uneven. Future phases should combine institutional strengthening with working capital, access to affordable finance, and stronger commercial business models.
2. **Differentiate support according to Hub maturity:** Not all hubs are at the same stage of development. Mature hubs require support to expand markets and investment, whereas emerging hubs require intensive mentoring, governance strengthening, and operational support.
3. **Scale successful service models:** Farm management, pruning, rehabilitation services, VSLAs, and diversified livelihood enterprises demonstrated strong farmer demand and should become core components of future Hub expansion.
4. **Invest in commercialization rather than only training:** Training alone is insufficient. Hence, future phases should provide start-up finance, revolving funds, business incubation, or matching grants to enable trained beneficiaries to establish enterprises.
5. **Build structured private-sector partnerships:** Future scaling should include dedicated partnership brokerage, risk-sharing arrangements, and financing mechanisms to connect hubs with Dutch companies, input suppliers, financial institutions, and cocoa buyers.
6. **Expand successful climate-smart innovations:** Biochar, organic fertilizers, and other climate-smart practices should be expanded where pilots have demonstrated positive

farmer responses, while addressing implementation bottlenecks that delayed production.

7. **Complete digital transformation:** Build digital platforms that are accessible to farmers and this should move into operational use by integrating farmer registration, service requests, payment systems, monitoring, and performance reporting. Where those digital platforms exist, the Hubs should be trained to effectively manage and constantly update these platforms. The Hubs could also employ interactive voice responses (IVRs) to enhance digital communication among farmers especially in communities with low digital literacy and internet connectivity.
8. **Strengthen monitoring systems:** Project-wide beneficiary databases should be strengthened to enable verification of project targets and impact measurement.

Key Lessons and Potential Learning Practices

1. Professionalization improves service delivery but does not automatically guarantee financial sustainability. Governance improvements must be complemented with viable commercial business models and access to finance.
2. Diversified revenue streams increase resilience. Hubs combining labour services, input sales, farm management, and alternative enterprises showed stronger prospects for sustainability than those relying on a single source of income.
3. Farmer demand for services is driven by practical, visible benefits. Adoption of pruning, other services and joining of VSLAs occurred because farmers experienced tangible improvements in productivity and access to finance.
4. Community ownership and peer learning accelerate adoption. Demonstration farms, farmer-to-farmer extension and hub networking proved effective for scaling innovations.
5. Capacity building should be linked to finance. Skills development without access to start-up capital limits enterprise creation and employment outcomes.
6. Private-sector engagement requires active facilitation. Partnerships are unlikely to emerge organically. Thus, dedicated brokerage, follow-up and financing arrangements are essential.
7. Building on previous investments enhances efficiency. The Cocoa Hubs Project achieved greater impact by reinforcing systems established under the CORIP and MASO Academy projects.

Recommendations

Based on the findings from the qualitative and quantitative analyses, we provide the following recommendations for Cocoa Hubs, project implementers and funders.

Recommendations for Cocoa Hubs

1. ***Develop and operationalize written procedures, standard operating procedures and strengthen financial management systems:*** The evaluation indicates that while some Hubs have basic management structures, written systems and procedures remain weak. Therefore, Hubs should move beyond informal management practices by developing and implementing standard operating procedures covering key operational areas, including financial management, service delivery, customer relations, procurement, and human resource management. This will reduce dependence on individual managers and improve continuity of operations. In addition, they should establish routine financial

management practices, including maintaining up-to-date accounting records, preparing monthly income and expenditure statements, tracking receivables from farmers, and conducting periodic internal financial reviews. Internal audits or financial reviews should be institutionalized, particularly among Hubs with weak performance in this area. Also given that several Hubs rely on credit-based service delivery, they should establish clear credit management policies to reduce liquidity challenges. For example, document credit agreements with farmers, set repayment timelines, promote flexible repayment options such as instalment payments, or cooperative-guaranteed payments and introduce repayment mechanisms that reflect farmers' cash flow cycles.

2. ***Develop and implement commercially viable business models:*** Cocoa Hubs should diversify revenue streams beyond farm service provision by expanding profitable business lines, including input retail, farm management services, biochar and organic fertilizer production, and other fee-based services. This will reduce dependence on donor-based funding.
3. ***Expand high-demand services:*** Farmers consistently valued and demanded the core farm services provided by the Cocoa Hubs, particularly pruning, spraying, rehabilitation, farm management, hand pollination, and VSLAs. Thus, there is a need to increase investment into these services. These services should become the core commercial activities of the hubs.
4. ***Build strategic partnerships through proactive engagement:*** Hubs should participate in events (e.g., cocoa dialogue) with stakeholders (e.g., Ghana National Cocoa Farmers Association) on matters affecting cocoa farmers to improve their visibility at all levels (district, regional and national). The Hubs need to take the initiative of identifying potential partners for business deals. Hubs with existing partnerships should link others without partnership to expand on their business activities. They should also increase their social media engagement to showcase their activities. Specifically, Hubs should clearly define their business models, identify the specific value they can offer to partners such as access to organized farmer networks or input distribution, and target partnerships that align with their commercial interests.

Although keeping credible business records, audited financial statements, tax compliance, and business plans remains important, they should complement these with deliberate actions such as preparing partnership proposals and participating in business networking platforms (e.g., trade fairs, exhibitions, farmers-day activities) to engage input suppliers and other stakeholders in the cocoa value chain. While implementing partners and external actors may facilitate introductions, the sustainability of these partnerships will depend on the Hubs' ability to articulate their value proposition, negotiate mutually beneficial arrangements, and maintain commercial relationships.

5. ***Strengthen Hub-to-Hub collaboration:*** Hubs should continue using the Hub network created to facilitate knowledge sharing, exchange visits, joint procurement and resource sharing, mentorship (especially between mature and emerging hubs), and the exchange of successful business practices.
6. ***Invest in marketing to scale farmer outreach and service delivery:*** Cocoa Hubs should invest in marketing through community demonstrations and field days, documenting success stories, and regular engagement with farmer-based organizations and community leaders to increase visibility and attract new clients. Also, Hubs should build digital platforms that are accessible to farmers and this should move into operational use by integrating farmer registration, service requests, payment systems, monitoring, and performance reporting. Where those digital platforms exist, the Hubs should be trained to effectively manage and constantly update these platforms. The Hubs could also employ interactive voice responses (IVRs) to enhance digital

communication among farmers especially in communities with low digital literacy and internet connectivity.

Recommendations for Project Implementers and Funders

1. *Align private-sector partnership with Cocoa Hubs' readiness and financial maturity:* Partnerships with Dutch businesses or private-sector input suppliers should be viewed as a longer-term outcome of Hub professionalization rather than a stand-alone activity. The immediate priority should be strengthening the commercial viability of Cocoa Hubs, while partnership facilitation should focus on creating opportunities that become realistic and sustainable as Hubs mature. Given that many Cocoa Hubs are still in the early stages of commercial development, a more targeted approach to private-sector engagement that considers the financial capacity and readiness of individual Hubs should be adopted. While we found that the project facilitated initial engagement with potential input suppliers, these interactions did not translate into formal business relationships partly because the Hubs lack the financial capacity and operational scale to independently engage with these businesses. Therefore, a graduated partnership model that allows Hubs to build credibility and commercial relationships over time is essential. This could include starting with targeted introductions based on the Hubs' service offerings and business maturity, low-risk arrangements such as negotiated bulk-purchasing agreements, or commission-based input sales. As Hubs improve their financial position and demonstrate consistent demand and repayment capacity, these relationships can gradually evolve into more advanced commercial partnerships, such as credit-based input supply.
2. *Align private-sector partnership with the services of the Cocoa Hubs:* The partners should deliver services currently undertaken by the Cocoa Hubs, particularly the services needed by farmers in the project communities. Also, partnership should be delivered at the local levels (regions/districts) where the Hubs operate. The current model of connecting Hubs to large or well-established input suppliers and Dutch business operating largely in Accra and Kumasi needs to be re-visited by identifying partners that operate within the localities of the Hubs for collaborations. These could be achieved by the Dutch businesses setting up local (mini) offices to provide services to these Hubs. Therefore, implementers should identify local partners (well-established agro-input dealers) within the operational areas of the Cocoa Hubs and support their establishment of partnership between the Dutch businesses and agro-input dealers.
3. *Establish specific desk for partnerships:* The implementers and the Dutch Embassy could establish a desk dedicated for partnerships between Dutch businesses and the Cocoa Hubs, including other actors in the cocoa value chain. For instance, an exhibition/fair can be organized at the various cocoa regions where Dutch businesses will be invited to showcase their products to potential buyers. Alternatively, the implementers could also sponsor well-established Hubs to participate in trade fair exhibitions in the Netherlands. Lastly a registry (platform) of potential Dutch businesses could be established by the implementers to facilitate the link between Cocoa Hubs and Dutch business partners.
4. *Develop a tailored institutional strengthening support for privately owned hubs:* Given that privately owned Cocoa Hubs generally exhibited weaker governance, management systems and financial sustainability than cooperative-owned Hubs, the project should provide tailor-made support such as targeted mentoring on financial management, governance coaching, leadership, business planning rather than relying only on group training. Moreover, the next phase of the project should shift from capacity building

alone toward institutionalization and compliance monitoring. Cocoa Hubs have received a lot of governance-related support. Therefore, the priority should be to ensure that governance structures, financial systems, standard operating procedures, and accountability mechanisms become embedded in daily operations.

5. *Adopt a performance and commitment-based participation model:* Implementing partners should periodically assess the commitment and progress of participating Cocoa Hubs against agreed milestones. Hubs that have consistently received capacity-building support but demonstrate limited commitment to implementing improvements or participating in project activities should transition out of the intensive capacity building support. This would create opportunities to bring in new and emerging RSCs that demonstrate stronger motivation and potential to benefit from the project's capacity-building initiatives. Meanwhile, Hubs that continue to show commitment and measurable progress should receive tailored support based on their stage of development, while high-performing Hubs' transition to support that focus on business growth or incubation, market linkage facilitation, and peer mentoring
6. *Prioritize sustainability and graduation strategies:* Although the project strengthened the professionalization and operational capacity of the Hubs, most of them are not financially independent. Therefore, the Phase II of the project should shift support from institutional strengthening to capacity building toward business incubation, market linkage facilitation and investment mobilization.
7. *Complete and operationalize the Cocoa Hub digital platform* to improve networking, visibility, reporting and business development.
8. *Link livelihood trainees to financing rather than ending support at training:* The project can create a small enterprise start-up grants or revolving funds through the VSLAs complemented by business incubation support and coaching for trained beneficiaries.
9. *Prioritize completion of delayed activities early in Phase II:* The project should establish clear implementation milestones for digital platform completion, partnership development, and marketing activities, with quarterly monitoring against expenditure and output targets to ensure timely delivery.
10. *The Cocoa Hubs and/or Rural Services Centers (RSCs) is an important concept* for improving agricultural investment decisions and adoption of sustainable agricultural practices in the cocoa sector of Ghana. Therefore, the Dutch Embassy and its development partners should strengthen the input delivery and farm management practices under Cocoa Hubs Project. We recommend that the model of working with both Cooperative and privately owned hubs should be continued. However, different models could be developed for cooperative and privately owned hubs since they face different management and organizational challenges. By identifying the hub concept as part of broader employment creation, inclusion and youth empowerment, pursuing sustainable intensification (through carbon credit markets, nature-based solutions, etc.) and formalization of downstream cocoa value chain activities, supporting the privately owned hubs could be an important avenue for rural development in Ghana.
11. We found evidence partly confirming the *Dutch cocoa strategy* where households with cocoa farms of at least 2 ha have the capacity in investing in productivity- and sustainability- enhancing technologies than those with farm sizes of less than 2ha. This means that the Dutch Embassy and stakeholders in the cocoa sector should target large scale cocoa farmers with incentives to promote the adoption of productivity- and sustainability- enhancing technologies. However, interventions should also target smallholder cocoa farms to expand their operations to large-scale levels in the project communities.