An Assessment of Key Outcomes within the Cocoa Life Project in Côte d’Ivoire

Tom Aston
Independent Consultant
thomasmtaston@gmail.com
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<table>
<thead>
<tr>
<th>Acronyms</th>
<th>Full Form</th>
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<tr>
<td>CAMD</td>
<td>Agricultural Cooperative of Ambegnanfe Duékoué</td>
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<tr>
<td>CAP</td>
<td>Community Action Plans</td>
</tr>
<tr>
<td>CCC</td>
<td>Coffee and Cocoa Council</td>
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<td>CDCOM</td>
<td>Community Development Committees</td>
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<tr>
<td>CEPICI</td>
<td>Center for the Promotion of Investments in Côte d'Ivoire</td>
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<tr>
<td>DGDL</td>
<td>Director General of Local Development</td>
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<tr>
<td>ECOM</td>
<td>Agro-industrial Cocoa</td>
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<tr>
<td>IGA</td>
<td>Income Generating Activities</td>
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<td>PRA</td>
<td>Participatory Rural Appraisal</td>
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<td>KPI</td>
<td>Key Performance Indicators</td>
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<tr>
<td>ToC</td>
<td>Theory of Change</td>
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<td>VSLA</td>
<td>Village Savings and Loans Associations</td>
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i. Executive Summary

In this report we will present findings from an evaluation of key outcomes within the Cocoa Life project. Cocoa Life in Côte d’Ivoire is implemented by CARE International with partners 2A and funded by Mondelēz International. The aim of the evaluation is to assess key outcomes within the project related to community empowerment and livelihoods.

As the Cocoa Life project is transitioning to a new phase, the evaluation has taken particular care to understand not only what changes took place but also how and why change was achieved. The evaluation employs a new theory-based method known as “contribution rubrics.” We evaluated two higher-level outcomes. On the community pillar, we considered how the establishment of Community Development Committees (CDCOMs) may have influenced the provision and co-financing of selected essential infrastructure. On the livelihoods pillar, we assessed how Village Savings and Loans Associations (VSLAs) may have enabled women to save and potentially support cocoa farming families to buffer external shocks. These two outcomes were chosen because these are the two priority pillars within the project and also because these were the areas where it was believed the most significant changes were likely to have taken place.

a. Key achievements

The evaluation showed that the Cocoa Life project in Côte d’Ivoire has helped enable the provision of key infrastructure identified by communities and facilitated the co-financing of this infrastructure. We are confident that there is a cause and effect relationship between the Cocoa Life project and this outcome. We found strong evidence this outcome had materialized in the terroirs of Sikaboutou and reasonable evidence for this in the terroirs of Gozon and Tobly Bangalo. This infrastructure includes the construction of a health center, and construction of school classrooms, a canteen and water pumps.

We found that needs assessment was participatory and inclusive, and issue prioritization was pro-poor in the majority of areas studied. There was also evidence that those involved were generally happy and there was a high level of ownership of the Community Action Plans (CAPs) developed. Clear efforts had also been made to promote women’s participation in decision-making processes and representation in community planning structures. The evaluation showed that CDCOM members were accountable to communities. They had gained confidence through their involvement in the project to plan and advocate for their own social and economic development and even to “knock on the doors” of powerful actors in their province to share their concerns.

More powerful actors also viewed the intervention positively. Many of those interviewed believed the process allowed them to better understand community needs. They also noted that citizens from intervention areas were more practical and mature in how they presented these needs, which made them more receptive to listen and act. Higher-level meetings were said to “open their eyes to how to leverage additional resources.” As a result, communities, cooperatives and the Coffee and Cocoa Council (CCC) were all shown to have contributed funds to match Mondelēz’s “Opportunity Fund.”

In relation to livelihoods, we found that VSLAs had allowed members to gain a level of financial independence and increased sense of security with the opportunity to save and receive loans at a competitive rate of interest. Loans provided liquidity for existing enterprises and, in some cases, provided an additional impetus for new income generating activities. In the process, some members also appeared to have increased their perception
of financial literacy. We may conclude that VSLAs have enabled members to generate “something on the side” which they may use to buffer shocks or expand their businesses.

With regards social effects, we found consistent evidence that VSLAs had contributed to a sense of trust and mutual understanding among group members, especially when groups were mixed. Group membership and the frequency of meetings have also made a modest contribution to improved organization among members in some cases.

b. Room for improvement

While there were signs of progress in terms of women’s representation in CDCOMs, it is less clear that women’s priorities were prioritized within Community Action Plans (CAPs). Our interview data with community members suggests that women’s concerns were only prioritized when they cohered with those identified by men. While it is not clear how common this pattern may be, this merits further investigation to understand the degree to which voice translates into influence.

For the livelihoods pillar, while we found evidence of signs of progress from VSLAs, there was little evidence higher-level outcomes had been achieved. We found little evidence regarding how additional savings and loans were actually used to buffer shocks or to expand members’ businesses. While group members were shown to conduct income generating activities, there were few clear examples of a connection between VSLAs and new Income Generating Activities (IGAs) or of new links with formal financial institutions. Furthermore, with no evidence uncovered related to the use of solidarity loans, it was difficult to establish how more vulnerable persons had benefit from the project. So, this remains an area to explore further.

While there was evidence of trust within groups, it was not clear the degree to which this had triggered collaboration or collective action among women to advocate for their needs, nor was it clear that social effects had extended to other members of the community. With a more concerted effort from the project in the following period, we would expect more significant outcomes in this area going forward.
ii. Cocoa Life Côte d'Ivoire Background

Mondelēz International recognises that the best way to ensure sustainability was to see cocoa producers and their communities as vital stakeholders in their long-term success by putting farmers and communities at the heart of their supply chain. Since 2012, CARE has partnered with Mondelēz International to implement the cocoa life framework in Côte d'Ivoire. The wider program has five pillars:

1. Farming;
2. Community;
3. Livelihoods;
4. Youth and;
5. Environment.

While initially, the project focused on the farming pillar, after assessing progress after the first year of implementation Mondelēz International judged that a reprioritisation was necessary. Since then, the Cocoa Life team has focused on community and livelihood pillars through two central strategies: 1) the establishment of Community Development Committees (CDCOMs) and Community Action Plans (CAPs), and establishment of 2) Village Savings and Loans Associations (VSLAs). Through these pillars, CARE has supported 424 communities to establish 424 CDCOMs, and supported the establishment of 200 VSLA groups, linking 50 of these with selected financial service providers. These two central strategies are also used as entry points for youth and environment pillars. Below one can see the distribution of communities, terroirs and cooperatives within the project:

![Figure 1. Cocoa Life Geographic Coverage](image)

A rapid analysis conducted by CARE in 2015 pointed to emerging best practice in women’s leadership activities within the Cocoa Life project. The review suggested that CDCOMs and VSLAs may be successful vehicles for strengthening women leadership and collection action.

As IPSOS will be developing a baseline on the community development pillar this year, it was deemed useful by Mondelēz International to place emphasis on this pillar. In addition, while the project lacks baseline data to make clear inferences, the review in 2015 hinted that VSLA have been an instrumental driver for improved livelihoods and resilience in cocoa growing communities. Together, it was suggested that these two strategic priorities may have contributed to the critical conditions to sustainable and inclusive cocoa supply chain in Côte d'Ivoire.
iii. Evaluation Methodology

As the project has reached the 5-year mark, the Cocoa Life project in Côte d’Ivoire saw it fit to conduct an evaluation of priority outcomes achieved over the period.

Stern et al. (2012) advise that the choice of evaluation methods should be based on:

1. Evaluation questions;
2. Program attributes, and;
3. Available designs.

Four Key Performance Indicators (KPIs) provided the frame for evaluation questions:

- Increase capacity in the community to plan and advocate for their own social and economic development;
- Increase women’s participation in decision-making processes;
- Net income from sources other than cocoa;
- Cocoa farmers’ reduced vulnerability to external shocks.

The vision of the Cocoa Life program affirms that empowered thriving cocoa communities are the essential foundation for sustainable cocoa. Integral community development is thus central to this vision. The key program attributes identified by the project team are the community and livelihoods pillars. These two pillars thus represent two different, but complementary, pathways of change. The point of departure for the project is community development planning, and thus greater weight was given to this pillar in choosing appropriate methods. Further information can be found in annex 2.

Given these conditions and a desire to understand not only what change was achieved but how and why change was achieved in order to inform the next phase of the project, theory-based methods were considered to be the most appropriate options for this evaluation. We propose to use a method known as “contribution rubrics.” Contribution rubrics is a theory-based, single case method which draws on contribution tracing (a form of process tracing) and includes aspects of outcome harvesting and evaluation rubrics in order to assess outcomes and contribution to those outcomes (Aston, 2019).

The origins of contribution rubrics lie in process tracing. As a social science evaluation method, process tracing is quite recent (Bennett and George, 2005; Collier, 2011; Bennett, and Checkel, 2014; Punton and Welle, 2015; Beach and Pedersen, 2013; 2019). As Punton and Welle note (2015), process tracing holds potential as a rigorous ex-post approach to assess causal change, without having to rely on a control group. The method is akin to the work of a detective who traces the “mechanisms” that led to an event or outcome and explain what specifically links cause A to outcome B. The investigator establishes a causal chain linking A to B and tests the strength of the evidence at each step in the chain by applying evidence (or probability) tests underpinned by Bayesian logic. “Mechanisms” consist of actors (or entities) performing actions (or activities) which together form components in a logical chain of cause and effect. Process tracing also uses four evidence tests, which are known through metaphors of “smoking guns,” “hoop tests,” “doubly decisive” and “straw-in the wind.”

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1 Further details can be found in annex 1.
Contribution rubrics is particularly suited to assess processes and behavioural outcomes related to governance and advocacy strategies. The main strength of this method is that it can help lead to a more granular understanding of how and why change may have materialised. Having a more granular understanding is particularly useful at this state in the project with the approval of a new phase. The main limitation of theory-based methods is that findings cannot be generalised unless identical mechanisms of change are identified across the project. However, it is possible to test fidelity of implementation and variation going forward in the next phase of the project.

iv. Key Outcomes Evaluated

The evaluation engaged the project team to define priority outcomes to investigate during a design workshop between the 4th – 8th March 2019.

As contribution rubrics is a theory-based method, during the design workshop, the Cocoa Life team developed a Theory of Change (ToC) for the project’s five pillars: 1) farming, 2) community, 3) livelihoods, 4) youth and 5) environment. Based on this theory of change, the team identified two priority outcome domains in line with the project’s two main axes of work (CDCOMs and VSLAs) that were considered of sufficient significance to merit evaluation, and which participants had seen materialise in various intervention areas. These two outcomes were:

1) **Community:** CDCOMs influence the provision of selected essential infrastructure, enabling co-financing from cooperatives, communities, and other actors

2) **Livelihoods:** VSLAs enable women to save and support cocoa farming families to buffer external shocks

The first outcome is related to the first two KPIs mentioned above: (i) community capacity to plan and advocate for their own social and economic development and (ii) women’s participation in decision-making. The second outcome is related to (iii) net income from sources other than cocoa and (iv) cocoa farmers’ reduced vulnerability to external shocks.

It should be borne in mind that there are various limitations in monitoring data which mean that these KPIs cannot be measured precisely. No quantitative data was available on women’s participation in decision-making, so such a claim relies instead on qualitative data from interviews. Likewise, without baseline data, it is also not possible to measure increases in net income, and farmers’ reduced vulnerability to external shocks is related to the potential arising from saving within VSLAs rather than a fuller definition of vulnerability.

The project team identified “mechanisms” for each priority outcome. These mechanisms related to 3 causal chains for the community pillar and 2 causal chains for the livelihoods pillar. The team identified one causal chain for community advocacy, one chain for community resource mobilisation, one chain for convening and brokering contributions from other actors and one chain for VSLA formation and training.

Using the evidence tests (or probability tests) from process tracing (hoop tests and smoking gun tests), the team then identified necessary (hoop test) evidence they would expect to find if their explanation of cause and effect were accurate. The team then identified unique (smoking gun) evidence which, if found, would raise confidence in the validity of claims of cause and effect. Having selected evidence, the team then identified intervention sites in which the proposed outcomes were believed to have materialised. In parallel, a data
v. Data Collection

CARE resourced a four-person team to collect data, led by the project’s M&E lead. Data collection took place by the project team between the 10th and 17th April 2019 in the zone of Duékoué and on the 22nd April in Daloa (Sikaboutou). In total, 39 people were interviewed:

<table>
<thead>
<tr>
<th>Type</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDCOM members</td>
<td>10</td>
</tr>
<tr>
<td>CDCOM citizens</td>
<td>7</td>
</tr>
<tr>
<td>VSLA promoters</td>
<td>5</td>
</tr>
<tr>
<td>VSLA members</td>
<td>13</td>
</tr>
<tr>
<td>Cooperative representatives</td>
<td>2</td>
</tr>
<tr>
<td>Other private sector actors</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>39</td>
</tr>
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</table>

The team validated and adapted interview guides provided to test the causal chains. It pre-tested the questions on the first day and this allowed the team to adapt questions to the intervention context. Following this, the team gained consent from interviewees and began conducting interviews. Interviews were recorded and then transcribed.

The main constraint in data collection was the absence of some actors from CDCOMs and VSLAs related to the Easter holidays. This meant that the team was unable to recover data from some community members who would help add weight to various components of the evaluated causal chains. On the other hand, it was judged that interviewees were generally receptive. CARE and partners were considered to have created quite high levels of trust, partly aided by the presence of various community leaders in project activities.

The team gathered data in relation to 7 CDCOMs and 6 VSLA groups across 12 terroirs. Therefore, in terms of coverage, the team gathered data from roughly ¼ of terroirs. However, as a theory-based method, contribution rubrics is designed to test chains of cause and effect rather than correlation across intervention sites. As a result, while the evaluation will draw on findings across this sample, we will focus attention on 2 CDCOMs and on women’s saving in 2 VSLA groups. In this sub-sample we will assess the full causal mechanism illustrated above. We will first consider the proposed outcome related to the influence of CDCOMs.
vi. **Outcome 1: CDCOMs influence infrastructure provision**

Administrative data from the project noted the following key achievements between 2015 and 2018:

*Figure 3. Community Pillar Achievements*

<table>
<thead>
<tr>
<th>Administrative level</th>
<th>Theme</th>
<th>Achievement</th>
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<tbody>
<tr>
<td>Community level</td>
<td>Knowledge and capacity</td>
<td>• 42 CDCOM at Terroir level, and 424 CDCOM at village level established and capacity built on community mobilization, inclusive governance, social accountability, conflict sensitivity; child labor, gender and Gender Based Violence, etc.</td>
</tr>
<tr>
<td>Collective action</td>
<td></td>
<td>• 424 CDCOM supported to develop and implement their individual community action plans (CAP)</td>
</tr>
<tr>
<td>Regional level</td>
<td>Interface</td>
<td>• 4 interface platforms established for inclusive dialogue between CDCOM and local authorities, including the Regional Councils who officially received copies of the CAPs</td>
</tr>
<tr>
<td></td>
<td>Resource mobilization</td>
<td>• 10 CAPs financed by partners other than Mondelēz, and 13 CAP projects co-funded by Mondelēz and communities</td>
</tr>
</tbody>
</table>

These stated achievements thus inspire some confidence that outcomes related to infrastructure provision and leveraging additional resources should have materialized and that these changes ought to be, at least in part, due to the actions of the Cocoa Life project.

At the heart of this pillar of work is the formation of Community Development Committees (CDCOM) as citizen-led governance structures created in order to connect the voice of citizens to the lowest planning unit of the decentralized government. These are developed with support from CARE or partners 2A. CDCOMs then support the implementation of Community Action Plans (CAPs) which define which issues communities believe should be prioritized and which promotes collective action to mobilize resources to implement these plans. This process is designed to contributed to more inclusive governance achieved through citizen mobilization, voice and representation. It is argued that this can make a significant contribution to the well-being of cocoa farmers and their families. Ensuring that basic infrastructure is provided and an improvement in basic service provision is crucial to sustainable livelihoods. Given the importance of this pillar, the Cocoa Life team developed a contribution claim which will be tested in the following section. The claim identified is:

**CDCOMs influence the provision of selected essential infrastructure, enabling co-financing from cooperatives, communities, and other actors**

For this outcome, three causal processes (or chains) were identified:

1. Community advocacy;
2. Community resource mobilization, and;
3. Cocoa Life convening and brokering.

The claim has 25 components (or steps) in total, and two supporting steps from Mondelēz International through the creation of the “Opportunity Fund.”
In order to test this explanation in practice, the team identified two specific cases in which this outcome was believed to have materialized through the same process. These cases were:

1. Construction of a health centre in the terroir of Sikaboutou, department of Daloa, and;
2. Construction of a water pump in the terroir of Gozon, department of Duékoué.

1) Mondelēz’s “Opportunity Fund”

Underpinning resource mobilization was the creation of Mondelēz’s “Opportunity Fund” and Mondelēz’s efforts to mobilize other actors in order to make matching financial contributions to infrastructure projects. Recognizing the importance of integral community development as a prerequisite to the sustainability of cocoa supply chains, Mondelēz established an “Opportunity Fund” designed to spur further investment from other actors to promote community development, including contributions from the Cocoa and Coffee Council (CCC). This is considered a supportive causal chain which fundamentally contributed to the success of the three other causal chains.

2) Community advocacy advances community needs with key stakeholders

At the heart of the Cocoa Life project in Côte d’Ivoire is the aim to mobilize communities to advocate for the needs and interests more effectively with those in positions of relatively greater power and resources to promote improved community development. In the planning workshop, this was considered the predominant causal chain.

In order to trace the whole implementation process, the team reviewed available evidence of the very first steps of the project. We found that CARE signed a contract with Mondelēz and then Mondelēz sent letters to traders in order to inform them that CARE would implement the project. Then, the very first meetings between traders, cooperatives and CARE were held in order to get buy in for the project and help identify specific communities and cooperatives that would participate in the project and agree on criteria for the nomination of Community Development Committees (CDCOM) representatives.

a) Participatory analysis and issue prioritization

Having established buy in from traders and cooperatives, in some areas CARE worked through the local NGO 2A and in some areas CARE implemented directly. So, where CARE was implementing actions through 2A, they were introduced to traders and cooperatives to help plan the specific intervention locations and working modalities.

The first important step was a situational diagnosis. For this, CARE hired and trained consultants to conduct Participatory Rural Appraisal (PRA) exercises with communities in order to identify their priority needs. These consultants then conducted PRA exercises with communities. These were generally well received by participants, as some citizens felt all the meetings were good (Citizen 6, Department of Duékoué). CARE provided regular coaching to consultants in order to ensure that this continued throughout the project.
We uncovered evidence of these contents in various diagnostic reports, which included conventional PRA exercises such as seasonal calendars, Venn diagrams, problem and solution matrices, and issue prioritization matrices. These allowed the project team, partners, and community members themselves to get a sense of internal structures within villages. The photo to the right is the Venn diagram drawn by the youth group from Zébra community in the terroir of Sikaboutou:

The PRA exercise was generally judged to be an inclusive process. One community member from Sikaboutou asserted that the process included “the old, the young, and women (Citizen 7, Sikaboutou).” It also included different groups across income strata. However, no mention was made of further disaggregation such as of disabled persons or specific ethnic minority groups.

The first step in the process was Focus Group Discussions (FGD) in which (1) youth, (2) women and (3) men separately identified priority issues in their communities.

In order to illustrate this step, given a high level of consistency, we will show examples of causal chains in locations that were not tested in full. As one citizen from Lokosso explained, each facilitator would work with one group, and within different groups, and a dozen or so issues would typically be raised. Each group selected a priority project. After working in a smaller group, a synthesis was made in plenary and priority projects were chosen by the community (Citizen 2, Department of Duékoué). These FGDs fed into the construction of a Community Action Plan (CAP).

While community members are not stratified by income group, richer community members were said to have commonly identified electrification as a priority (Citizen 1, Department of Duékoué; Citizen 2, Department of Duékoué), but they were sometimes argued to have identified the same problems are poorer residents (Citizen 4, Department of Duékoué). The most common issues identified by poorer community members were the construction of water pumps, health centres and school infrastructure, improvement of roads, and productive activities (Citizens 1,2, 3,4,5,6,7). In the terroir of Lossoko, for example, richer community members prioritized electrification, but poorer community members prioritized drinking water.

Sometimes men and women identified the same issues. Two community members interviewed in department of Duékoué noted that men and women identified the same problems: “what men and women prioritize are the same. There’s no difference (Citizen 6, Department of Duékoué).” Where men and women agreed was on the provision of water pumps and access roads (Citizen 5, Department of Duékoué). However, in a number of communities, men and women focus groups identified different priorities. Where there was a
difference, men typically identified large scale infrastructure such as the construction of
schools or health centers, whereas women identified revenue-generating activities or access
to clean water (Citizen 2, Department of Duékoué; Citizen 4, Department of Duékoué). As
one community member stated:

"Here in our area, the problems of women and men are not the
same. Women mentioned problems of financing their business, the
men, in turn, highlighted problems related to the road and birth
certificates as well as the school (Citizen 3, Department of
Duékoué)."

In general, our interview data with community members suggests that women’s concerns
were only prioritized when they cohered with those identified by men. This is based on a
small sample of only seven respondents; however, this was a relatively consistent pattern
which may merit further investigation going forward in the next phase of work.

Issues identified in focus groups were turned into a preference matrix at community and
terroir levels such as the one below from the terroir of Lossoko. The top six issues identified
here were: 1) cocoa, 2) school, 3) water, 4) road, 5) health, and 6) electricity:

Alongside the PRA exercises, village chiefs helped chose which young persons would work
with CARE or partners 2A to become select Community Development Committee (CDCOM)
members. This took place in an assembly (Citizen 3, Department of Duékoué; Citizen 6,
Department of Duékoué). CDCOM representatives aggregated community-level CAPs into a
smaller number of terrior-level CAPs for infrastructure which would benefit populations
beyond the community level. There are usually 8-9 villages which form a terroir cluster. In
the Sikaboutou terroir there were as many as 21 problems in the first round. A CDCOM
member mentioned that:

"From the 21 problems, we had to go through the priority ones ... In
Sikaboutou, our priority problems were health, roads and [a] school
... We always met with CARE, we made a table and we listed the
problems. When we finished numbering from 1 to 21, we said good, take the 20th. Put that first because it is a priority, take number 8 and put it second because it is a priority; it's like that we validated. When we finished with the CAP, we met with the chiefs and all the community leaders and they said it's alright. The priority was health, everyone embraced the CAP (CDCOM Member, Sikaboutou)."

This was a relatively consistent process across terroirs in which fieldwork took place. In the case of the water pump in Gozon, poorer male and female community members identified drinking water as a priority. According to one citizen in the terroir:

“The CAP was validated by a show of hands [in a village assembly]. We have identified a community member who continues to collect the funds and monitor the pump. We have changed priorities because water is the source of life (Citizen 1, Gozon Terroir).”

However, there were also concerns related to trust raised in some communities related to the continued engagement of some NGOs in intervention areas. A CDCOM member in Gozon noted that while community members agreed on which issues to prioritize, there were initial concerns regarding whether the project would succeed. They noted that “there are often people who come and afterwards we do not see them anymore (CDCOM Member, Gozon).” The hope was that this project would be different.

**b) Supporting a cadre of advocates**

Key to the materialization of this hope was the training and support of CDCOM members to advocate with different stakeholders to make commitments to improve community infrastructure. In Sikaboutou, for example, the CDCOM was composed of 25 members. These members came from all 07 locations within the terroir, with a maximum of three persons per locality, and where it was stipulated that one representative be a woman, one youth and one older person, where possible (Diagnostic Report, Sikaboutou, 2016). Literacy is often a criterion for selection, and community leaders appear to have given CDCOM members the scope to choose members who are engaging and readily available, as availability is also an important selection criterion (CDCOM member 2, Gozon).

We found testimonial and documentary evidence which showed that CDCOM representatives received training from CARE or 2A, and that these trainings were replicated with community members. Topics included resource mobilization, inclusiveness, transparency and conflict management. In some areas such as Sikaboutou, this was deemed to be particularly important given the frequency of conflict (CDCOM Member, Sikaboutou).

There is evidence that in relevant communities a conflict management component has been added to the training curriculum. Documentary evidence provides clear guidance on the content of such sessions and in addition testimonial evidence from a CDCOM member in Sikaboutou spoke to the value of these trainings:

“*We were trained in conflict management and this has done a lot of good for us, because there has been a lot of conflict here in Sikaboutou (CDCOM Member, Sikaboutou).*"

14
While the team had provided a training on gender-based violence before 2015, we found no evidence that community members had been trained on gender awareness. Both CARE and 2A staff had been trained on gender between 2015 and 2016, yet this did not come out clearly in interviews with CDCOM members and citizens. It is also likely that various contents were in a training package but were simply not mentioned, but this is still an indication of the relative emphasis of training.

Unsurprisingly, CDCOM members were able to provide a clearer picture of training contents than community members themselves. Also, as there was no pre and posttest of knowledge, attitudes or practices, it was not possible to demonstrate the degree to which knowledge, attitudes or practices may have increased for either CDCOM representatives or other community members.

In the *terroir* of Gozon, we found testimonial evidence which demonstrated that 2A had trained community members on how to manage money, resource mobilization to carry out community projects, and CDCOM members even felt that citizens can “knock on doors such as the regional Coffee and Cocoa Council to share our concerns (CDCOM member 1, Gozon; CDCOM member 2, Gozon).” This suggests not only that CDCOM members had increased their knowledge and capacities but that they had also markedly increased their self-confidence in some cases.

In parallel, CARE supported CDCOMs to gain legal recognition from public authorities, granting them the mandate to advocate for resources on behalf of the communities they represent. This consisted of going to the prefecture to file the paperwork which established the rules and regulations of the CDCOM (CDCOM member 2, Gozon). In Sikaboutou, a CDCOM member noted that:

> “When we established the CDCOM, CARE told us to do our rules and bylaws and the photocopy of our documents that were handed over at the prefecture... Today we have a receipt [of this]. A process was followed, it was CARE who went first, we made the bylaws and rules that we adopted, and CARE accompanied us to the prefecture to make the application (CDCOM member, Sikaboutou).”

One such rule was a *quota system* for participation of different groups. In line with the KPI to increase women’s participation in decision-making processes, a previous report by CARE UK in 2015 explained how women’s participation was ensured within Community Development Committees (CARE UK, 2015). It noted the existence of quotas for specific groups which was designed to make the CDCOMs as representative as possible. This was said to enable the selection of six executive committee positions by men and women alternatively. For example, if men were presidents, women should be vice-presidents, and vice versa. Team members noted, for example, that many women had become vice-presidents of the CDCOMs, but only one case was known of a female president. We also found evidence of various documents which showed that CDCOMs had included members who were explicitly responsible for gender and equity. So, it seems clear that some efforts were made to promote formal structure which were inclusive.

However, as the report noted, social norms related to women’s participation restrict women from playing a leading role in practice. It pointed out that “chiefs and opinion leaders (all male) sit on one side. The Community Development Committee members (a mixed group of males and females) sit on the opposite side, while often the women sit at the back (CARE UK, 2015: 35).” As this report noted, while the decision to present community demands at
the terroir level appears a strategic way to mobilize resources for larger-scale infrastructure, there is also a trade off in terms of women’s participation and voice. With greater aggregation, even with a quota system in place, there are fewer spots for women to exercise a leadership role.

It was argued that women were able to speak without interruption by men and were able to argue their point of view. In most of the focus group discussions conducted for the study it was highlighted that women’s priorities for themselves and for the community were included in Community Action plans. As mentioned above, there was some evidence of this, provided that these priorities cohered with those expressed by men. Focus group discussions with men only seven months into project suggested initial resistance from men in accepting the role of women as leaders in CDCOMs. In Harmankro, one group suggested that “community leadership is [a] men’s realm, and if women need an association for them, they can organize around one, but not the Community Development Committees (CARE UK, 2015: 15).” Limited evidence was uncovered in the evaluation which demonstrated that there had been significant changes in this area. However, no evidence was found of this level of resistance, which suggests that resistance may have slightly declined.

Once the CAPs had been agreed, CDCOM members reported back information to communities to update them on progress with the implementation of their CAPs. This reporting back varied between every week and every three months (Citizens 2, 3, and 5, Department of Duékoué; CDCOM member Gozon). However, we did find examples where citizens received no information on community planning (Citizen 6, Department of Duékoué). Therefore, the frequency of meetings and the dissemination of information is likely to be relatively uneven across the project. However, one reason for this reporting back was related to a goal to prioritize investments at a higher level among various different stakeholders. We might expect significant variation, given the complexity of aggregation of needs and efforts to mobilize resource matches from a wide variety of actors.

c) Presenting at consultation platforms

With a keen awareness of these challenges to aggregate sufficient resources for larger-scale infrastructure provision, CARE facilitated provincial-level consultation platforms at which CDCOM members were able to present the needs expressed through the CAPs to Mondelēz, cooperatives, local authorities and other actors which provided match funds for Mondelēz’s “Opportunity Fund.” We found evidence from CDCOM representatives in Sikaboutou that they were able to effectively present their needs to these actors.

One CDCOM member from Sikaboutou noted that they worked with CARE to understand what might be possible and what might not be possible. They noted that:

“CARE always played an important role. When we presented the needs to the platform, some authorities said it was good and they appreciated it and others said the infrastructure was ruined and wasn’t worth repairing (CDCOM member, Sikaboutou).”

Given the needs to focus resources on areas with the greatest need, CARE then held “funding rationalization” meetings with Mondelēz, cooperatives and local authorities. In the case of Sikaboutou, on CDCOM member said:
“I would like to thank CARE, because CARE has given us a large health center in Sikaboutou. Without CARE, we would not have that. We thank the Cocoa-life project and ECOM. This building was all we had. We will continue to give our ECOM Cocoa and cocoa is our way forward in life.”

In the case of the water pump in Gozon, while there was some disagreement on the specifics (which implies differences in recall), one CDCOM representative precisely noted that:

“A meeting took place on March 25, 2019 in Amedekro that we presented our needs to the present authorities (Sub-Prefecture, Regional Council, Coffee Cacao Council, CABD Cooperatives, DTH, Cargill etc. ...). The actors present gave a favorable response to our requests… We were told (CDCOM member 2, Gozon).”

### 3) Community resource mobilization as a match for “Opportunity Fund”

For the community resource mobilization pathway, the first step in the process was that CARE sensitized communities regarding the benefits of participation in the Cocoa Life project and the need to mobilize community resources to build larger-scale community and district-level infrastructure. For the health center in Sikaboutou, community members interviewed affirmed that they attended the presentation, but complained that the presentation was perhaps too long (Citizen 7, Sikaboutou).

CARE provided training in local planning to CDCOM members, as mentioned above. CDCOM members then sensitized communities on the role of CDCOMs to support local planning. We found concrete evidence of the CAPs which included the specified infrastructure (health center and water pump). The fact that CDCOM members provided updated information to communities regarding the feasibility of proposed infrastructure projects from their community action plans (CAPs) appears to have generated a certain level of trust from communities. This provided a basis for CDCOM members to request contributions from their communities for prioritized projects as a resource match. When these contributions are requested, it is not 100% clear precisely which infrastructure will be built or improved, as priorities sometimes change. However, in most cases reviewed it was clear which infrastructure would be built from the beginning.

In the terroir of Sikaboutou, one community member expressed the process thus:

“As community leaders, we came together to think about how to mobilize the funds. Every leader in their community should play the key role of raising awareness for the membership since the village should raise 10% of the amount of infrastructure distributed per community. Each community mobilized its share (contribution). This is how the funds were made available to contribute to the realization of our infrastructure. The Coffee and Cacao Council (CCC) supported through the construction of the health center (Citizen 7, Sikaboutou).”

Elsewhere in Duékoué we found a similar story of community members making a contribution. One community member mentioned:
“We made a financial contribution to build the school's canteen. The different communities of the village brought cement, bricks, and material. The canteen was built and is working now (Citizen 4, Department of Duékoué).”

CDCOM members from Gozon and Sikaboutou mentioned that they had notebooks to write the names of those who pay. One CDCOM member noted that:

“**We contributed money for the road, and it was insufficient, and we still made contributions. We also contributed to build the pump. But [in the end] we did not contribute to do anything, and we changed our minds** (CDCOM member 1, Trawlinkro).”

The issue in Gozon was the cost of the pump and its repairs. The first quote was CFA12 million (GBP16,400). Consistent with the above testimony, the communities must contribute 10% through the CDCOM. As a result, the CDCOM member helped motivate the community to quickly mobilize resources for when the work started. In order to repair the pump, another quote was requested. The CDCOM then contacted 2A who found a craftsman repairer. This craftsman made a quote of CFA300,000 (GBP410). However, the fund had only CFA200,00 (GBP273) available, so to mobilize the remaining CFA100,000 (GBP137), further efforts were made to get contributions from the community (CDCOM member 2, Gozon). Once this was done, community members transferred funds to CDCOM representatives, and these were then transferred to CARE for procurement.

4) **Cocoa Life convening and brokering brings new actors to the table to contribute funds**

The third process refers to the Cocoa Life project to bringing together diverse actors at provincial level to contribute funds for priority infrastructure. As mentioned above, one key goal was to support citizens to present their needs to different actors who could support them to mobilized resources. However, this requires the mobilization of these actors to attend and listen to these presentations.

This brokering is primarily between CARE, Mondelēz, cooperatives and the Coffee and Cocoa Board (CCC). All these actors appear to have mutual interests to harmonize investments to increase potential benefits. The Cocoa Life project also worked with regional Councils of the Haut-Sassandra, Guémon, Nawa and Sud-Comoé. Efforts were made to connect the CAPs with regional development plans.

Interviews revealed the important role of various actors in mobilizing resources to improve infrastructure in parallel to the Cocoa Life project. This included the role of cooperatives, the Cocoa and Coffee Board (CCC) and Cargill.

One representative from the Agricultural Cooperative of Ambegnanfe Duékoué (CAMD cooperative mentioned the importance of Cargill in establishing a 10% contribution from cooperatives to community development projects. They noted that the cooperative could not support the expenses for larger projects on their own and they noted the Mondelēz and their “Opportunity Fund” as a form of match funding. They pointed out that “the cooperative has disbursed nearly CFA19 million (GBP25,924), even CFA20 million out of a total of 36 million (GBP49,2120) to be used to cover all projects identified (pump construction, school construction, construction of 100 table-benches).” This CFA20 million had been earmarked for community infrastructure, and Cargill was said to play a role in linking the cooperative
with Mondelēz, and Mondelēz provided the remaining funds to meet the CFA36 million commitment. This included direct mention of the aforementioned pump in Trawrinkro (Gozon).

The role of the Cocoa Life project was mentioned chiefly in terms of needs identification rather than as a broker between more powerful stakeholders. The cooperative representative asserted that:

“It took the help of CARE to help identify communities’ needs [which were expressed in a platform at which participants] talked about infrastructure, such as the construction of a pump, table-benches, a school, and [the cooperative] made a lot of commitments [which the cooperative intends to honour] (Cooperative member, CAMD).”

A representative from the Cocoa and Coffee Council (CCC) noted a series of structures in place including a regional plan (SRAT) to mobilize resources, which included coordination with the Director General of Local Development (DGDL) in Abidjan, the European Union, the Center for the Promotion of Investments in Côte d’Ivoire (CEPICI), the Ministry of Planning and Development. As such, there were numerous actors cited as being important. However, the CCC representative clearly highlighted their commitments to Trawrinkro (Gozon), where a water pump was reconstructed. The representative mentioned that they were “amazed by the needs that were presented by the communities” as they were considered to be in tune with their own assessment, and this comforted them. Partners 2A were considered to be one of the most prominent NGOs in the area and they argued there was a good relationship with them. They clearly saw the value of their work in the Cocoa Life project, affirming that:

“We…found that the areas where 2A intervenes, the populations are more mature by their massive efforts to contribute to the construction of their infrastructure. These localities where 2A intervenes always think of their financial, material and human contribution to build infrastructure, it is after that the community seeks the support of the regional council. This is not the case with the other localities which come directly to ask without seeking to mobilize their own resources (CCC representative 1).”

The representative clearly references the provincial-level platform in Duékoué with the NGO 2A on the mobilization of resources for the construction of community infrastructures. This was said to “open their eyes to how to leverage additional resources.” They noted that the state was weak but other actors like the EU and the US Embassy which attended the workshop were potentially supportive, and that there was a “multiplier effect” coming from such platforms.

In the case of Sikaboutou, one citizen noted that 3 classrooms were built with the help of CARE International and the World Bank, alongside the health center (Citizen 7, Sikaboutou). We found clear evidence of funds transfer for the construction of the health center, including a video on Extrait RTI television on the 10th May 2019 which showed the inauguration of the health center, at which noted that the construction was due to funds from Mondelēz, the Coffee and Cocoa board and community contributions. The health center includes a pharmacy and a number of rooms in which patients are attended. We found evidence that CARE had procured materials and hired a construction firm to build priority infrastructure. Below is a photo of the Sikaboutou pharmacy:
While the evaluation did not uncover material evidence for the rehabilitation of the pump in Gozon, as the pump is still being built, we did however, recover highly compelling evidence of another pump that had been built through the Cocoa Life project in Soubre which was also shown on Extrait RTI television on the 5th April, 2019. The video included testimony from the sub-Prefect of Gbogou endorsing the work. While it is clear that both videos were made, in part for publicity, they do however increase our confidence that these higher-level outcomes are indeed materializing, as specified in the causal chains developed in this evaluation. It also seems likely that there are a number of other cases beyond the two areas which were the focus of the evaluation.
vii. Outcome 2: VSLAs enable women to save and buffer shocks

Past administrative data suggests the following key achievements related to the livelihood component of the project between 2015 and 2017:

<table>
<thead>
<tr>
<th>Theme</th>
<th>Achievements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobilization</td>
<td>• 475 VSLAs formed in 176 communities, consisting of 10,237 members (78% of whom are women)</td>
</tr>
<tr>
<td>Training</td>
<td>• Training on entrepreneurship and the techniques of elaboration of business plans</td>
</tr>
<tr>
<td>Saving and loans</td>
<td>• VSLAs saved US$138,155</td>
</tr>
<tr>
<td></td>
<td>• Loans of US$75,139 were provided</td>
</tr>
</tbody>
</table>

This thus inspires some confidence that outcomes related to saving and lending have materialized and that these changes are likely to be largely the result of the intervention. However, beyond this, the effects of VSLAs documented previously were less clear. New primary data was required to evidence any potential higher-level changes.

As mentioned previously, various data limitations prevent the evaluation from accurately measuring increases in cocoa farmers’ net income. External evaluators Ipsos have gathered such data, but these are not available for this evaluation. Without a clear definition of vulnerability criteria, it is also impossible to clearly assess a reduction in vulnerability. Notwithstanding, a capacity to save and receipt of loans are both measures which may help buffer the effect of shocks and help VSLA members to increase income and reduce farmers’ vulnerability to external shocks.

The claim the team identified was the following:

VSLAs enable women to save and allow cocoa farming families to buffer external shocks

The claim has 15 components (or steps) in total. It is worth noting that as primary and secondary evidence were not gathered in full in a single location, we are unable to confirm this claim in full. As a result, we rely on evidence from different communities for different steps. This makes the overall claim weaker, but we believe that as there is a high level of fidelity of implementation up to lower-level outcomes that we may be confident up to this level. Further information on specific steps in specific locations may be found in annex 4. However, we should also note a number of these steps have already been covered by the CDCOM mechanism. We can thus have a reasonably high level of confidence regarding the initial conditions and that in some cases there was a direct link between the establishment of CDCOMs and the introduction of VSLAs (VSLA promoter, Duékoué Yaode).

a) Establishing VSLAs

The first independent step is a village assembly with communities explaining the benefits of forming VSLAs and sensitizing men to the benefits of women’s involvement in the associations. As men were not interviewed, it is not possible to demonstrate that they were sensitized to the benefits of women’s participation. However, we can see clear descriptions from a number of sources of the process by which communities were convened which appear to be somewhat consistent across various locations and offer us an indication of a
relatively standardized procedure for entry into new communities which appears to involve dimensions including:

1. Meeting with local leadership in order to hold a meeting
2. Holding a “sensitisation” session with the community
3. Encouraging women and men to form groups
4. Ensuring that there is approval from the group of the chosen promoter.

“When the VSLA started, 2A did a needs assessment they invited us to a big meeting in JérômeKro and they explained the project and how VSLAs are implemented Group promoters were identified … When we arrived for training, women were gathered together in groups of fifteen to thirty people (Group Promoter 2, Kouassibakro).”

“It was [a group promoter] who first convinced us to join the group. At first, people organised a meeting with the whole community hosted by the village head. They explained to us that cocoa farming is under threat and that rubber doesn’t pay well. They explained how to do the VSLA in order to save and help our children to go to school. But if the money is kept in the house then you do not save. That’s how we started doing the groups. This training was given by CARE and 2A (VSLA Member, Tobly Bangolo).”

There appears to be some difference from community to community as to how some group promoters are recruited for particular VSLAs. Some were sensitised along with the rest of the communities whereas others may have had roles in other communities before moving to others to take up a promoter position there.

We can also see from the above testimony from Tobly Bangolo an indication of the motivations which prompted participants to join groups. There is some consistency among these, with significant focus on access to financial services and this again seems to amount to a common thread in the evidence. In Trawrinkro (Gozon), for example, a VSLA member noted that:

“VLSAs provide us a lot of advantages… enables saving and gaining access to credit. That was what motivated me to join… Men and women were convinced and joined, supported by a group promoter (VSLA Member, Trawrinkro 1).”

Whilst some members appeared to simply want access to financial services, two members including a member from Amanikro (Duékoué) noted that they specifically liked the lower interest rates available when borrowing from the VSLA, suggesting that the VSLA is potentially offering a more competitive service within the community:

 “[One of the aspects of VSLAs that encouraged me to join the group was], access to credit and lower interest rates. This process easily allows me to conduct my income generating activity (VSLA Member 3, Amanikro).”

In addition to these two members, one group member, from a different location, spoke directly about this issue stating:
“[Members] can take loans to undertake income-generating activities and to meet the needs of their family. Previously access to credit was difficult because interest rates of 100% were holding back their entrepreneurial spirit. With the advent of VSLAs, they were motivated by the contribution procedures especially for offering interest rates (10%) of credit that are now flexible (Group Promoter, Jeromekro).”

At least in some circumstances, this rate is voted for by the women themselves (VSLA promotor, Toblibangalo), so this helps to explain why the rate is often competitive.

b) Administrating VSLAs: Saving and lending

The length of time that VSLAs and their member have been active in saving appears to differ considerably from group to group but spans between 7 months and 3 years. Meetings of VSLA members were typically held weekly, most commonly on a Sunday or Monday, and a clear process is followed:

“When we arrive, we sit by number in silence. Savings and solidarity, we call our number and pass one by one in order to make savings. The names and numbers are registered in our book. The number of shares that you are buying today determines the amount that will be saved. When finished, we add up all the money and we thank the solidarity and peace, well we close the meeting and appointment is made for the next month (VSLA Member 1, Amanikro).”

The process appears to be similar across many different locations (see also VSLA Member Trawlrinkro 1; VSLA member 1, Duékoué Yaoude), according to various testimonies, and this is underpinned by the fact that CARE and 2A’s approach to training was relatively standardized. Members report a number of common components which can be observed across groups, including:

- The presence of a president, secretary and a treasurer who manage the proceedings of meetings. Most of those interviewed referred to group membership totaling 30 persons (VSLA Promotor, Toblibangalo). Group composition was most commonly family members and friends (VSLA member 2, Toblibangalo), with rare examples of groups cutting across ethnic groups (VSLA Member 1, Duékoué Yaode). Consistent across accounts was the presence of a president, a treasurer and sometimes a secretary. However, in Yaoude the testimony referred to a host of other positions: “In terms of organization: we have a president, a vice president, a secretary, and deputy, a treasurer, an auditor and counselors (VSLA Member 1, Duékoué Yaoude).” It is also clear, however, that groups do not include only women. No additional information is included on the gender breakdown of these positions within VSLAs and therefore it is unclear the extent to which groups are controlled by either women or men. However, many of the promoters were men (VSLA Member, Duékoué Yaode 1; VSLA Member 2, Toblibangalo).”

- People taking numbers in order to determine the order in which savings will be paid in. Accounts are again consistent on the presence of a numbering system within the process of the routine loan meetings and is evident in several testimonies such as this one from Tobly Bangolo: “When you come to the meeting, savings, we sit by number and also the call by number and you just pay your dues (VSLA Member 2, Tobly Bangolo).”
• **People paying in savings, taking loans.** Within the meetings, there appears to be a clear procedure both for saving and for taking loans including a set interest rate. Saving is done through the buying of “shares” in the VSLA and at the beginning of meetings members declare how many shares they would like to purchase, up to a limit of five: \textit{“Members can buy up to 5 shares for savings. The auditors verify the amounts and an update to the secretary who turn to the President and then to all members”} (VSLA Member, Trawlinkro). Loans appear to be provided for three-month periods. This is consistent across a number of testimonies including: \textit{“If, for example, you take a loan of fifty thousand francs, after three months you repay with interest of 10\% or 55,000 francs”} (VSLA Member 1, Duékoué Yaode).

• **Paying an additional “solidarity” contribution.** In addition to saving there appears to be a clear process of contributing to a fund for “solidarity” which appears to be a requirement of saving. There is no evident elaboration on the purpose or process of this solidarity fund within our testimonial evidence, but it is consistently referenced within the VSLA process. \textit{“The saving share is 500 FCFA and 100 FCFA solidarity”} (VSLA Member 1, Duékoué Yaode).

Perhaps one of the strongest indicators of consistency in the way VSLAs have been implemented in the Cocoa Life project is the fact that some members themselves refer to a “VSLA methodology.” This is referenced directly in two testimonies:

\textit{“If someone wants to get into the group, I will tell him that the NGO 2A has a method where you put money together, if you want to trade, you can take credit for your business and repay in three months”} (VSLA Member 1, Duékoué).

\textit{“Meetings are held every Saturday at 8am according to the VSLA methodology”} (VSLA Member 3, Amanikro).

In addition to testimonial evidence, there is also available documentary evidence taken from Lokosso which demonstrates the way that accounting for savings, loans and solidarity contributions are made and which provides corroboration to the testimony.

At this point in the causal chain, it appears that VSLA have a standardized implementation. Whilst the full scope of training that is conducted is not visible in the evidence, it seems that groups are trained by the group promoters in the VSLA methodology and this appears to be a viable model for women both saving and receiving access to credit. There is evidence of this from across multiple different locations and it is of reasonable consistency, suggesting that VSLAs do indeed provide a platform for financial inclusion and competitively priced credit within these communities.

c) **Using savings and loans**

It is more difficult to establish a consistent picture of how savings and loans were used. This is to be expected at this level: as we move away from standardized processes and administration of the VSLA towards the personal specificities of households needs and economies there is a fracturing of outcomes. However, by far the most common theme emerging is in the use of credit in order to fund income generating activities. Enabling investment in income generation activities is a clear stated aim of the Cocoa Life project and so this does seem significant.
As part of this evaluation, 13 interviews were conducted with VSLA members. Of these, only two (7 and 13) referred specifically to the use of loans for income generating activities, however for the most part this was discussion of trade in the abstract as a kind of “proper” use of the loans and given as examples. For example:

“We can take loans to repay on time and conduct business. This was not the case before (VSLA Member 2, Amanikro).”

“The person will do his business and repay according to the deadline given to it with interest (VSLA Member 1, Amanikro).”

The evaluation found evidence regarding members’ readiness to expand their business (VSLA Member 2, Toblibangalo). However, there is less evidence regarding how these members are specifically using their loans and/or savings, though there are some examples:

“This is an outcome that they are seeing: “Before women did not trade, but now everyone leads an activity (fish, liquid soap) (VSLA Promotor, Duékoué Yaode).”

Group promoters suggest that this is an outcome that they are seeing:

d) Higher-level effects of VSLAs

In terms of effects arising from the use of saving and loans, we find one potential outcome pathway towards entrepreneurship and small business expansion. A past assessment by focus group discussions with women in 2015 suggested that women had begun to have greater control over their earnings as well as the overall earnings of the family; and are recognized and valued by their families including male relatives. It also suggested that VSLA membership had increased women’s ability and opportunity to save money which can be used to invest in agricultural inputs or entrepreneurial income-generating activities, or to pay for unexpected household expenses (CARE UK, 2015).

However, without firmer or more consistent and specific testimony, it is difficult to draw general conclusions about the likelihood of such outcomes arising from access to VSLAs. Testimony suggested that “VSLAs allow members to be financially independent (VSLA member 2, Duékoué Yaode).” In some cases, membership was also seen to provide a sense of security. Some members felt less alone in their efforts to save and develop their business (VSLA Member 1, Toblibangalo).

No explicit mention was made by VSLA members regarding training on entrepreneurship and the techniques of elaboration of business plans, despite the fact that these were project activities. However, there is an implicit suggestion that some form of training had increased members' knowledge and financial literacy. One VSLA member noted that “I did not know how to manage money, if I sell something I did not know where my money was going and it
ended quickly (VSLA Member 2, Toblibangalo).” The interviewee hinted that this had since changed. Given that this step was mentioned only implicitly, we cannot be certain regarding the effectiveness of this training or coaching.

Many of those interviewed mentioned their contribution to the solidarity box. However, no testimonial evidence revealed how this money for more vulnerable VSLA members was actually used. Without testimonial evidence from those in greatest need for support (those who accessed the solidarity box), claims related to an increased capacity to buffer external shocks is thus restricted to women who are likely less vulnerable. Instead, “with something on the side,” the most common narrative is that members are better equipped to “expand [their existing] business (VSLA Member, Duékoué Yaode 1; VSLA Member 2, Tobly Bangolo).”

For outcomes related to trust, social cohesion, cooperation and collective action, as group composition is most commonly homogenous (family members and friends), levels of trust and social capital among members in many cases was already likely to be quite high. However, some testimony suggested that the formation of groups had made a difference. One member stated:

“We did not know each other, but now thanks to the VSLA we have become a family and everyone knows the problems of his friend (VSLA Member, Duékoué Yaode 2).”

“All ethnicities are in our VSLA. It's a matter of cohesion and we make a difference between ethnic groups… All those I said hello to shyly, now it's not like that anymore. We laugh and we talk together. Something changed in me. I laugh with everyone, we get along and we do everything together (VSLA Member, Duékoué Yaode 1).”

When we have entered the VSLA, we have freed ourselves from suffering, we help each other, we understand each other (VSLA Member 1, Toblibangalo)

This shows that particularly if VSLA groups have heterogeneous membership they have the potential to increase trust and understanding among group members. There is also a sense in some cases that groups are well organized, and that membership had improved community organization (VSLA Member 1, Toblibangalo; VSLA Member 2, Toblibangalo). This organization seems mostly endogenous, as those in the same group complained that partners 2A offered support too infrequently (VSLA Promotor, Toblibangalo).

While we find an increased feeling of friendship and sense of mutual understanding among members, the evidence uncovered fell short of cooperation and collective action. One VSLA promoter noted that: “It must be said that the members of the group do not yet have an activity in common (VSLA Promotor, Toblibangalo).” Nor indeed was the evaluation able to recover testimony related to collective action to advocate for citizens’ needs in communities. In this sense, while CDCOMs appear to have helped trigger the formation of VSLAs, it is less clear there is a feedback loop from VSLAs back to CDCOMs. Part of this may be due to the relatively short duration of groups being together. Many of those interviewed had been in groups for less than a year, and the project had not developed a specific advocacy agenda outside of CDCOMs. So, while this was sufficient time to gain a sense of trust and mutual understanding among members and may even have contributed to potential social cohesion between different ethnic groups in some cases, one key goal for the next period is to
strengthen the connection between mature VSLA groups to cooperate more deliberately and to develop a shared agenda to collectively advocate for member's needs.

viii. Conclusions

The evaluation found strong evidence to support the claim that CDCOMs influence the provision of selected essential infrastructure, and helped enable co-financing from cooperatives, communities, and other actors. We may confidently conclude that the Cocoa Life met the majority of its objectives and Key Performance Indicators (KPIs) under the community pillar. Indeed, we found concrete evidence that higher-level outcomes had materialized. We found clear evidence that a health center had been built in the terroir of Sikaboutou and of the construction of a water pump in the terroir of Sobre. And we found evidence that other outcomes that were still materializing such as the water pump in the terroir of Gozon and a school canteen in the terroir of Tobly Bangalo.

We found that issue prioritization was pro-poor in the majority of areas studied, and there was also evidence that those involved were generally happy with the process. However, we found that there were some limitations with regards to a gender-based approach. We uncovered that efforts were made to promote women's participation and voice through CDCOMs. However, it is less clear that women's priorities were gained prominence within CAPs. This is an area which merits further study, and thus we do not present firm conclusions in this regard. Back in 2015, this was identified as emerging best practices in women's leadership, and what this evaluation showed is that this best practice is still emerging.

In relation to livelihoods, we found that VSLAs had allowed members to gain a level of financial independence and increased sense of security with the opportunity to save and receive loans at a competitive rate of interest. Loans provided liquidity for existing enterprises and, in some cases, provided an additional impetus for new income generating activities. In the process, some members also appeared to have increased their perception of financial literacy. We may conclude that VSLAs have enabled members to generate “something on the side” which they may use to buffer shocks or expand their businesses. However, the precise use of additional savings and loans was unclear and there was no evidence uncovered related to the use of solidarity loans to more vulnerable members of VSLAs. In this sense, deeper effects for the most vulnerable and higher-level effects of less vulnerable members expanding businesses and links to financial institutions remains an area for further study in the next phase of the project.

With regards social effects, we did find consistent evidence that VSLAs had contributed to a sense of trust and mutual understanding among group members, especially when groups were mixed. Group membership and the frequency of meetings have also made a modest contribution to improved organization among members in some cases. However, we found no clear evidence of collaboration or collective action outside of VSLA activities, or beyond VSLA members. This may be partly the result of the short duration some groups had been together, and therefore we may perhaps anticipate these actions to take place in the future, provided there is support from CARE and partners 2A to strengthen connections between VSLAs and CDCOMs going forward.
ix. Recommendations

Theory of change: We believe the process of developing this evaluation has effectively demonstrated the value of theory-based methods to monitoring and evaluation, but also in terms of facilitating project planning and adaptation. We recommend the team use the theory of change and causal chains as a resource in order to identify higher-level outcomes that can be tested going forward in the next phase.

Effectiveness of training: The evaluation noted some shortcomings in record keeping related to meetings and training contents. It was not clear whether participants had increased their knowledge or changed their attitudes or practices as a result of training either for CDCOMs or VSLAs. We therefore recommend some form of pre and post testing for trainings in order to get a sense of their relative effectiveness. Even if the VSLA methodology, for example, is relatively standardised, for higher level effects such as in terms of starting more sustainable businesses, it will be important to understand which training is most effective in order to better tailor efforts to community members who may also go on to receive formal loans through banking linkage. In this, it will be worth also assessing the socio-economic profile of participants to understand the degree to which lower-income and lower capital-endowed participants are able to climb the financial services ladder.

Dynamics of participation: The evaluation uncovered relatively thin information related to the dynamics of participation in PRA exercises and in the prioritization of needs. Particularly to provide a fuller answer for the KPI on women’s participation in decision-making processes it would be beneficial to periodically record how prioritization happens in practice, whether some groups have greater capacity to express their needs and interests than others. This is especially important to bring out the strength of a gender and youth focus. Partly to aide this endeavour, we recommend you consider using the social inclusion framework which CARE UK has developed to better understand not merely women’s access and participation but also their influence.

Entrepreneurship: In future phases of the project it would be helpful to gather more information on the degree to which the VSLA model is able to facilitate new income generating activities. It was not clear in the evaluation the degree to which VSLA activities were directly linked to entrepreneurship activities. So, it will be important to make this link more explicit going forward, in order to test the project’s theory of change but chiefly in order to ensure participants are able improve their financial planning and link savings to productive investment on a more sustainable basis.

Box 1. Social Inclusion Framework

Access: the opening up of local governance spaces that were previously closed, whether formally or informally, tacitly or explicitly, to women and girls.

Participation: the institutionalisation of participatory rights for women and girls in governance structures, e.g. 30 percent women’s quota for elected positions, giving women substantive opportunities to influence decision-making and represent their constituents.

Influence: the translation of presence into effective participation involves achieving influence over decision-making, e.g. by having the priorities of women and girls reflected in local government resource allocations.

(Goetz, 1995)
x. References


