

**Longitudinal Study**  
**COOPERATIVE AGRICOLE DE YAKASSE-  
ATTOBROU (CAYAT)**



*CAYAT cocoa farmer, Anita Akaefou*

***“We do everything to assure our producers that we can go far together.”***  
Yao N’guettia, General Secretary of the Board of CAYAT

## Contents

Acknowledgements.....	3
Methodology.....	3
Why we measure impact .....	4
Background.....	5
Ivory Coast and Cocoa .....	6
Cooperative Agricole de Yakasse-Attobrou (CAYAT).....	8
CAYAT business overview .....	10
Support from Shared Interest .....	11
Business Growth and Sustainability .....	12
Social Impact.....	16
Community Development Projects .....	166
Women’s Empowerment Projects .....	18
My Story: Rosine Ake Bekoin, General Secretary of CAYAT’s Women’s Group, Nursery Attendant and cocoa farmer .....	20
Environmental Initiatives.....	22
Youth Empowerment .....	22
Radio CAYAT.....	223
My Story: Dominique Kouamé, cocoa farmer .....	24
My Story: Jerome Assi, cocoa farmer .....	25
My Story: Yao N’guettia, General Secretary of Board of CAYAT and cocoa farmer.....	26
Plans for the future.....	28
Conclusion .....	29
Glossary.....	29
Appendix 1: Survey for CAYAT farmers	32

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## Methodology

This study involved a mixed method of investigation, which included both quantitative (survey of producers) and qualitative (semi-structured interviews) methodologies. We carried out a survey of a sample of 50 producers of CAYAT to understand more about their relationship with the co-operative. Surveys were carried out in French using printed questionnaires. Interviews were carried out with three individuals at CAYAT, including those performing a selection of key roles – the Managing Director, General Secretary of the Board and Sustainability Officer and Export Manager. Interviews were also carried out with four producers to give a more detailed understanding of their experiences. All interviews involved simultaneous interpretation with the support of an interpreter, either remotely using Microsoft Teams video calling, or in person. Interviews were recorded, with the permission of all participants, and later transcribed to enable the extraction of the quotes used in this report.

Secondary data collection was also carried out in the form of desktop research to learn more about the commodity, region and context of the co-operative. We have also reviewed all available documentation, such as loan proposals, annual reviews, financial reports and visit reports, on CAYAT to support the study and the development of the graphs in this report.

A sample of the survey can be found in the appendices to this document.

## Why we measure impact

Shared Interest Society is an ethical investment organisation offering fair finance to producers and buyers across the globe. Our model enables over 12,000 individuals to come together and make a positive difference by contributing to social change. These members pool their funds and make a much larger impact than they would be able to achieve individually. Last year, these combined investments totalled £51.6m and this enabled us to make disbursements totalling £49.2m to 173 organisations in 45 countries, improving the livelihoods of 388,320 farmers and artisans in some of the world's most disadvantaged communities.

In 2004, Shared Interest Society established a subsidiary, Shared Interest Foundation. The charity delivers technical assistance, business support and climate change mitigation projects to small-scale producer organisations and community groups across Africa and Latin America.

Our mission is 'to provide financial services and business support to make livelihoods and living standards better for people as they trade their way out of poverty. We work collaboratively and innovatively with those who share our commitment to fair and just trade. With a community of investors and the support of our donors and volunteers, we seek to contribute to a world where justice is at the heart of trade finance.'

Our monitoring and evaluation process involves portfolio-wide social and financial due diligence, and case studies of the organisations we support. Our regional teams maintain regular contact with producers, organise producer committees, surveys and undertake annual reviews.

In 2015, we began to supplement our social and environmental metrics with deeper studies of selected customers and project participants to evaluate whether and how these businesses support farmer and artisan livelihoods and offer a justifiable account of our contribution to this.

These case studies are primarily intended to demonstrate two levels of impact: that of our financial support to producer organisations, and the wider impact on the livelihoods of the smallholder farmers or artisans they serve. We qualitatively describe other types of impact on their communities, as well as on the surrounding environment. Finally, we situate this impact within the broader context of the country and value chain, to illustrate how these businesses, end-buyers and social financiers like Shared Interest work together to grow rural prosperity for smallholder producers and their communities.

These studies enable us to better understand both levels of impact (enterprise-level and household-level) and provide both Shared Interest and our customers with the information necessary to continuously improve our services. We are grateful to the contributors who share their stories, so that we can understand this impact as fully as possible.

## Background

Globally, it is estimated that there are around six million cocoa farmers and between 40 and 50 million people who depend on cocoa for their livelihood (World Cocoa Foundation). Seventy per cent of total cocoa production comes from Africa (predominantly Ghana and Ivory Coast in West Africa), followed by 19% from Asia and Oceania and 11% from South America (CacaoNet, 2021). Europe is the largest importer of cocoa beans worldwide, with 56% of global imports. (CBI Ministry of Foreign Affairs 2022).

It is common to find cocoa trees growing beneath banana, plantain and palm trees. In addition to providing vital shade to the cocoa plants, these trees provide an additional source of food and income for farming households. According to the World Cocoa Foundation, cocoa trees 'tolerate a wide variety of soil types but are vulnerable to lack of water. Variations in the yield of cocoa trees are affected more by rainfall than by any other climatic factor'. Cocoa trees can live for up to 100 years, but only produce cocoa for 25 to 30 years.

There are three main types of cocoa tree; Criollo, Forastero and Trinitario. Forastero is the most commonly grown tree as it is hardy, more disease-resistant and has a higher yield. Approximately 80% of chocolate is produced from beans from Forastero trees. (COCOTERRA).

The global cocoa sector is governed by the International Cocoa Organisation (ICCO), established in 1973 with headquarters in Abidjan, Ivory Coast. Each cocoa producing country also has its own regulatory bodies, which oversee all aspects of cocoa production including distribution of fertilisers, provision of export licenses and price paid to producers. In Ghana this organisation is The Ghana Cocoa Board (COCOBOD) and in Ivory Coast it is Conseil Café Cacao (CCC).

On the surface, the cocoa sector appears to be male dominated as the majority of farms are owned by men (the Fairtrade Foundation reported in 2020 that only 25% of women cocoa farmers in Ivory Coast own their land), and it is the landowners who bring the beans to the collection sites and receive the payment. However, according to a report by Fairtrade Foundation titled 'The Invisible Women Behind our Chocolate'<sup>1</sup>, women account for two thirds of the labour force. Many co-operatives have now established women focussed initiatives to improve access to training, inputs including seedlings and financial services in order to strengthen women's involvement in the cocoa sector and reduce gender inequalities.

### **Cocoa production process**

A young cocoa tree takes between four and five years to start flowering from planting. Cocoa farms are normally small, between one and three hectares. Once ripe, the pods turn green, yellowish-green or red depending on the tree variety, and are harvested by the farmer and split to remove the wet beans. Discarded cocoa pods are often scattered throughout the farms to return the nutrients to the soil.

The beans are then placed into boxes and covered by banana leaves to initiate the fermentation process, which can take up to five days. Next, the beans are dried to reduce the moisture content from 60% down to 7.5%. Drying usually occurs on land close to the farm where wooden tables are placed in full sunlight. Once dried, the beans are packed in jute bags and transported to the central collection warehouse before being exported.

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<sup>1</sup> <https://www.fairtrade.org.uk/wp-content/uploads/legacy/doc/The-Invisible-Women-Behind-our-Chocolate.pdf>

Beans are then processed into cocoa butter and later in the supply chain into chocolate and other cocoa based products.



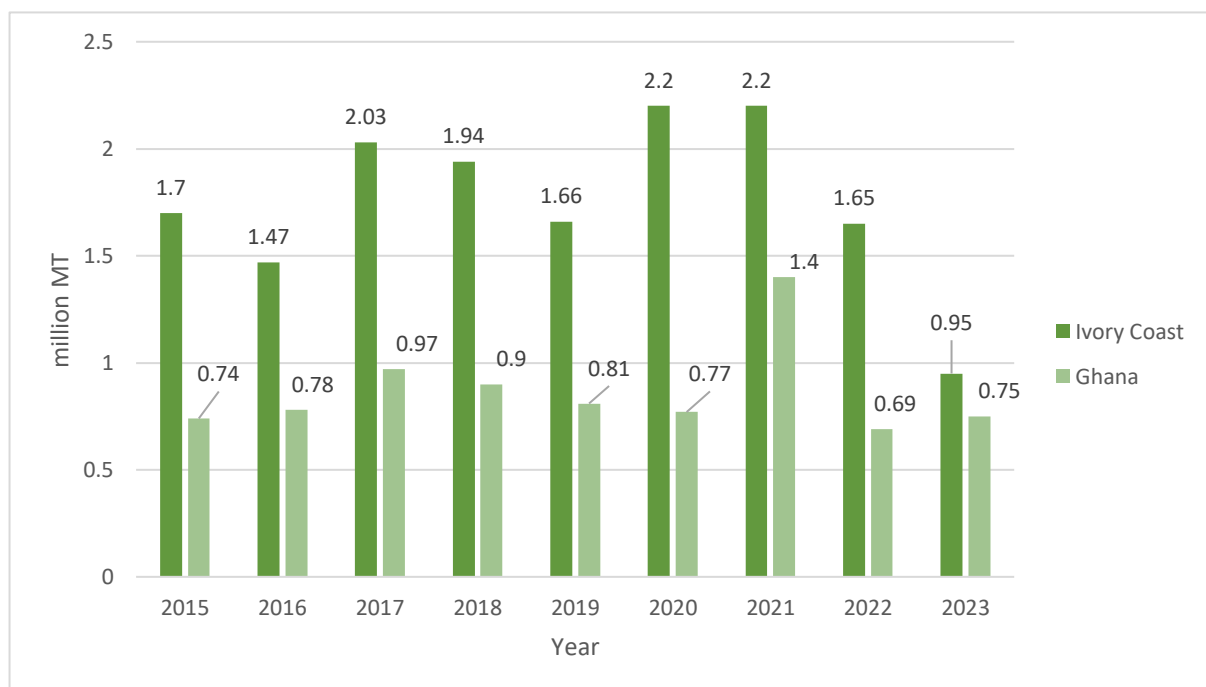
(L) Husband and wife cocoa farmers, Dominique and Soumia, cutting open cocoa pods to extract the pulp and beans. (R) Cocoa beans drying in the sun

## Ivory Coast and Cocoa

### Cocoa production

Ivory Coast supplies 40% of the world’s cocoa making it the largest producing country worldwide followed by Ghana (see Graph 1). Despite this achievement, the country only receives on average between five and seven percent of the profit generated by the chocolate sector (World Bank, 2019), with profits concentrated in the processing and distribution phases.

Graph 1: Cocoa production in Ivory Coast and Ghana from 2015 – 2023



Ghana data source: COCOBOD. Ivory Coast data source: Reuters

According to the Conseil Café Cacao (CCC), cocoa farming employs nearly 600,000 smallholder farmers in Ivory Coast. Cocoa accounts for around 70% of smallholder farmers’

income (UNICEF 2021), with farmers also selling vegetables and livestock, among other activities to support their household.

It is estimated that 54.9% of Ivorian cocoa producers and their families currently live below the poverty line (World Bank, 2019) earning as little as \$0.78 per day (World Economic Forum). Fairtrade International recommends a living wage of \$2.51 per day. Subsequently, many cocoa farmers cannot afford to purchase chocolate and have never tasted the final product of the crop they work so hard to produce.

### **Role of the Conseil Café Cacao (CCC) (Coffee and Cocoa Council)**

The cocoa sector in Ivory Coast is regulated by the Conseil Café Cacao (CCC). The objective of the CCC is to develop a sustainable cocoa and coffee economy in Ivory Coast through promoting good governance and transparency, supporting actions to improve productivity and quality, combating child labour and protecting farmer's income by setting a guaranteed minimum price for their product.

The CCC are responsible for setting a guaranteed minimum price, which is paid to farmers per kg of cocoa they produce each season. This is commonly known as the farmgate price. Any additional payments, for example the Fairtrade Premium, are paid on top of this baseline price. The price is fixed twice a year (for the main harvest season in October and the minor season in April). This pricing system is explored in more detail on page 13.

### **Living Income Differential (LID)**

In 2019, Ivory Coast along with neighbouring Ghana, introduced a flagship programme called Living Income Differential (LID), which promised to provide a living wage to cocoa farmers. LID was introduced with the backing of international buyers including Hershey's, Barry Callebaut and Cargill. The scheme required buyers to pay a \$400 per tonne premium on all cocoa sales starting from the 2020/21 harvest season to enable the CCC to increase the farmgate price to a level which guarantees the farmers a living income, even if international prices fell. Despite an initial positive reception, this scheme has reported limited success as large buyers have found ways to navigate around paying this premium.

Chocolate companies usually buy cocoa from the source, but if they buy the commodity on the secondary market, through an exchange, they will not have to pay associated premiums. Kobenan Adjoumani Kouassi, Minister of Agriculture of Ivory Coast, said: *"The chocolate companies want to accumulate the maximum profit, and when they prioritise profit, it is poor people who suffer. They have to understand that it is exploitation, and it needs to stop."*

### **Impacts of climate change**

Climate change is having a significant impact upon agriculture, including cocoa production, in Ivory Coast. Cocoa is a rain-fed crop and trees are highly sensitive to water deficiencies in the soil. Changes in the climate have contributed to unpredictable rainfall and increased temperatures, affecting the quality and quantity of yield and increased rates of pest and disease. Deforestation to enable the expansion of agricultural land is also resulting in reduced soil fertility and increased levels of soil erosion. Subsequently, cocoa production simultaneously impacts, and is impacted by, climate change.

These shifts translate into reduced income and an unpredictability in the cocoa market that most farmers are not prepared for. Adapting to the impacts of climate change to strengthen the resilience of livelihoods and farming systems is thus becoming an increasingly pressing issue for all in the cocoa sector.

### **Domestic agro-processing opportunities**

Currently, 35% to 40% of cocoa is processed in Ivory Coast and the rest exported to buyers to be processed overseas. (Reuters 2023). To retain more of the cocoa profit, Ivory Coast has set a goal to increase this to at least 50% over the next few years through the addition of several new processing plants enabling the country to process over one million tonnes annually, making it the world's leading cocoa grinder (Reuters 2023). These new processing facilities would enable the raw beans to be roasted and then ground into processed products including powder, paste and butter that are then used to make chocolate and other cocoa related products leading to an increased market price and ensure that the profits are retained in country, increasing the price paid to the farmer.

## Cooperative Agricole de Yakasse-Attobrou (CAYAT)

CAYAT is a co-operative established in 2010 producing cocoa, coffee and cashew nuts. Their head office is located in the town of Adzopé in the south-eastern part of the Ivory Coast in the region of La Mé, 65 miles from the city of Abidjan.

The national cocoa regulator (Conseil Café-Cacao) estimates that around a quarter of the region's population are cocoa farmers, making cocoa one of the main sources of household income, especially in rural areas.



CAYAT was founded by a group of farmers whose aim was to bring cocoa farmers together and address the region's deep socio-economic challenges, while advancing sustainable agriculture and increasing farmers' incomes. The co-operative started with 283 members and has since grown to over 3,300 members. You can read about CAYAT's members and their reasons for joining CAYAT in the 'My Story' sections starting on page 20.



CAYAT's mission is:

*Guarantee for our members and the community a decent life, promoting access for all to health, education, in a healthy and protected environment from the promotion and export of agricultural products. Position ourselves as a national model in terms of international fair trade as well as sustainable development.*

In 2015, CAYAT created an 'Association of Women' in order to train women farmers to play a more important role in the co-operative. Since then, the Association has grown to 413 members. It aims to help women gain access to land and use the Fairtrade Premium to finance their projects, enabling them to contribute to household income and food security. CAYAT is also a part of the International Cocoa Initiative (ICO) women's economic strengthening programme, which promotes quality education for women.

CAYAT is also an active participant in the International Cocoa Initiative's Child Labour Monitoring and Remediation System<sup>2</sup>, which helps prevent child labour in cocoa supply chains.

CAYAT have delivered a number of projects under themes of youth and female empowerment, building climate resilience and increasing the technical support they provide to their producers. These projects are explored in more detail in the 'Social Impact' section of this report (page 16).



*Nursery Attendant, Rosine Ake Bekoin (right), and other nursery workers holding young shade trees.*

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<sup>2</sup> <https://www.cocoainitiative.org/our-work/operational-support/child-labour-monitoring-and-remediation-systems>

## CAYAT business overview

Through their range of social impact projects, commitment to fair trade, environmental conservation and innovation, CAYAT have positioned themselves as a leader in the sector.

CAYAT operate in two zones, Adzopé and Yakassé-Attobrou, where they manage 50 collection points. They have 22 collection trucks and eight export trucks.

Awa Traoré (*pictured right*) has been the Director General of CAYAT since 2017. Her main role is to supervise all activities, including sustainability and trade and achieve the objectives of the Board. Awa is also a graduate of Fairtrade Africa's Women's School of Leadership (WSOL)<sup>3</sup> established to support more women to take on leadership roles within their local economies and societies.



Since their beginning in 2010, CAYAT have obtained a number of certifications including Fairtrade, UTZ and Rainforest Alliance (now collectively known as Rainforest Alliance) which have increased their access to specialist markets and enabled them to earn a premium and deliver a wide variety of projects supporting producers and cocoa growing communities. These certifications are discussed in more detail on page 15 and the impact of the premiums on page 16. In 2018, CAYAT were awarded Best Fairtrade Impact Award at the Fairtrade Africa Convention in Nairobi.

In 2016, the co-operative diversified into coffee and cashew production to enable the business to operate all year round;

*“Our main objective is to ensure the wellbeing of our producers. We know that if we only produce cocoa and tomorrow say there is a significant decrease in production, the lives of our producers will be detrimentally impacted”.* (Awa Traoré, Director General of CAYAT)

CAYAT have invested in new innovative ways to deliver training and provide support to their membership. They have developed an in-house app to capture information relating to each farmer, and recommend actions the farmer can take to better maintain their farm;

*“The app analyses the field, divides it in sections and assesses whether each section is adequately maintained. If need be, the application will tell the farmer, for example, to prune or replant trees in a specific section”* (Boris N’guessan, Webmaster and app creator)

Partnership working is key to CAYAT's growth and sustainability. They have experience working with a range of organisations including the National Rural Development Support Agency (ANADER), Ministry of Waters and Forests and Fairtrade Africa.

*“Our main responsibility is to ensure the wellbeing of producers. We must do what we can to enable producers to live a dignified life, and that is why we fight to have the most reliable and trustworthy partners possible”* (Awa Traoré, Director General of CAYAT)

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<sup>3</sup> <https://www.fairtrade.net/news/fairtrades-women-school-of-leadership-holds-graduation-ceremony-2021>

## Support from Shared Interest

Shared Interest was first introduced to CAYAT in 2014 by a representative of Réseau Ivoirien du Commerce Equitable (RICE), a network which supports Fairtrade producers across Ivory Coast. In 2013, CAYAT also participated in Shared Interest Foundation’s Improving Access to Finance project funded by Comic Relief which supported organisations across East and West Africa to become investment ready.

### Summary of Shared Interest finance facilities provided to CAYAT

Shared Interest facilities			
<b>2016</b> Export Credit EUR 200k	<b>2017</b> Export Credit EUR 400k	<b>2020</b> Stock Facility EUR 200k  Export Credit EUR 1 million	<b>2021</b> Term Loan EUR 250k

CAYAT became a customer of Shared Interest in 2016 with an Export Credit (COEC) facility of EUR 200k to enable them to purchase cocoa beans from their members. This facility has been steadily increased in line with the growth of the business.

*“The first financial facilities were given when I first started at CAYAT and the support provided by Shared Interest was extremely helpful because in Côte d’Ivoire, the truth of the matter is that access to financial institutions is very difficult, especially for co-operatives.*

*“The support of Shared Interest allowed us to pay our producers because the financial facility came at a specifically difficult time when many people couldn’t buy cocoa from buyers. Thanks to the support of Shared Interest, we were able to pay our producers and exports. (Awa Traoré, Director General of CAYAT)*

In 2017, this facility was increased to EUR 400k. They subsequently obtained a Stock Facility of EUR 200k in 2020 to support their cashew trading, in addition to their COEC facility which was increased to EUR 1 million to accommodate for increasing costs of production including packaging.

In 2021, CAYAT received a Term Loan of EUR 250k to enable them to progress with the completion of their office complex in Adzopé. The centre has six offices and a conference facility, a warehouse with a capacity of 1000 metric tonnes (MT), a secure car park and several small shops. *(pictured right)*

Yao N’guettia, General Secretary of the Board, commented on the impact of this building:



*“The office complex is a testament to the good work and achievements of CAYAT and sets a precedent for future generations. Thanks to this, the next generations can take over CAYAT*

leadership. Our headquarters has enabled us to consolidate the operation of our co-operative.”

CAYAT explained how the support from Shared Interest has made them attractive to local banks who were previously hesitant to work with them;

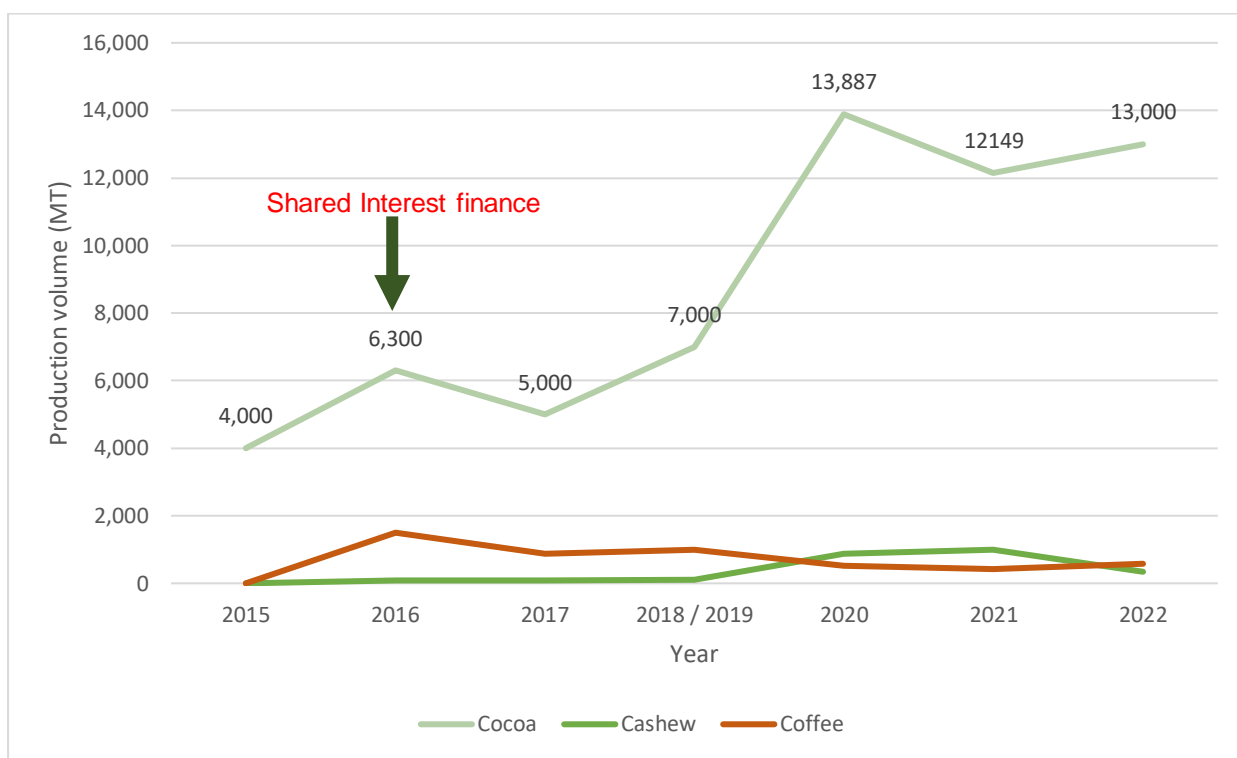
“The co-operative can now receive more financing with the reduced interest rates, which has meant that they have increased their income overall and the co-operative has higher levels of trust from their export partners.

It’s easier to make those transactions and have a smooth relationship with those partners, and it has allowed the co-operative to diversify their clients while knowing that Shared Interest continues to support the co-operative, which is reassuring to the co-operative and to its members.” (Awa Traoré, Director General of CAYAT)

## Business Growth and Sustainability

### Production and sales

Graph 2: Production volume (MT) of cocoa, cashew and coffee from 2015 to 2022



(Data combined for 2018-19 season due to timing of submission of customer Annual Review)

Following receipt of Shared Interest finance in 2016, CAYAT were able to increase the volume of cocoa they bought from their producers and production volume increased from 4,000 MT to 6,300 MT.

The General Secretary of the Board, Yao N’guettia explained how their cash flow improved with the support of Shared Interest and how this has benefited their farmers. He said: “We can now buy all the cocoa. Our cash flow has increased and so has membership. It can be a lot of money and that has attracted many farmers. We can’t pay more, but we can pay a fair price.”

In 2016, Ivory Coast experienced extreme temperatures and dusty, dry conditions, the result of the most severe Harmattan winds in three decades (a cool dry wind that blows from the north-east or east in the Western Sahara which usually carries large amounts of dust). This resulted in a large amount of small cocoa pods that had appeared on trees in November and December not surviving into late January (Reuters 2016). This resulted in a reduced production in 2017, as shown in the graph above.

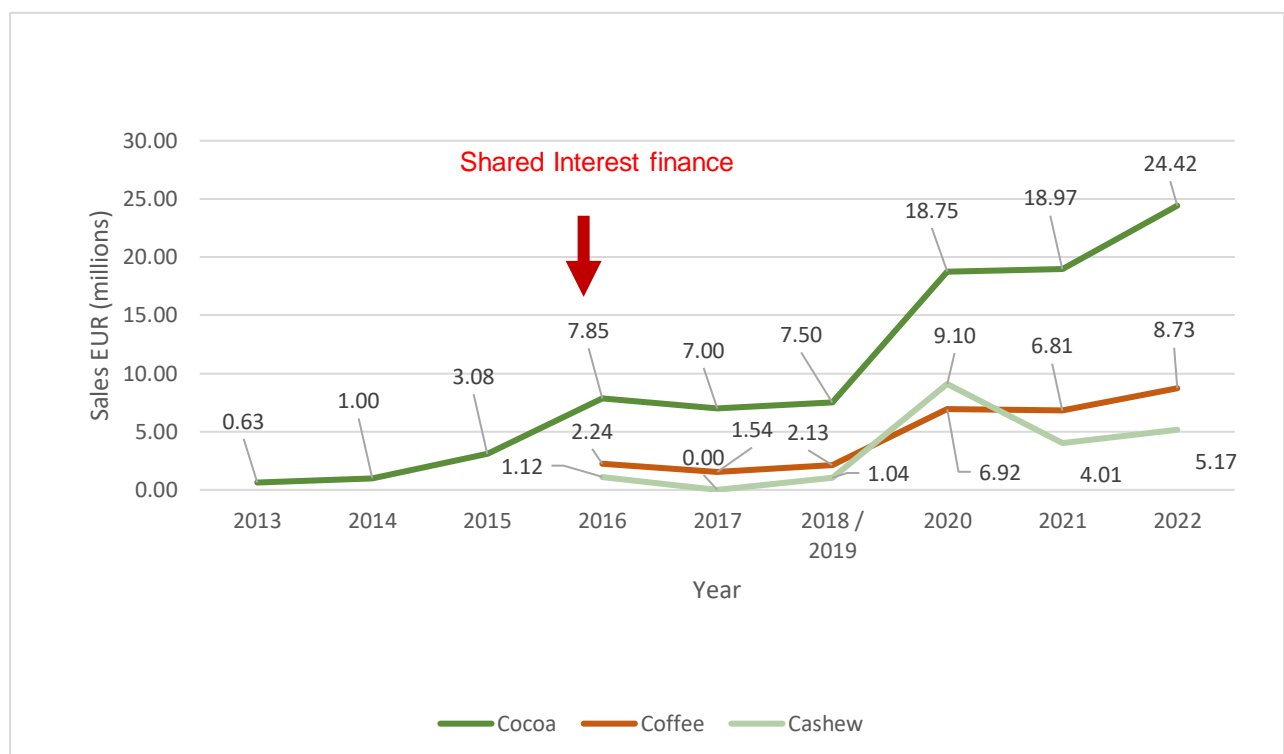
During 2016, CAYAT also experienced cocoa smuggling whereby members smuggled their cocoa into neighbouring Ghana, which was offering a higher price. This resulted in a shortfall of production volume. In 2018, Ivory Coast and Ghana fixed a common price for cocoa to eliminate the smuggling leading to a growth in production.

Between 2016 and 2021, CAYAT’s membership grew from 1,117 farmers to 3,317 farmers.

*“The finance facilities have had an impact on every level, including on the member loyalty. It has allowed the co-operative to be more credible, more legitimate and trustworthy and it’s also significantly increased membership.”* (Awa Traoré, Director General of CAYAT)

There is a direct correlation between number of members and production volume, and between 2015 and 2021 production volume increased from 4,000 MT to 13,000 MT, an increase of 225%.

Graph 3: Sales (EUR) of cocoa, cashew and coffee from 2015 to 2022



*(Data combined for 2018-19 season due to timing of submission of customer Annual Review)*

As explained previously, since diversifying into cashew and cocoa in 2016, CAYAT have been able to generate income year-round, however these two crops only account for around 5% of total profit.

The sales value of cocoa increased from EUR 3.08 million in 2015 to EUR 7.85 million in 2016 as they received credit from Shared Interest to support them to increase the volume they purchased from their members.

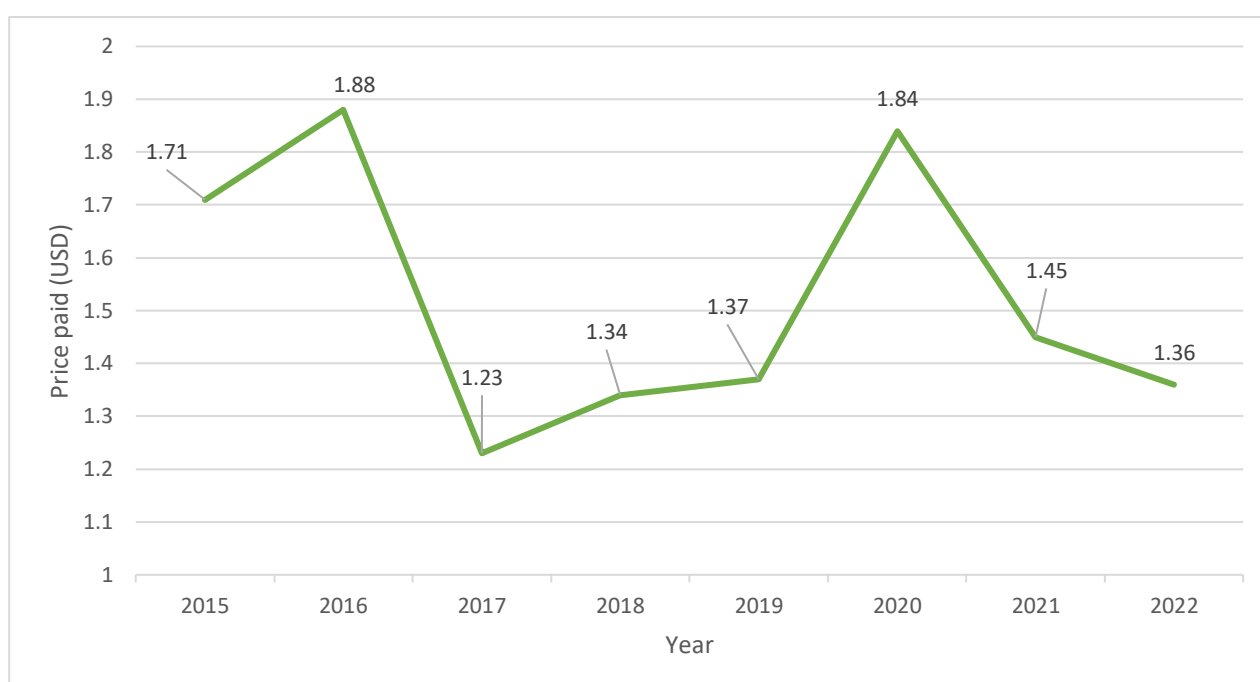
In 2017, combined cocoa, cashew and coffee sales decreased by 24% from EUR 1.12 million to EUR 0.85 million mainly due to the international fall in cocoa and cashew prices<sup>4</sup> (ICCO).

They secured their first international contract in 2018 and the sales of this contract (EUR 4.3 million) accounted for 57% of total cocoa sales for 2018/19.

In 2020, sales increased across all three commodities. Notably, cocoa sales increased significantly from EUR 7.5 million in 2018/19 to EUR 18.75 million in 2020. This was largely due to CAYAT securing a second international buyer contact worth EUR 13.75 million which represented 73% of total cocoa sales for the year.

### **Price paid to farmer**

Graph 4: Price paid (USD per kg) to CAYAT cocoa farmers as set by CCC



As previously discussed, the price CAYAT pays to its members for cocoa (commonly known as the farmgate price see page 7) is set by the CCC and determined by global demand.

In the 2016/2017 season the farmgate price reduced from USD 1.88 per kg to USD 1.23 per kg due to an increase in nationwide production following a scheme implemented by the government to subsidise costs of fertilisers and inputs. As a result, supply of cocoa outweighed demand from buyers and the price fell. In response to this, some farmers began to smuggle their cocoa into neighboring Ghana, which was buying cocoa at a higher price. CAYAT motivated their farmers to sell to them by implementing social projects and some members were able to compensate by selling their coffee and cashew.

The price paid rose again in 2020 to USD 1.84 following the introduction of the LID whereby farmers received an extra USD 400 per MT.

In 2021, the price per kg fell by 21% from USD 1.84 to USD 1.45 and then again in 2022 to USD 1.36. This was due to a standoff between the CCC and buyers who felt that the cost

<sup>4</sup> <https://www.icco.org/wp-content/uploads/Cocoa-Market-Review-June-2017.pdf>

when including the LID and Fairtrade Premium was too high. Instead, some buyers bought directly from the co-operative's to avoid paying these additional costs.

### **Buyers, markets and exports**

Between 2010 and 2016, CAYAT sold their cocoa locally. In 2017, they were certified by the CCC and received an export certification enabling them to enter the international market and secure international contracts.

*“Entering the international export market allowed us to buy more cocoa and especially facilitated our operations when there was a difficult period of time” (Aboudramane Traoré, Sustainability and Export Manager)*

Although securing the export license has increased opportunities available to CAYAT, Aboudramane also commented how the increase in co-operatives securing licences has resulted in international buyers splitting contracts across a number of organisations, reducing the value of sales.

Many co-operatives are now working to establish factories for semi-processing of cocoa into butter for export. This is preferred by buyers as the export cost is less, and encouraged by the Ivorian government as the semi-processing factories provide additional employment opportunities. The government also charges a reduced margin to export semi-processed beans.



*Aboudramane Traoré, Sustainability and Export Manager at CAYAT in the cocoa bean packaging plant in Vridi.*

### **Certifications**

In 2012, CAYAT received Fairtrade certification for their cocoa. In 2013, they were certified by Rainforest Alliance and UTZ. CAYAT are also certified by 4C Association for their coffee and are in the process of obtaining organic certification.

CAYAT's Fairtrade certification covers all of their 50 operating zones (3,318 farmers) and Rainforest Alliance / UTZ covers 34 zones (1,414 farmers).

*“Gaining the Fairtrade certification and then the Rainforest Alliance certification allowed us to develop our co-operative extensively. It allowed us to implement more social development and community projects and developed the co-operative as a whole. The Fairtrade certification basically meant that we got financing from Shared Interest. It also meant that the quality of life of our producers was improved because of the social projects I just mentioned, and it enabled CAYAT as a whole to become more professional.*

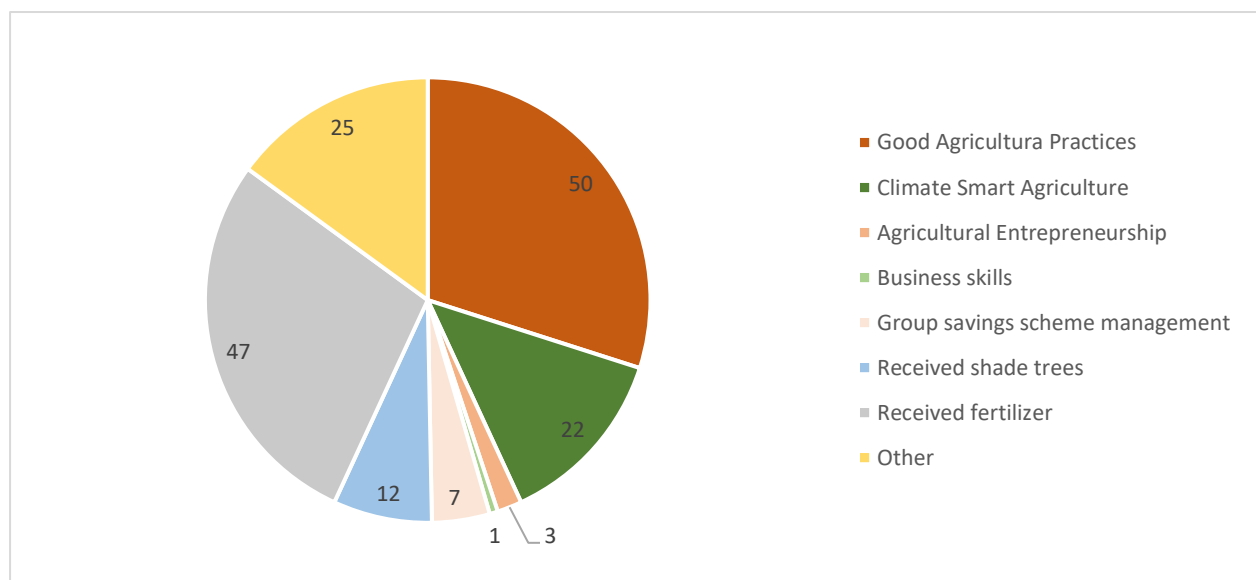
*“Fairtrade is truly the Rolls Royce of certifications because it has allowed the cooperative to develop and increase the quality of life of its members. Thanks to the certifications, we were allowed to put in place many social development projects in our communities.*  
 (Aboudramane Traoré, Sustainability and Export Manager)

## Social Impact

CAYAT has used the premium received from the sales of their Fairtrade cocoa to implement social impact projects supporting employees, their members and the wider communities in which they operate.

Graph 5, produced using data from a sample of 50 farmers, indicates some of the training and support CAYAT have been able to provide their membership. The impact of this support is discussed more in the farmers’ stories starting on page 19.

Graph 5: Number of farmers who received training and agricultural inputs through CAYAT

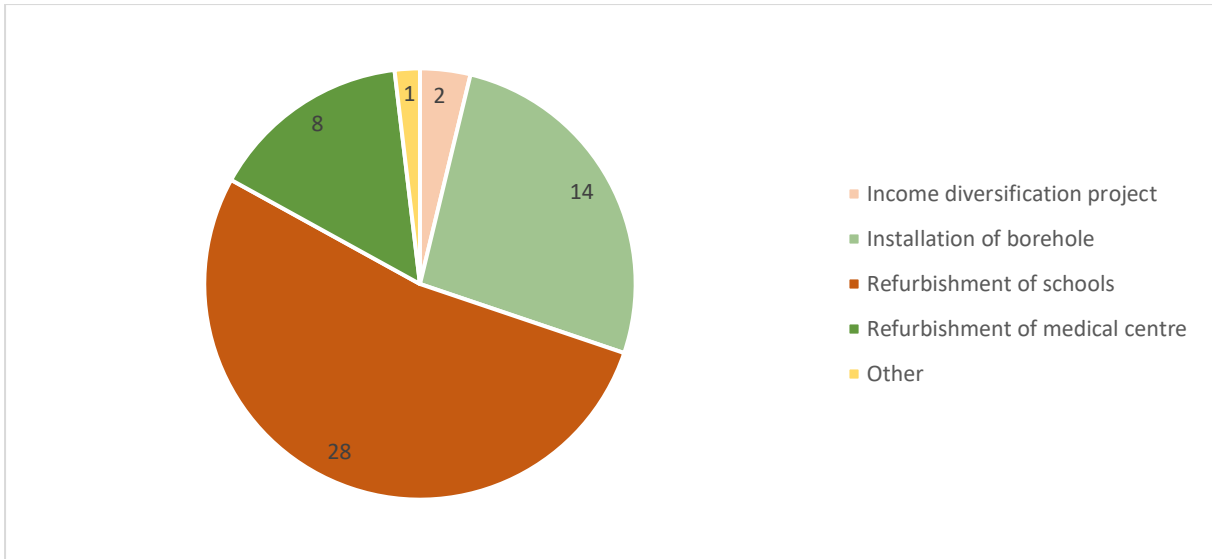


## Community Development Projects

Graph 6, produced using data from the same sample of 50 farmers, indicates which community development initiatives have been accessed by farmers.

Graph 6: Number of farmers who benefited from CAYAT community development initiatives





**Education and child protection**

Prevention of child labour, promoting education and child protection have been a core focus of CAYAT since its inception. In 2016, they implemented the Child Labour Monitoring and Remediation System within the co-operative and recruited 30 community outreach workers and two monitoring and remediation agents to provide sensitisation training to the 50 communities where they have a presence.

They now reach 1,470 householders per year and have distributed 744 school kits, as well as refurbishing four schools. They have also distributed school loans totalling 40,000,000 XOF (West African CFA franc) (£52,200) to support the schooling of 200 children.

*“We created schools in far away areas where kids used to have to go to other villages to go to school. We also refurbished a college, so for secondary school students in which over 1,000 students study.”*

*“We refurbished a hospital and a maternity ward in the community of Bécédi-Brignan. The hospital used to be in disrepair and women had to give birth in terrible conditions. And now we’re able to protect mothers and newborns” (Awa Traoré, Director General of CAYAT)*



*Refurbished maternity ward in Bécédi-Brignan*

### **Installing solar panels and water pumps**

Members of CAYAT living in the remote village of Bauolekro also used the Fairtrade Premium to buy a solar panel, giving them electricity for the first time. This solar panel powers lights around the village so that children can read and study after dark.

In Bauolekro, farmers also used the Premium to build a water pump, providing clean drinking water for the first time to this remote village.



*Solar panel and water pump*

## **Women's Empowerment Projects**

In 2015, CAYAT established their Women's Association supporting their female cocoa farmers together with the wives of the male farmers, to establish and manage economic development projects. Over 500 women are now part of this group and projects delivered include:

- Vegetable production (including cassava, maize and chilli) to increase household food security and income from sales
- Training on literacy and entrepreneurship delivered by National Rural Development Support Agency (ANADER)
- Processing of cocoa into other products including biscuits, chocolate and juice

*“One of our main achievements was that we were able to empower women. We have been able to use the premiums derived from these certifications to allow women to become part of the business to a further extent and increase their income. Over 100 women have benefited from these programs and their profit after selling cocoa is of approximately 50,000 XOF (£65) per month for the women in this program. (Awa Traoré, Director General of CAYAT)*



*Juliette Assi Apo, member of CAYAT, grinding cocoa beans to produce powder to process into chocolate*

### **L’Avec Savings Scheme**

To provide a financial support system for their female members and increase their financial independence, CAYAT established a community level saving scheme called L’ Avec.

Soumia Kouman (*pictured right*) is a cocoa farmer and also the treasurer of her community savings group which has 29 members. She explained how the group operates, saying: “we have a logbook to record our weekly contributions, which we pay on Sundays. Some contribute 1,000 or 2,000 XOF (£1.30 - £2.60). If necessary, we can apply for loans at the co-operative from these pooled contributions during the year. We have to pay back the loans within three months with interest. For example, if you borrow 30,000 XOF (£39), you give 33,000 XOF (£43) back. That interest is then shared among beneficiaries at the end of the year.”



### **Poultry Project**

In 2017, CAYAT received a grant of EUR 75k from the Équité Programme funded by the French Development Agency, which they used to establish a poultry project providing an additional source of income for their female members.

Soumia was one of the first women selected to participate in this project, which provides an opportunity for women to purchase eggs in bulk from CAYAT's chicken farm and then sell on the local market, keeping all profits. Soumia commented how the additional income earned through this project has supported her and her family. She said: *"We've been able to make some money. It's been beneficial for our children and for us, I can't tell you to what extent. It's helped a lot"*.



Soumia explained that the women involved in the poultry project are divided into groups of 10 and each group spends one day per week collecting the eggs. On average she takes 100 crates of eggs each week and earns a weekly profit of 10,000 XOF (£13).

Another output of the farm is organic, natural fertiliser – the waste from the chickens. A 50kg bag of fertiliser normally costs 18,000 XOF (£25) but the bags produced at the chicken farm are sold to members for just 1,000 (£1.36). This reduces the costs of production for farmers, and allows them to farm organically. (Fairtrade Foundation, 2019).

## **My Story: Rosine Ake Bekoin, General Secretary of CAYAT's Women's Group, Nursery Attendant and cocoa farmer**

Rosine has been a cocoa farmer since 2000. She received two hectares of land from her grandmother to start her cocoa farm. Access to land is a great challenge for women living in the rural communities, especially land to grow cocoa which is a long-term production crop. Her grandmother endured many struggles to secure her land and did not want Rosine to go through the same experience.

Before joining CAYAT, Rosine was producing and selling her cocoa independently which was a challenge for her. She said: *"I sold it through middlemen in the village. It wasn't very systematic, some would say that my cocoa wasn't dry enough, would cut it and go dry it themselves. It was difficult to manage the cocoa nursery and difficult to sell my cocoa. Handling untrustworthy buyers was challenging."*

**'Cutting'** is a method used to check the beans are fully dried and fermented. Beans are cut in half and when fully dried become fragrant and a reddish-purple colour.

Rosine was contacted by CAYAT in 2015 who invited her to attend a three-month training workshop. After the training she sold her cocoa to CAYAT and received payment immediately followed by a premium and quickly decided to join the co-operative as a member.

Rosine was motivated by the support CAYAT could provide to her, which she described as: *“first, a guaranteed market, but also training, quality improvement, premiums, and equipment”*. Since joining CAYAT, Rosine has received training in Good Agricultural Practices, and participated in the Women School of Leadership, a programme coordinated by Fairtrade Africa and funded by ‘Équité 2’.<sup>5</sup> Rosine explained the impact of this training: *“Many of us were illiterate but with the training offered by CAYAT, we can now read and write a little. Thanks to the CAYAT training, I now know how to save, engage in agricultural good practices, and help others.”*

Rosine said that with the support she has received she has been able to increase her production from 250 kg per harvest in 2015 to 2MT per harvest in 2022. In addition to farming cocoa, Rosine also grows cassava, which she sells on the local market. She is also employed by CAYAT as a Nursery Attendant where, together with three other women, she oversees the development of the shade trees before they are distributed to the farmers.



*Rosine holding a young shade tree at CAYAT's agroforestry nursery.*

Rosine is the elected General Secretary of the Women's Group of CAYAT. She explained the importance of supporting and empowering women. She said: *“Here, after harvesting the cacao, men often find themselves without money, so women help them by working, to bring money into the household and pay for the children's education. The situation can sometimes be difficult. Thanks to these jobs, all the women involved in CAYAT have been able to put their children in school and to take decision for themselves. Without this, we're nothing. Today, we put oil in our husband's motorbikes when they go into the fields. This wasn't the case before. We used to have to save up individually, but we now also have our own savings and loans association exclusively for women, in addition to the scheme for both men and women. We contribute to it and can take out loans and use them as we please.”*

Rosine's ambition is to support the women at CAYAT to go into full-time agro-processing and value addition, she also wants to create a brand which is recognised across the whole country. Her personal ambition is to become a processor or even the director of a processing company.

*“Things have changed because now the co-operative can meet our needs. To be specific, we had some repairs to do, which CAYAT helped with, and it enabled us to refurbish our school. They've done a lot in other communities like installing a pump in the village, solar panels, schools. The difference is that CAYAT is better. I've heard from others that co-operatives sometimes don't pay you. But here, as soon as I sell my cocoa, I am paid.”*

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<sup>5</sup> The programme focused on training and mentoring and aimed to improve participants' basic leadership skills and awareness of issues relating to gender. Topics covered include leadership, income diversification, project management and financial management.

<https://www.fairtrade.net/news/fairtrades-women-school-of-leadership-holds-graduation-ceremony-2021>

## Environmental initiatives

To support their members to mitigate against the impact of climate change, CAYAT have implemented a number of initiatives.

In 2020, CAYAT established a nursery (pictured right) in collaboration with the Ministry of Waters and Forests to grow agroforestry trees for farmers to plant among their cocoa trees to increase soil fertility, reduce erosion and provide important shade to young cocoa trees. In 2021, they grew 52,000 plants and in 2022, this increased to 65,000, CAYAT also worked with international organisation PURPROJET<sup>6</sup> to establish an agroforestry project supporting 200 producers per year.



As part of the Équité programme delivered in partnership with Agronomes et Vétérinaires Sans Frontières (AVSF)<sup>7</sup> 50 farmers were supported to transition to organic cocoa production.

## Youth Empowerment

Our charitable arm, Shared Interest Foundation is working in partnership with CAYAT to deliver a five-year project focused on supporting 50 young farmers to establish a cocoa farm and implement good farming practices. Since the projects' launch in December 2020, the young farmers have received tools and farming equipment and training in Good Agricultural Practices and Climate Smart Agriculture. A total of 37,500 disease and climate resistant cocoa seedling and 625 shade trees were distributed for planting. The group also received training in agri-business skills. The Foundation is continuing to work with CAYAT to support the farmers with ongoing maintenance activities. The first cocoa harvest is expected in early 2024.

*“Regarding youth, the next generation, we're very hopeful about the next generation. Côte d'Ivoire population is a very young population and I believe that the youth needs a framework so that they can be the best producer as possible tomorrow”. (Aboudramane Traoré, Sustainability and Export Manager)*

## Radio CAYAT

Many CAYAT farmers live up to 40km away from the co-operative's headquarters, and many are not able to attend training sessions in-person. Subsequently, the farmers used their Fairtrade Premium to launch Radio CAYAT in 2018, which communicates important messages, information and training to farmers in remote areas.

*“Another project we were able to put in place was a local radio because having a co-operative means that we have to be transparent and communicate and this radio was very*

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<sup>6</sup> <https://www.pur.co/>

<sup>7</sup> <https://www.avsf.org/>

*useful to raise awareness about a number of topics with our producers. It has allowed us to spread information about agricultural good practices, about how to better protect the environment and how to prevent child labour and how to protect children's rights.” (Awa Traoré, Director General of CAYAT)*

The radio station communicates with CAYAT’s division of extension workers to identify areas where training is required and develop the training programmes. The radio broadcasts cover an area of 50km reaching between 6,000 and 7,000 listeners on a daily basis. In addition to discussing cocoa production, the station also discusses important social topics including child labour.

*“The radio station has contributed to the membership of CAYAT because people listen to the programmes and are very interested and motivated to join CAYAT. “ (Arnold Guede Zadi, Director General of CAYAT Radio Station)*



*Representatives from CAYAT’s Women’s Association recording a radio programme.*

## My Story: Dominique Kouamé, cocoa farmer

Dominique lives in the village of Adzopé, close to CAYAT's head office, with his wife Soumia and their seven children. Soumia is also a cocoa farmer and member of CAYAT (and featured on page 19 of this study). Dominique has been a cocoa farmer for 23 years and a member of CAYAT since 2013. He began farming with one hectare of land and over time he has gradually increased his land size to ten hectares.



*Dominique and Soumia working together on their cocoa farm.*

His parents were both cocoa farmers and encouraged him to farm cocoa. When he started out his production was high, on average seven to eight MT per harvest. However, now his trees are older, his production has reduced to between four and five MT per harvest.

When asked about the income he earns from cocoa, Dominique commented: *“As we often say, there’s ‘never enough money’. However, the funds from my cocoa farm allowed me to put my children in school. I was able to build my house and meet the needs of my family on a day-to-day basis. My business is profitable.”*

He explained his motivation to join CAYAT and how being a member of the co-operative has increased the income he earns from farming. He said: *“Before working with CAYAT, I was working on my own as a cocoa farmer and I needed to integrate into a co-operative. They contacted me, and I decided to join as I felt it would help promote my family business.”*

*“Before I joined CAYAT, I dealt with individual buyers who would take our cocoa and often wouldn’t pay us. We had no premiums or social development projects. But after becoming a member of CAYAT, we started getting paid regularly. We now also receive premiums on some cocoa sales. We’ve gained many advantages from joining the co-operative.”*

Through CAYAT, Dominique has accessed training and support, he said: *“The training we received has helped and enabled us to save money. We were also offered farm*



*maintenance training which has increased our yield and made us adapt our fertiliser use. We've seen a lot of positive change."*

Dominique benefited from CAYAT's agroforestry project which has helped him to increase his resilience to the impacts of climate change. He continued: *"climate change has had an impact. If it weren't for the agroforestry project replanting 200 trees on my farm, my yield would have dropped significantly."*

Dominique also commented how CAYAT have supported his family through challenging personal circumstances, he said: *"life is never perfect, there are always some challenges but thanks to the co-operative we're managing to overcome them. For example, my wife had a complicated surgery last year but thanks to the co-operative, I could take out a loan and care for her."*

In the future Dominique plans to rejuvenate his farm by planting new cocoa trees to increase his farm yield. He also plans to build some buildings and stalls to rent out for additional income and ensure his children all complete school so they can earn income and support themselves.

## **My Story: Jerome Assi, cocoa farmer**

Jerome lives in the community of Biasso. He started cocoa farming in 2005 helping his brother on his farm. His brother then gave him two hectares of land and he was able to start his own farm. Initially, he sold his cocoa to a local co-operative, but the organisation collapsed due to financial mismanagement. Two years later CAYAT came to his community and he became a member in 2015.



*"I joined CAYAT because of its regular payment system. Other co-operatives do not pay regularly and promptly, and that is far from ideal. CAYAT's payment system was advantageous and that is why I joined."*

Jerome's farm was originally two hectares, but a road was constructed that passed through his farm, reducing it to 1.8 hectares. He received 450,000 XOF (£588) in compensation from the local government. Jerome has eight children and his wife is also a cocoa farmer and member of CAYAT. She established her one hectare farm three years ago. In addition to being a cocoa farmer, his wife is also a permanent worker at CAYAT in charge of visiting the communities where the co-operative operates to identify projects or initiatives CAYAT could deliver to enhance community development.

Since he joined CAYAT, Jerome has benefited from their training and support

services. He said:

*“I didn’t know enough about farm maintenance. My farm yield was lower. When I joined CAYAT, I received a lot of training which enabled me to maintain my farm in line with the best agricultural practices. I learned how to manage my field in view of its size and need for weeding. My yield used to be around 300 to 400 kg per harvest. I wasn’t weeding my farm regularly, only once a year. But after the training, I now weed my farm 4 to 5 times a year and my yield is now between 1.5 and 1.6 tonnes.”*

In 2021, Jerome agreed with CAYAT that his farm could become a demonstration farm (also known as a Farmer Field School). Other cocoa farmers now visit his farm to receive practical training delivered by CAYAT extension officers. Visitors from other local and international organisations also visit his farm and Jerome commented how this has helped him to *“broaden his knowledge, network, meet partners and broaden his horizon”*.

With the income Jerome has made from cocoa, he has been able to pay for all his children to attend school. He has also been able to establish a two hectare rubber plantation in another community and purchased land to plant food crops including cassava to provide food for his household.

Due to the development of the road, and the limited availability of land, Jerome is unable to expand his cocoa farm, but he is planting new trees provided by CAYAT to increase his yield.

## **My Story: Yao N’guettia, General Secretary of the Board of CAYAT and cocoa farmer**

Yao N’guettia is the General Secretary of the Board of CAYAT and a founding member of the co-operative. Yao’s father was a cocoa farmer and he would go with his dad to watch him work on his farm when he was a child. He realised that cocoa farming could be a financially viable business and after he finished school, he made the decision to become a cocoa farmer. He started with one hectare in 2000, and started selling his cocoa five years later to individual buyers, which he found challenging. Yao explained how this was the motivation to work with other farmers to form the co-operative, CAYAT. He said:



*“We began thinking about creating a co-operative in 2005. Between 2000 and 2005 our plantation began producing cocoa. During that time, it was complicated to sell cocoa because prices were unstable. Buyers would essentially decide on the price and promise to pay but would often never pay you. That is why we decided to join forces. We thought the ideal solution would be to create a co-operative. That was the beginning. We were five groups of farmers. We didn’t know how to create a co-operative, but we thought we’d give it a try. That’s how from 2005 on, we decided to work with other farmers and how we eventually built the co-operative led by Sinan Traoré, who is the Chair of the Board at CAYAT. “At the beginning it was a struggle, our means were limited, then it took off. At the start, some farmers would sell us their cocoa on credit, and we repaid them when we began*

*generating more income. We do everything to assure our producers that we can go far together.”*

Yao commented about how CAYAT’s biggest achievement was the establishment of their administrative building and warehouse, which was completed in 2021 with support from finance provided by Shared Interest. He said: *“The office complex is a testament to the good work and achievements of CAYAT and sets a precedent for future generations. Thanks to this, the next generation can take over CAYAT leadership. Our headquarters has enabled us to consolidate the operation of our co-operative.”*

In addition to being the General Secretary, Yao continues to farm cocoa, which is his primary source of income alongside running a small poultry and rubber farm. He has benefited from CAYAT’s training programmes, and gained finance management skills. He continued: *“Before, as a farmer, you’d sell your cocoa and think your income was sufficient. But you wouldn’t take production cost into account. Now that we’ve received training, we keep record of our input costs to have an overview of our accounts and so that we can prioritise certain expenses.”*

Yao told us how the impacts of climate change has caused severe challenges for cocoa farmers but, with the support of CAYAT, they have been able to practice agroforestry techniques to reduce the impact. He has also received training in integrated pest management.

Over the years’ Yao’s production volume has increased from 350 kg per hectare to one MT per hectare, and he has increased his farm size from one hectare to four hectares. To support with his farm management, Yao employs one permanent worker who is in charge of his farm. When they harvest the cocoa Yao takes two thirds of the profit (one third of which he reinvests into the farm) and his employee takes the final third. Yao also invites his worker to attend CAYAT’s training sessions.

On the future of CAYAT, Yao commented: *“Our aim is to diversify. Our growing population means reduced access to farmland. We want to work with what we have while diversifying our revenue. Cocoa production will inevitably slow down and it is crucial to have alternatives we can fall back on.*

*From a labour perspective, we are also exploring the option of mechanised agriculture. Nowadays, there are new machines that can perform many tasks in the fields.”*

## Plans for the future

Over the next five years' CAYAT are working towards growing all areas of their business, whilst continuing to support their members, and the next generation of cocoa farmers.

The Director General, Awa Traoré, and Sustainability and Export Manager, Aboudramane Traoré, shared with us their future plans and ambitions for the business.

*“My objective in the next five years is to significantly increase the export volume. We have an objective of over 30,000 tons of cocoa beans that we want to export. Another objective would be to transform at least 3,000 tons of cocoa beans into semi-finished products (cocoa powder and paste).*

*“We also wish to attract more financing for our production chain in the next five years.*

*“The objective is also to increase female membership of the cooperative. We are now at 10% of female membership and we want to reach the number of at least 20%. And why not see women on the board?” (Awa Traoré, Director General of CAYAT)*

*“From the point of view of sustainability, within five years, the aim is that the youth can take over and we have a plan to finish a training facility for young people. And the aim is also that in five years Côte d'Ivoire is still a number one on the list of world producers for cocoa.*

*Our objective is also that the women within the community become 100% autonomous so that we achieve our main goal, which is the wellbeing of the producers' families.*

*CAYAT's main achievement has been to see that our producers can adequately meet the needs of their families, even if it's not always 100%, it's still much better than it used to be, and we're very proud of this. This has also meant that we have been able to attract more producers who wish to join CAYAT and we believe that this goal was achieved because of our transparent and honest approach and because of what we stand for.” (Aboudramane Traoré, Sustainability and Export Manager)*



*Awa Traoré, Director General of CAYAT (front and centre) stands with CAYAT colleagues.*

## Conclusion

Since CAYAT's formation in 2010, this study shows clearly how they have developed into a robust, innovative and ambitious organisation, with their farmers and communities' best interests at heart.

The finance provided by Shared Interest has supported CAYAT to increase the volume of cocoa they can purchase from their members, in turn increasing their sales. The partnership also resulted in CAYAT accessing finance from their local banks, when previously they were unable to.

Over the past 13 years CAYAT have achieved many accomplishments including securing Fairtrade certification in 2012, their export licence in 2017 and completing the construction of their administrative building in 2023.

CAYAT are an incredibly innovative organisation, evidenced by their diverse range of producer and community development initiatives and the implementation of their in-house digital app. Youth and women's empowerment is central to their mission and the varied women's economic development initiatives which are in operation are testament to their commitment to supporting women to increase their involvement in cocoa production.

During a visit to CAYAT in February 2023, Shared Interest colleagues were impressed by their organisation and structure and had the opportunity to visit a number of their social impact projects. CAYAT have ambitious plans to grow over the next five years to continue to better the lives of their farmers, their families and their wider communities.

## Glossary

### Agro-processing

Taking the raw product and transforming it into another product. For example cocoa beans into cocoa powder.

### **Climate Smart Agriculture**

A set of farming methods designed to increase the resilience and productivity of land affected by climate change

### **Conseil Café Cacao (CCC) (Coffee and Cocoa Council)**

The regulatory body in Ivory Coast responsible for overseeing cocoa and coffee production.

### **Export Credit**

Financial product designed for producer organisations to provide them with sufficient working capital to complete and deliver new orders or contracts.

### **Fairtrade**

Fairtrade is used to denote the product certification system operated by Fairtrade International. When a product carries the Fairtrade mark it means the producers and traders have met the Fairtrade Standards

### **Fair trade**

Fair trade is a trading partnership, based on dialogue, transparency and respect that seeks greater equity in international trade. It contributes to sustainable development by offering better trading conditions to, and securing the rights of, marginalised producers and workers.

### **Farmgate Price**

The first payment made to farmers at the point of sale (usually when the farmers deposit their product at the co-operative collection centre)

### **Good Agricultural Practices (GAP)**

A set of standards for the safe and sustainable production of crops. The standards help farmers to maximise yields whilst minimising production costs and environmental impact.

### **Living Income Differential (LID)**

A scheme developed to ensure farmers earn a 'living income' by increasing payments to farmers from purchasers.

### **Prefinance**

Prefinance takes place when a financial institution advances funds to a borrower based on proven orders from buyers. The borrower usually requires the funding in order to produce and supply the goods. One of the key reasons for prefinance is so that the borrower has sufficient working capital to enable them to complete and deliver new orders or contracts.

### **Semi-processing**

When a raw production, for example cocoa beans, is subject to a transformation process. See also definition of agro-processing.

### **Stock Facility**

A type of loan from Shared Interest to secure stock when harvests are unpredictable and contracts have not been finalised.

### **Technical Assistance**

The process of providing targeted support to an organisation with a development need or problem, which is typically delivered over an extended period of time.

### **Term Loan**

A loan from Shared Interest for a specific amount that has a specified repayment schedule.

### **Value Addition**

The process of changing or transforming a product from its original state to a more valuable state. For example increasing the value of raw cocoa beans by processing them into chocolate.

## **Appendix 1**

### **Survey for CAYAT farmers**

Shared Interest: Questions pour les agriculteurs (CAYAT)

1. Sexe / *Gender*
  - a. Féminin / *Female*
  - b. Masculin / *Male*
  - c. Je préfère ne pas le dire / *I prefer not to say*
  
2. Depuis combien d'années êtes-vous membre de CAYAT ? / *How long have you been a member of CAYAT ?*
  - a. Un an ou moins / *Less than one year*
  - b. 2 à 5 ans / *2 – 5 years*
  - c. 5 à 9 ans / *5 – 9 years*
  - d. 10 ans et plus / *10 years plus*
  
3. Depuis que vous êtes devenu membre de CAYAT, est-ce que votre volume de production: / *Since you joined CAYAT has your cocoa production :*
  - a. A augmenté / *Increased*
  - b. Est resté le meme / *Stayed the same*
  - c. A diminué / *Decreased*
  
4. Depuis que vous êtes devenu membre de CAYAT, est-ce que votre niveau de revenu : / *Since you joined CAYAT has your income from cocoa*
  - a. A augmenté / *Increased*
  - b. Est resté le meme / *Stayed the same*
  - c. A diminué / *Decreased*
  
5. Depuis que vous devenu membre de CAYAT, avez-vous: / *Since you became a member of CAYAT, have you ;*
  - a. Reçu une formation ou des intrants agricoles ? Oui / Non / *Received training or agricultural inputs? Yes / No*

Si oui, Quelle formation ou intrants agricoles? (Sélectionnez tout applicable) / *If yes, what training or inputs?*

  - Bonne Pratiques Agricoles / *Good Agricultural Practices*
  - Changement climatique / *Climate change*
  - Entreprenariat agricole / *Agri-business*
  - Leadership / *Leadership*
  - Enteprenariat / *Entrepreneurial skills*
  - Gestion des épargnes de groupe / *Grup Savings Management*
  - Plants de cacao / *Cocoa seedlings*
  - Arbres d'ombrages / *Shade trees*
  - Engrais / *fertiliser*
  - Autres ..... / *other*



b. Avez-vous bénéficié des projets de développement communautaire? Oui / Non / *Have you benefitted from any of CAYAT's community development projects?*

Si oui, de quel projet avez-vous, votre famille ou votre communauté ont bénéficié?  
(Sélectionnez tout ce qui est applicable)

- Diversification des revenus (par exemple le projet poulet) / *Income diversification*
- Accès à l'électricité / Energie solaire / *Solar energy*
- Forage villageoises/Acès à l'eau potable / *Access to water*
- Rénovation des écoles / *Renovation of schools*
- Frais de scolarité des enfants / *School fees of children*
- Rénovation du centre medical / *Renovation of medical centre*
- Autre / *other*

6. Actuellement est-ce que: / *Currently, do you*

- a. Vous êtes propriétaire du champ dont vous cultivez ? / *Own your land*
- b. Vous aviez loué le champ dont vous cultivez ? / *Rent your land*
- c. Vous exploitez le champ pour le compte d'une autre personne ? / *Farming the land on behalf of someone else*

7. Avant de devenir member de CAYAT : / *Before becoming a member of CAYAT*

- a. Aviez-vous votre propre champ ? / *Did you have your own field ?*
- b. Aviez-vous loué le champ ? / *Did you rent your field ?*
- c. Exploitez-vous le champ pour le compte d'une autre personne ? / *Were you farming the land on behalf of someone else*

8. Depuis que vous êtes devenu membre de CAYAT est-ce que l'étendu de votre champ /  
*Since you became a member of CAYAT has your has your yield*

- a. A augmenté / *Increased*
- b. Est resté le meme / *Stayed the same*
- c. A diminué / *Decreased*

9. Est-ce que la cacaoculture vous fournit les revenus nécessaires pour pourvoir aux besoins de votre ménage ? / *Does cocoa farming provide you with enough income to meet your household needs ?*

- a. Toujours / *Always*
- b. Souvent / *Often*
- c. Parfois / *Sometimes*
- d. Jamais / *Never*

10. Êtes-vous confiant que la cacaoculture pourrait vous fournir un revenu suffisant pour répondre aux besoins de subsistance de votre ménage dans l'avenir? / *Are you confident that cocoa farming could provide you with sufficient income to meet your household needs for the future ?*

- a. Très confiant / *Very confident*
- b. Moyennement confiant / *Somewhat confident*
- c. Pas confiant / *Not at all confident*

Merci beaucoup!