Mid-term Evaluation of the EIGHT.world Unconditional Cash Transfers Programme in Côte d'Ivoire

Colophon

Authors
Tanik Joshipura
Advisor, Impact Economics, KIT Institute
t.joshipura@kit.nl

Cedric Steijn
Advisor, Food and Agribusiness, KIT Institute
c.steijn@kit.nl

KIT Institute
Mauritskade 63
1092 AD Amsterdam
The Netherlands

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Contents

Executive summary 4

1 Evaluation setup 5
- 1.1 EIGHT.world and the project in Côte d'Ivoire 5
- 1.2 The evaluation: design and data 6
- 1.3 Interpreting the results 8

2 A high price and a better harvest 8

3 Rising incomes and household needs 10
- 3.1 Food and healthcare first 10
- 3.2 About half the rise came from the price 11
- 3.3 Recipients relied on the UCTs 13

4 Higher wellbeing, control over own money 14
- 4.1 Treatment respondents reported higher wellbeing 14
- 4.2 Recipients decided over their own money 15

5 More treatment adults in community groups 16
- 5.1 Most members were in savings groups 16
- 5.2 Community projects, household cash 18

6 More treatment adults ran a business 19

7 Conclusions 21
- 7.1 Preparing for the end of the payments 21
- 7.2 Main findings 22
- 7.3 Recommendations for the endline 22

References 23

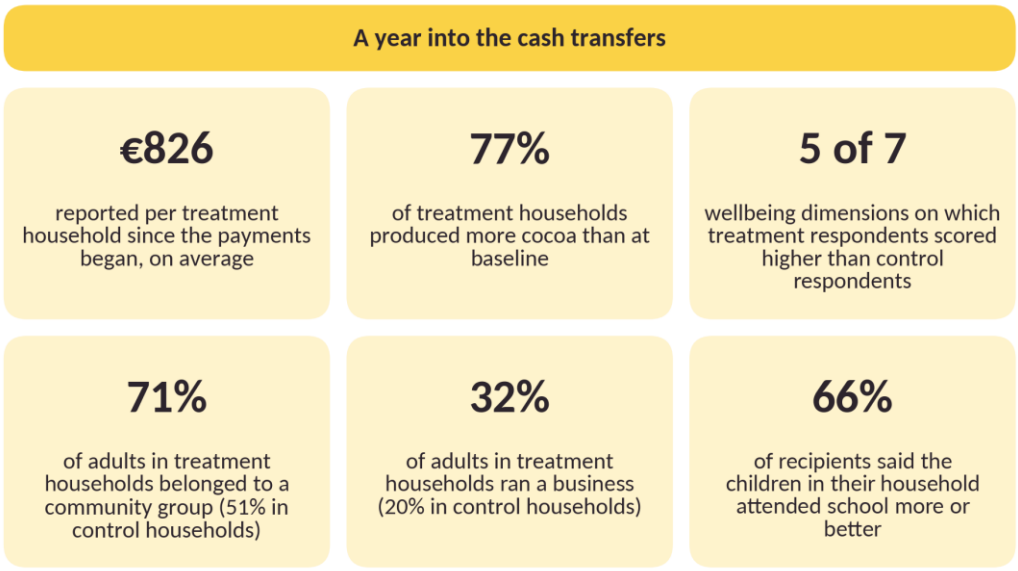
Annex A. Indicator tables and figures by sample and by group 25

Annex B. Methods detail 40

Executive summary

The EIGHT.world Unconditional Cash Transfers Programme gives monthly unconditional cash transfers (UCTs) to cocoa-farming households near San Pédro in south-western Côte d'Ivoire. €16 per adult and €8 per child are transferred each month to every member of the registered households in the villages of Daregba, Nero-Brousse and Greleon. Payments began in April 2025 and are expected to run until March 2027.

This report covers the first year of the programme, from April 2025 to March 2026, and shows how recipients used the money and how their households changed. It compares the first year of the programme with the last full cocoa season before the baseline survey. It also compares recipient households with cocoa-farming households elsewhere in the same supply chain that received no UCTs. "Treatment" refers to the households and adults in the programme villages, and "control" to the households they are compared with.



Reach and use: In the 51 treatment households, 123 women and men said they had received a UCT themselves, and each household reported receiving €826 on average since the payments began. Recipients spent the money first on food and household necessities (78%) and on healthcare (46%). Between 28% and 34% of them also put part of it into cocoa inputs, savings, schooling or a business.

The survey year: The baseline survey took place in December 2024 and January 2025 and covered the 2023/24 cocoa season, which was a particularly bad year because poor weather and crop diseases such as cocoa swollen shoot virus disease (CSSVD) cut the harvest. The midline survey took place in June 2026 and covered the survey year from April 2025 to March 2026, in which harvests recovered and cocoa sold at a much higher price. The government had raised the farmgate price in steps from 1,800 CFA/kg in October 2024 to 2,800 CFA/kg in October 2025, before cutting it to 1,200 CFA/kg in March 2026, the last month of the survey year. Focus group discussions with recipients took place in August 2026.

Cocoa production and income: Household incomes rose steeply in both groups, mainly through cocoa revenue, which went from €3,212 to €8,768 a year in treatment households and from €4,810 to €12,570 in control households. About half of the rise in income came from the higher price. In treatment households, 77% produced more cocoa than at baseline, and their mean yield rose from 436 to 696 kilograms per hectare. About half of the households in each group had an income at or above the living income benchmark at midline. With the price cut to 1,200 CFA/kg in March 2026, below the level households reported at baseline, incomes in the following year are likely to be closer to the figures at baseline prices, under which a third of each group reaches the benchmark.

Wellbeing and autonomy: Before the UCTs began, the two groups rated their wellbeing similarly on six of seven dimensions. At midline, treatment respondents rated five of the seven higher than control respondents did. The largest gaps were in life satisfaction and access to medical care (Figure 5). Two thirds of recipients said the children in their household attended school more or better. Nearly nine in ten recipients said they decided themselves how to use their cash transfer. Women in the focus group said that having their own money had raised their self-esteem and their standing in the home.

Community participation: More adults in treatment households belonged to a community group than in control households (71% and 51%), and most of these groups were savings and loan groups. Among the 181 adults interviewed in both rounds, membership rose from 37% to 79% in treatment households and from 52% to 61% in control households. In the survey, 77% of recipients said their savings had gone up. In the focus groups, recipients explained that a known monthly amount let them pay a fixed weekly contribution to their savings group.

Entrepreneurship: Adults in treatment households were more likely to run a business than adults in control households (32% and 20%). The difference held among women and adults over 35. Few adults in either group started a new business during the year. In the focus groups, most recipients described putting the UCTs into activities they already had, which they wanted to keep earning from after the payments are set to end in March 2027.

What recipients valued: In the focus groups, recipients described the UCTs as the income that arrived on time, because they knew the amount and the date in advance. The payments helped them through the months when cocoa payments came late and after the price was cut. The men said this regularity mattered most. The women valued the recognition that came with the payments, and the young people being able to take care of themselves. Focus group participants valued group projects for learning and shared benefit. They valued the cash transfers for the control they gave over their own needs. All three focus groups asked for the UCTs to continue.

1 Evaluation setup

1.1 EIGHT.world and the project in Côte d'Ivoire

EIGHT.world is a Belgian non-profit organisation that runs unconditional cash transfer (UCT) programmes in rural sub-Saharan Africa. It has worked in Uganda since 2017. There it has completed cash transfers in 12 communities and is running them in nine more. It has worked in the Democratic Republic of Congo (DRC) since 2021, where it has completed cash transfers in three communities and is running them in one more. The project in Côte d'Ivoire is its most recent. Each project has an independent evaluation. The University of Antwerp evaluated the Ugandan projects (Grisolia, Dewachter and Holvoet, 2022), and the International Peace Information Service (IPIS) evaluated the Congolese project (Gobbers and Muller, 2023). These evaluations found positive effects while the payments ran and up to two years after they ended.[1] This is the first EIGHT.world project in a country where the state fixes the producer price. Cocoa is the country's main export crop, and a cocoa household's income depends on that price, on the harvest and on when its cooperative pays.

The Ivorian project works in three villages in the hills west of San Pédro, all served by the ECSP cocoa cooperative: Daregba, Nero-Brousse and Greleon. Daregba is a campement, a settlement of migrant farming families, where EIGHT.world registered every household. In Nero-Brousse and Greleon, it registered only the households of farmers who had delivered cocoa to the Daregba fermentation centre in the 2022/23 season (EIGHT.world, 2026e). The Colruyt Group Foundation funds the project and takes a particular interest in the young people of cocoa-farming households. The project reaches households whose beans supply the Boni chocolate bar sold by Colruyt (EIGHT.world, 2026c). Every

[1] Beneficial effects of EIGHT.world's UCTs reported by the University of Antwerp evaluation included increased entrepreneurship, food security and perceived life satisfaction among recipients (Grisolia, Dewachter and Holvoet, 2022; Grisolia, Holvoet and Dewachter, 2025). The IPIS midline in the DRC additionally found that UCTs reduced household debt and increased investment in household assets (Gobbers and Muller, 2023; Gobbers and Van Wal, 2025).

registered household receives €16 per adult and €8 per child each month. The payments are set to run for 24 months, from April 2025 to March 2027. Payments go by mobile money, and each recipient received a basic telephone at registration. Mothers receive the amounts for their children, and by the time of the midline survey women recipients reported receiving €485 on average and men €220.[2]

The UCTs are part of a living income project on the Boni supply chain that Colruyt Group, Puratos, Rikolto, EIGHT.world, Fairtrade Belgium and Fairtrade Africa are running from 2024 to 2027. The project strives to be holistic, combining the existing Fairtrade certification with additional support for productivity, income diversification, child wellbeing and gender empowerment. Project activities differ per community. EIGHT.world provides unconditional cash transfers in the villages in the treatment group of this evaluation. In N'zidrikro, the control group here, there are no cash transfers. Savings groups and Fairtrade's Women's School of Leadership are the main activities there. The first phase of the living income project, from 2020 to 2023, had found that training and certification alone were not enough to reduce farmer poverty substantially (EIGHT.world, 2026e).

1.2 The evaluation: design and data

KIT Institute is an independent research organisation in Amsterdam that works on smallholder incomes in tropical commodity chains and on how to measure living income. It co-authored the Living Income Community of Practice guidance on calculating and visualising the gap between farm household income and a living income benchmark (COSA and KIT, 2020). It also led the development of the Cocoa Household Income Study methodology for the World Cocoa Foundation, and this methodology is now the cocoa sector's shared approach to measuring household income against a living income (KIT et al., 2024). EIGHT.world engaged KIT in 2024 as the research partner for the Ivorian project. KIT designed the evaluation and adapted EIGHT.world's household questionnaire to Ivorian cocoa farming. It trained and supervised the enumerators, analysed the data for two collection cycles, and authored this report.

EIGHT.world's theory of change expects the UCTs to raise household incomes and bring households closer to a living income. It also expects them to raise cocoa production, encourage entrepreneurship and strengthen the engagement and autonomy of young people. The evaluation focuses on these outcomes, and it keeps the measures of household expenditure, savings, food security, health, schooling and life satisfaction that EIGHT.world used in its earlier surveys.

The evaluation follows the 51 recipient households in the three villages and compares them with 66 control households in and around N'zidrikro, north of Divo. These control households were randomly sampled at baseline from the member list of the SCOOPAGED cooperative. N'zidrikro was chosen because it belongs to the same 2024–2027 living income project, with the same sourcing partner, supply chain and Fairtrade certification. When the two groups were selected, each cooperative supplied a Puratos fermentation centre of its own. Control households receive no UCTs. Although they live about 200 kilometres from the treatment villages, they face the same national cocoa price and, broadly, the same market and weather.

The evaluation combines survey data with focus group discussions. The baseline and midline surveys each had two parts. One adult per household, preferably the registered recipient, answered a household questionnaire on the household roster, land, cocoa production and costs, other income and household expenditure. Every adult then answered an individual module on their own economic activity, group membership and wellbeing. This individual module allows the report to compare adults, as well as households, in the treatment and control groups. At midline, three focus group discussions with recipients added a qualitative part, which explored in more depth how and why the cash transfers had affected recipients.

[2] The amounts are as recipients reported them. The question asked about the past year, but most men reported more than twelve monthly payments of €16, which suggests that many counted every payment received since the first one in April 2025, 14 months before the survey. Where the report counts the cash transfers as income, it uses the same amounts, so those figures are slightly overstated.

Baseline collection

The baseline survey was planned for October 2024, at the start of the main harvest, but took place in December 2024, with a second round in January 2025 to complete the questions on cocoa production. EIGHT.world's own enumerators collected the data after training by KIT, which also followed up their work. The baseline survey covered the 2023/24 cocoa season, the last full season before the survey, and its 131 households form the baseline sample.

Midline collection

The midline survey took place in June 2026, 14 months after the first payment. Nazan Consulting Groupe, an Ivorian survey firm, carried it out with enumerators that KIT had trained. The team interviewed 117 households, 51 treatment households and 66 control households. Of these, 116 had also taken part in the baseline survey. Together they form the midline sample, and their answers describe the survey year from April 2025 to March 2026. Every adult present, 335 in all, answered the individual module, and recipients also answered questions about the UCTs themselves. The matched sample consists of the 78 households interviewed in both rounds whose baseline production and income data are usable, and the report uses it wherever it compares the two rounds. The other 38 households interviewed in both rounds are left out because their baseline production or income data were incomplete or implausible (Annex B).

Focus group discussions

Three focus group discussions (FGDs) were conducted in August 2026, supplementing the midline data collection. Male household heads, their spouses, and young men and women aged 18 to 35 were the segments of UCT recipients who were asked about their experience with the UCTs. KIT developed the discussion guides from the preliminary midline results and trained the Nazan facilitators, who led the discussions in French. The facilitators read the consent form aloud, and every participant gave consent. The FGDs covered participants' perspectives on their community, their use of the cash transfers, their decision-making, savings and income sources, cocoa production, entrepreneurship, the difficulties of the year, wellbeing and community engagement. Table 1 sets out the three samples as well as the composition of the FGDs.

Table 1: Samples used in the report*

Sample	Definition	Size
Baseline sample	Households interviewed in December 2024 and January 2025, before the UCTs, with an individual module for each adult	131 households (116 interviewed again at midline)
Midline sample	Households interviewed in June 2026, and every adult present at the interview	117 households (51 treatment, 66 control); 335 adults (146 treatment, 189 control)
Matched sample	Households interviewed in both rounds with usable baseline production and income data, and the adults linked to their own baseline interview; the basis for every comparison between the two rounds	78 households (26 treatment, 52 control); 181 adults (84 treatment, 97 control)
FGD, men	Household heads aged 36 to 60, all ECSP members	8 participants
FGD, women	Spouses of household heads aged 32 to 50, all ECSP members	8 participants
FGD, youth	Aged 19 to 27; one household head, two young parents and five children of household heads	4 men and 4 women

*Not every household answered every question, so the number of households behind a figure can be slightly smaller than the sample.

1.3 Interpreting the results

Control households receive no UCTs, but they do receive other forms of project support, because every part of the supply chain receives some (section 1.1). They were selected from areas within the supply chain because households outside it would have differed more from the treatment households (section 1.2). The evaluation compares how each group changed from its own starting point at baseline, which accounts for differences that existed before the UCTs began. It does not account for differences in other project activities, or for events that affected one group more than the other. The report describes these using information from the project partners that the surveys did not collect.

The period covered by the two surveys, from the 2023/24 cocoa season to March 2026, was also unusual in three ways that matter for the comparison. First, treatment and control households faced different circumstances during the year. Their cooperatives had their Fairtrade certification interrupted at different times. Second, both the price and the harvest changed. Cocoa farmers had a much smaller harvest in the 2023/24 season than in the survey year. Households reported selling their main-season cocoa for about 1,600 to 1,700 CFA/kg at baseline and about 2,850 at midline. Because the price rise added euros in proportion to farm size, a difference in income gains between the groups reflects land as well as the UCTs (Table A4).[3] Third, the two surveys fell at different points in the cocoa calendar. The baseline survey took place at the peak of the harvest, when households are at their largest. The midline survey took place in June, outside the main harvest season, when 12% of the members listed by treatment households and 9% of those listed by control households had lived away for six months of the past year.

The report shows cocoa production and household composition for both groups at both rounds in the matched sample. Wellbeing is compared in the same way, using the households interviewed in both rounds. The report compares income from outside cocoa at midline only, because the baseline survey asked one household respondent about this income while the midline survey asked every adult.

A few terms recur throughout. "Treatment" refers to the households and adults in the three programme villages, and "control" to those in and around N'zidrikro. Table 1 defines the baseline, midline and matched samples, and the text names the sample only where it changes. The report describes a gap between treatment and control households as a difference only when it is unlikely to be due to chance. A difference is said to hold among a subgroup, such as women, when this is also true within that subgroup. With a sample this small, a real difference can still go undetected. The annex tables give the confidence intervals. A community group is any association a person belongs to, such as a savings group, a church group or a cooperative. Tables and figures numbered with an A are in Annex A, and Annex B sets out the definitions, samples and statistical conventions in full.

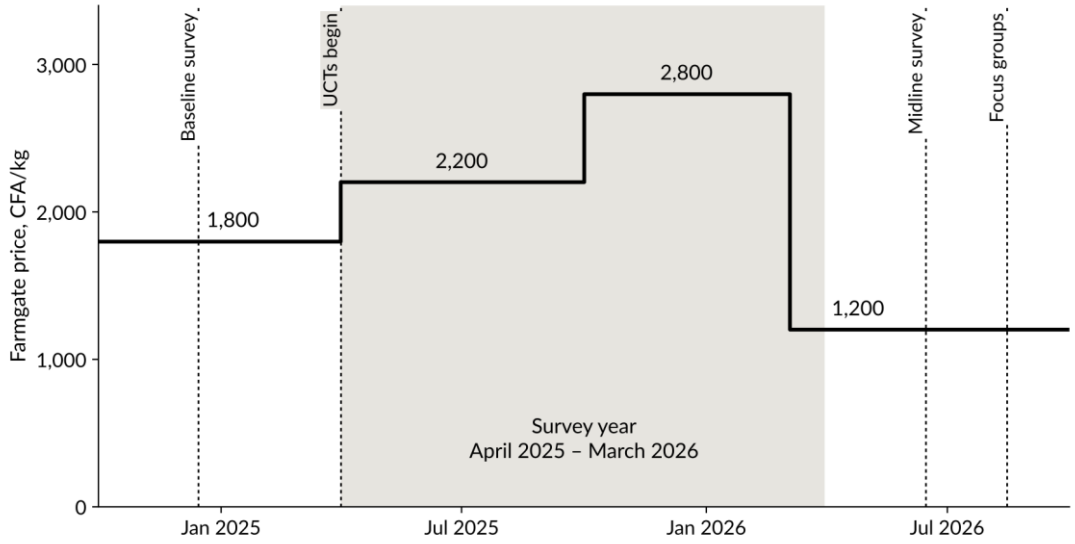
2 A high price and a better harvest

In the survey year, both groups sold cocoa at a much higher price and harvested more than in the baseline season. Over the year, the two groups came to differ in how they sold their cocoa and in household size. The baseline season, 2023/24, had a poor harvest. Poor weather and crop diseases such as cocoa swollen shoot virus disease (CSSVD) cut the harvest across West Africa, which left the world market 489,000 tonnes short and more than doubled world prices (ICCO, 2025). The government, which fixes the farmgate price, then raised it in steps: to 1,800 CFA/kg for the 2024/25 main season in October 2024 (Africanews, 2024), to 2,200 for the light season in April 2025 (Reuters, 2025) and to 2,800 for the 2025/26 main season in October 2025 (Africanews, 2025). Harvests in the survey year recovered from the poor 2023/24 season. The price then fell to 1,200 CFA/kg in March 2026, the last month of the survey year (Ecofin, 2026).

[3] Land records kept by the project partners give different areas: farm record books 2.7 ha for ECSP and 5.7 ha for SCOOPAGED producers in 2024/25, and polygon-mapped areas 1.8 and 3.1 ha. The farm record book areas are reported by farmers, as in the survey, and the polygon areas come from field mapping.

Figure 1 shows the farmgate price over the period and when each round of data collection took place.

Figure 1: The survey year: price and data collection



Official main-season and light-season farmgate prices in CFA/kg (Africanews, 2024; Reuters, 2025; Africanews, 2025; Ecofin, 2026). The baseline survey covers the 2023/24 season.

Both cooperatives had their Fairtrade certification interrupted for several months of the survey year (EIGHT.world, 2026b, 2026f).[4] The periods differed between the two cooperatives. ECSP's Fairtrade suspension was one of several reasons why Puratos sourced no cocoa from ECSP for the Colruyt chain that year (EIGHT.world, 2026a).

Few households reported a premium on their main-season cocoa: ten of the 51 treatment households and nine of the 66 control households. Where it was paid per kilogram it was 150 CFA/kg (Table A10). Reported prices were similar in the two groups, with a median of 2,800 CFA/kg in the main season and 2,200 in the light season.

The two groups sold their cocoa differently. The cooperative was the main buyer in both groups (Figure A3). In the treatment group, 69% of households sold to their cooperative and 67% sold part of their cocoa to middlemen, who pay cash on delivery. In the control group, 92% sold through the cooperative and 24% also sold to middlemen. Late or incomplete payment affected 27% of treatment households and 52% of control households. Most treatment households that reported a disruption in sales or payment sold to middlemen (81%), compared with 30% of control households (Figure A12). Figure A13 gives post-harvest costs and channels by group.

At baseline the two groups were alike in size and composition, with about nine members per household and most households headed by a man (Table A4). In the matched sample, treatment households then went from nine members to seven at midline. Control households had about nine at both rounds (Figure A1 and Table A4). In both groups most of the members who had left were children of the household head or adults aged 18 to 35. Control households listed more new members at midline. One possible explanation is that relatives join households for the main harvest and leave afterwards (EIGHT.world, 2026e).

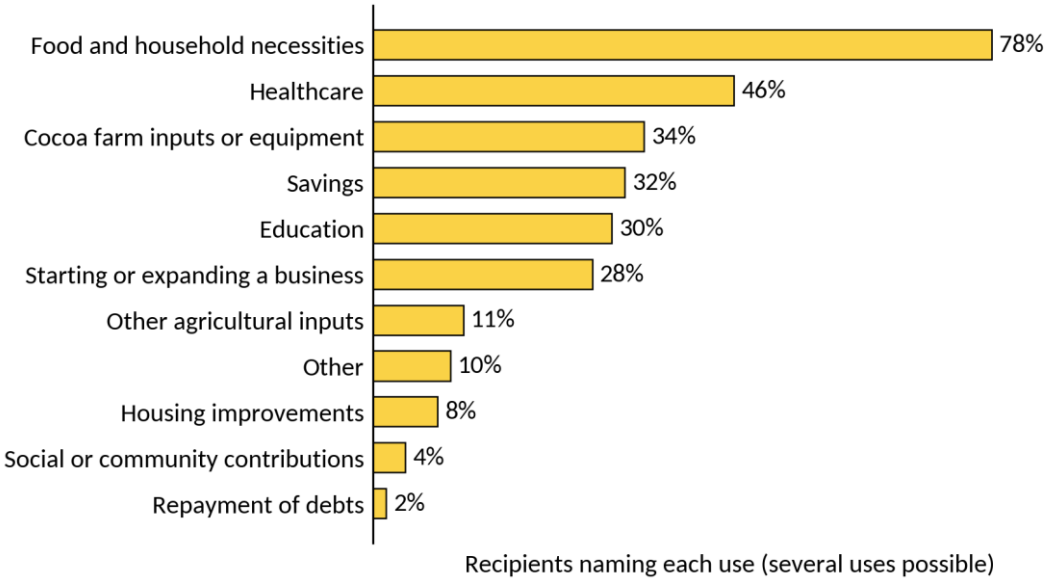
[4] The surveys interviewed cocoa-farming households only. Cooperatives, buyers and other supply chain actors were not interviewed. The certification and sourcing periods in this section come from the project partners. They give context for the survey year and are approximate.

3 Rising incomes and household needs

3.1 Food and healthcare first

Recipients spent the UCTs first on their household's needs, above all food and healthcare, and then on savings, cocoa inputs, schooling and small businesses. All 51 treatment households received cash transfers and reported receiving €826 per household on average since the payments began. Of the 146 adults in these households, 123 said they had received a UCT themselves.[5] Food and household necessities came first, named by 78%, and healthcare second, named by 46% (Figure 2). About a third put money into cocoa inputs or equipment and a third into savings. Slightly fewer put money into education (30%) and into starting or expanding a business (28%).

Figure 2: Uses of the UCTs



Surveyed recipients (123); several uses could be named.

Women and men used the money differently. More women recipients (88%) than men (70%) named food among their uses of the cash transfer. A business was named by 40% of women recipients and 17% of men. When asked which effect mattered most, recipients most often named the care of children and family and the household's food security, followed by the motivation to start or expand an activity (Figure A14).

The focus groups described these same needs. The men said they put children's schooling first, because children were the future and the inheritance, and health second, stating that nothing was possible without it. The women gave more detail. They said their ordinary income did not always cover the weekly savings contribution or a child's urgent school needs, particularly at secondary school, and that the cash transfers covered these when they arose. They also reported that the UCTs topped up the food budget in the months when food was short. Four women said they had sent part of the money to their parents in hard times. One described pooling money with her husband over two or three months when cocoa payments were blocked or the harvest was poor, so that the children could stay in school.

[5] The 23 adults who said they had not received a UCT themselves were mostly young: their median age was 25, compared with 42 among recipients. At registration, adult children living outside the village, such as secondary-school students in San Pédro or young people working in town, were not put on the UCT list. Some may since have returned and been interviewed at midline. Others may have joined the household after registration.

"Good health is the foundation of all development. It comes before everything. Without it, nothing is possible." (Men's FGD)

The young people described similar uses, for themselves and for their children. A secondary-school student living alone in town said she used the UCTs for her own needs, such as shoe repairs and books, without having to ask her parents first. A young mother who also received her daughter's cash transfer said she had spent 10,000 CFA of her 15,000 CFA on the children and left the rest on her account. Two participants described using the money for health. A woman with a long-term illness used the UCTs to keep her other income free for medical bills, and the young mother took her children to hospital when they fell ill.

"When the teachers ask us to buy something, since the money is there, I use it for those expenses before even mentioning it to my parents." (Youth FGD, young woman, student)

"Thanks to the transfer, I can take care of myself; if the children are sick, I take them to the hospital, and I pay for food." (Youth FGD, young mother)

Asked to rank the three uses that had made the most difference, the focus groups gave more weight to savings and investment than surveyed recipients had (Table 2). The women and the young men put income-generating activities first and savings second, and the young women their personal expenses first. When they described how spending was decided, all of them said that household needs came before investment and savings.

Table 2: Top three uses of the UCTs named in the focus groups, by group

Rank	Men	Women	Youth (men)	Youth (women)
1	Schooling of children	Enterprises (income-generating activities)	Income-generating activities	Personal expenses
2	Health costs	Savings (VSLA) and school needs	Savings	Savings
3	Savings (to invest later)	Household needs	Personal expenses	Income-generating activities

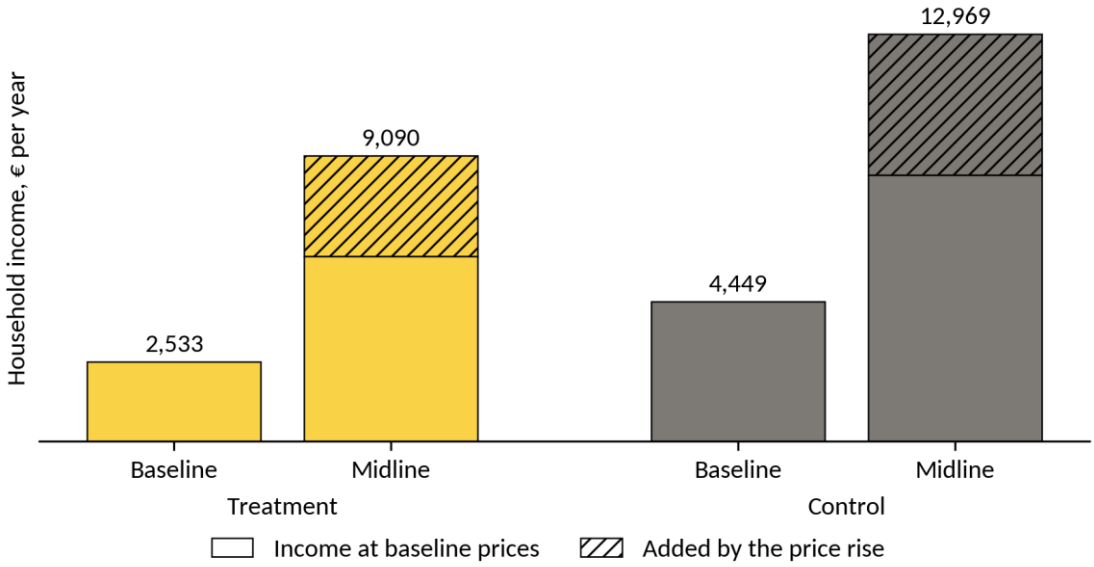
Asked what mattered most about the UCTs, the men pointed to their regularity. They knew exactly when the money would come and how much, which they could not say of their cocoa income, as it depended on the price, the harvest and the cooperative's payment schedule. For the women it was the recognition that came with being chosen, and for the young people, being able to take care of themselves.

"Beyond anything we can say, it is an honour, a personal recognition for each of our households, chosen, and for our community among so many others, to be recipients without having paid anything. It gladdens the heart." (Women's FGD)

3.2 About half the rise came from the price

Household incomes rose steeply in both groups between the rounds, and about half of that rise came from the higher price. In the matched sample, income in the treatment group rose from €2,533 a year at baseline to €9,090 at midline, and in the control group from €4,449 to €12,969 (Figure 3). These matched control households are the larger producers of their group: their midline income of €12,969 compares with €7,047 for the 14 control households that could not be matched (Table A8). Most of the rise came through cocoa, with revenue going from €3,212 to €8,768 a year in treatment households and from €4,810 to €12,570 in control households (Figure A4). Revenue is the value of the harvest before costs. Household income subtracts production costs (Table A9) and adds net income from other activities, so it can be lower than cocoa revenue, as it was at baseline. Table A1 gives the full income accounts.

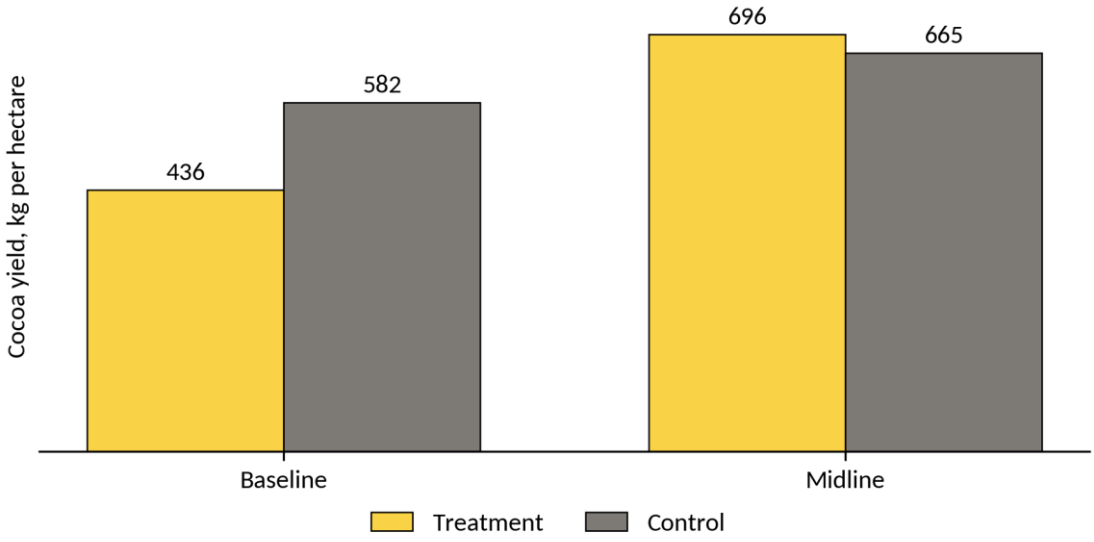
Figure 3: Household income by group and round



Matched sample, households with usable income data; mean € per year. The hatched part of each midline bar is the income added by the higher price.

In treatment households, cocoa production also rose. The median treatment household harvested 1.7 times its baseline volume, 77% produced more than they had at baseline, and the group's mean yield rose from 436 to 696 kilograms per hectare (Figure 4). Part of this rise may come from fuller recording of the light-season harvest at midline, and part from the better season that followed the poor 2023/24 harvest. At midline, yields were spread similarly in the two groups (Figure A2).

Figure 4: Cocoa yield by group and round



Matched sample, households with a usable yield; mean kilograms per hectare.

Few focus group participants described changes to their cocoa farming, even though about a third of surveyed recipients had put part of the UCTs into cocoa inputs. In the men's group, one man had used them for fertiliser, pesticides and fungicides, and another had raised his spending on labour and inputs by a tenth. The others said their practices had not changed. The men ranked pests and disease as their main constraint, followed by poor soils and the lack of new land, and then the price of inputs. The young people were divided on whether the high price made cocoa more attractive. Several young

men said it had motivated them to maintain their fields, but one young woman said she traded because there was no land left.

Treatment households more often had income from outside cocoa. Half of control households named no source outside cocoa, compared with a quarter of treatment households, and almost half of treatment households (49%) named trade or a shop (Figure A15). The focus groups named similar sources. The women listed trading or a shop and growing vegetables first, then the cash transfers themselves. The men listed cocoa, rubber and then the UCTs, and also mentioned livestock. The young people named sharecropping, trading and money from their parents. The men and the women said they had used the extra income from the high price mostly for savings, then for household needs and long-term projects such as building a house or buying land.

At midline, about half of the households in each group had an income at or above the living income benchmark: 52% of treatment and 55% of control households (Figure A17). The benchmark is the Anker Research Institute value for rural Côte d'Ivoire (Anker Research Institute, 2024, 2025), scaled to each household's size so that a household of nine needs more than a household of five. Control households are larger and so need more to reach it: €9,108 a year on average, compared with €8,092 for treatment households. Treatment households were also smaller at midline than at baseline, which lowers their benchmark (chapter 2).

Counting the UCTs as income raises the treatment share to 58%. The cash transfers alone are about a tenth of the benchmark for the average treatment household, so on their own they lift over the line only households that were already close to it. Figure A7 shows each household's income as a multiple of its own benchmark: treatment households are concentrated between half and one and a half times the benchmark.

These incomes reflect the survey year's prices, with 2,800 CFA/kg for the main season. At the baseline season's prices, the same harvests place a third of each group above the benchmark (33% of treatment and 34% of control households), and the median household's income comes to 64% of its benchmark in the treatment group and 70% in the control group. In March 2026 the price fell below the level households reported at baseline, so incomes in the coming year are likely to be closer to these figures than to the midline figures. Attainment by sample, including the matched and baseline samples, is in Tables A1 to A3 and Figure A11.[6]

3.3 Recipients relied on the UCTs

In every focus group, recipients named the UCTs as the help that arrived on time in a difficult year, when cocoa payments came late and the price was then cut. In the midline survey, 37% of households said that some period of the year had left them without enough money for food, on average for about three months. Figure A16 gives this and the other difficulties households reported for the survey year, and Figures A5 and A6 and Table A6 give household spending by group and round.

The men said payment from the cooperative arrived about two weeks after the sale. Almost every participant had stayed with ECSP, and the men praised the cooperative for its communication about when payment would come.

> "The cooperative's good communication is reassuring, and we know the cocoa crisis does not depend on them. We reaffirm our loyalty to it." (Men's FGD)

Most participants said they had covered the delays with savings and with other income from rubber, their businesses and livestock, and a few men and women said they had postponed larger investments. At least six took small loans (four women, one man and one young person), two of them

[6] KIT's baseline brief to EIGHT.world (July 2025) reported 15.2% of households above the benchmark; this report puts the figure for all baseline households at 9.6%. Re-interviewing the same households at midline recovered ages previously recorded as unknown, which changed the household benchmarks, and fewer households now clear them.

to buy food and pay for healthcare.[7] A student living away from home could not receive money from her parents during the delay and lived on her own cash transfer.

"Only a third of the harvest was paid on time, so we went through a hard period. My parents could not send me money. It was with the 10,000 [cash transfer] that I got through." (Youth FGD, student)

The groups described different ways in which the UCTs had helped them through the fall in cocoa income. The women said the cash transfers had eased it. Five of the eight men said the cash transfers had first paid for activities such as chickens, a shop or inputs, which had then supported them through the delays and were now supporting them through the low price. They saw these activities, more than the UCTs themselves, as what would last, with the cash transfers meeting urgent needs and partly offsetting rising prices. The young people described direct uses for food, essentials and healthcare, including at times when the household's income had run out.

"The cash transfer is like a breath of oxygen: it brings relief where we thought the difficulties created by the fall in the cocoa price were going to get worse." (Women's FGD)

"Through the direct investment of the cash transfer in income-generating activities, we have seen significant financial returns from these investments. Although I would like to have more financial resources, the results so far have been positive. The transfer inevitably adds value to each household." (Men's FGD)

When the focus groups met in August 2026, five months after the price had been cut to 1,200 CFA/kg, all three named this fall and the financial pressure it brought as their main difficulty. Beyond that, their concerns differed. The women stressed lower cocoa income, health problems and rising household costs. The men described lower productivity and prices, soil exhaustion, scarce land and the rising cost of inputs, food and labour. The young people pointed to financial insecurity from lower prices and production, rising food prices and illness. All three said costs had risen with the high cocoa price and had stayed high after the price fell, and the men gave the example of weeding one hectare, which had gone up from 25,000 to 35,000 CFA.

Testimony: a young man in Greleon, UCT recipient and focus group participant

The motorbike I have today, I acquired it with the income from selling my cocoa and rubber.

Each month, the money I receive from the project mainly allows me to maintain it. I often even say that I consider my motorbike my first wife, because it has become so indispensable in my daily life.

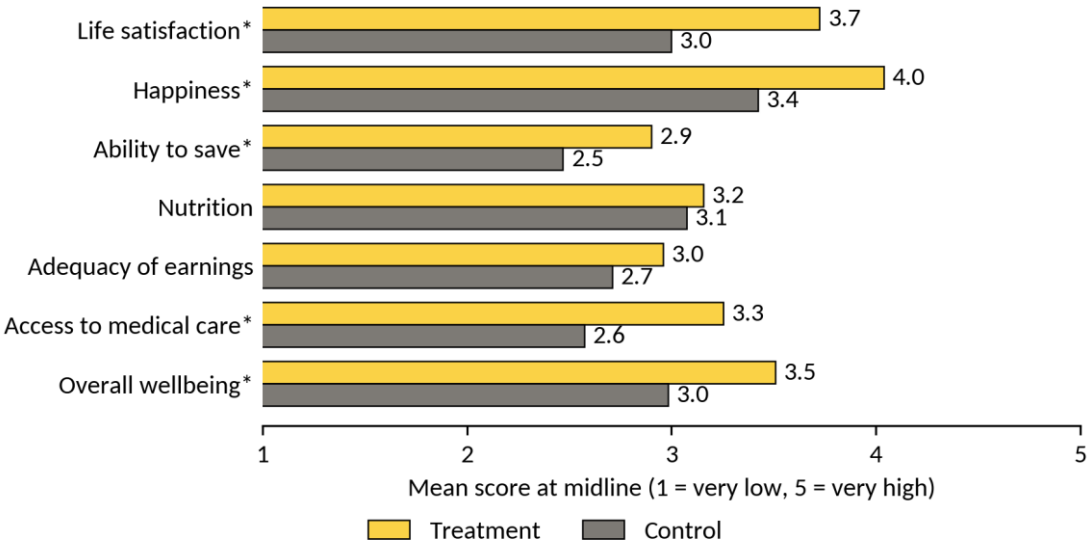
4 Higher wellbeing, control over own money

4.1 Treatment respondents reported higher wellbeing

Before the UCTs began, the two groups had rated their wellbeing similarly on six of the seven dimensions, and treatment respondents had scored lower on the seventh, overall wellbeing. At midline, treatment respondents rated their wellbeing higher than control respondents on five of the seven (Figure 5). The widest gaps were in life satisfaction and access to medical care, where treatment respondents scored about seven tenths of a point higher. On nutrition and the adequacy of earnings, the two groups gave similar scores.

[7] The four women described borrowing by their husbands; the husband may have been the household's member of the village savings and loan association (VSLA) in these cases.

Figure 5: Wellbeing at midline



Midline sample. Mean score from 1 (very low) to 5 (very high). Table A7 gives the wording of each scale. * Difference unlikely to be due to chance.

Between the rounds, treatment respondents' scores rose on six of the seven dimensions. The largest rises were in happiness, life satisfaction and overall wellbeing, at about half a point each on the five-point scale, followed by access to medical care. Only their score for nutrition was slightly lower than at baseline. Control respondents' scores fell on six of the seven dimensions over the same period. Table A7 gives the wording of each question, the mean scores and the gaps between the groups at each round, and Figure A10 shows the tested change in each gap.

All three focus groups described the same first effect: joy when the money arrived, shared across the household, and relief at not having to find it. They said part of that joy came from waking up to money that did not have to be earned, and the rest from being able to cover food in the months when it was short, healthcare and household needs. The men and the women also said they felt more motivated to invest in their activities.

Recipients also reported on their children's schooling. Of the 123 recipients, 66% said their children attended school more or better since the UCTs began, 19% saw no change, 2% said less and 14% did not know. School attendance itself was similar in the two groups at both rounds (Table A4).

4.2 Recipients decided over their own money

Each adult receives their own cash transfer, and most recipients decided how to spend it themselves: 89% of those surveyed said so. In the focus groups they described consulting household members and putting family needs first. The final say over the household's larger decisions still rested largely with its head, although participants described more consultation than before. Women described control over this money as new and said it had raised their standing in the home. Young people controlled their own UCTs but did not gain a greater say over household finances.

Women receive the UCTs for their children as well as their own, and all eight women in the focus group said they decided for the children and the household first. Most decided themselves after hearing their husband or the household, and kept the final word. One planned jointly with her husband and pooled resources at the start of the school year, and two said decisions were taken jointly, with the household head having the final say. Five said financial decision-making had not really changed since the cash transfers began, and three said the independence their businesses gave them had reinforced an existing habit of consultation. Seven said communication in the household had improved, and one that her husband now sometimes helped with the housework.

"It raises my self-esteem and I feel more important in the home." (Women's FGD)

Four of the men decided alone on their UCT, in the interest of the family and in order of priority, and four decided after consulting the household while keeping the final word. All eight said every recipient in the household now had some financial independence, mainly over their own cash transfer. Beyond this and possibly better communication, they described no change, although one man said his wife's decision-making power had grown and that she now did some things without consulting him.

"Each household beneficiary now has financial autonomy and can use the money without asking for my approval when there is an urgent need." (Men's FGD)

Each young person received and decided over their own UCT. The student took her parents' advice and two young women asked their mothers, while keeping the last word. When the money arrived, four of the young people put saving first, two food and one fuel, and none reported any change in how the household's other money was decided.

5 More treatment adults in community groups

5.1 Most members were in savings groups

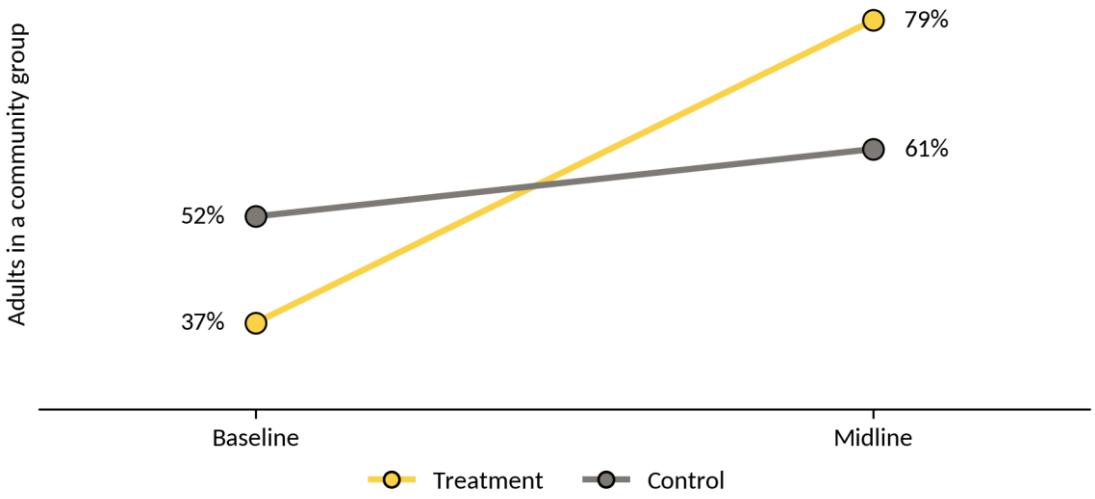
More adults in treatment households belonged to a community group than in control households, and most of these groups were savings groups. Among the same adults followed across both rounds, membership rose from 37% to 79% in treatment households and from 52% to 61% in control households (Figure 6). In the midline sample as a whole, 71% of adults in treatment households belonged to a group, compared with 51% in control households. The difference held among men, young adults and adults over 35 (Figure A18). Among women, membership was similar in the two groups. A Rikolto youth project ran in the treatment villages over the same period, and most of its participants were UCT recipients, so the result for young adults reflects both (EIGHT.world, 2026f).[8]

Three things may explain why membership also rose among adults in control households. Fairtrade Africa ran training for village savings and loan associations (VSLAs) and a Women's School of Leadership in N'zidrikro over the same period (EIGHT.world, 2026e). Half of control households also said they had received help to access financial services, almost always a savings group. The higher price also gave every household more to put into a savings group. The focus groups included recipients only, so the report has no account from control households of their reasons for joining.

Of the members in treatment households, 90% named a VSLA, and of those in control households 87% named a savings and credit association (Table A5). Few named a farmer cooperative. The question asked about community groups such as church and women's groups, and every adult in the household answered it, including those who are not cooperative members. Rikolto had trained VSLAs in the treatment villages during the first phase of the project, before the baseline survey.

[8] EIGHT.world counts 21 of the project's 30 participants as cash transfer recipients (EIGHT.world, 2026f). The project was supported by the Colruyt Group Foundation, and the report makes no adjustment for it.

Figure 6: Membership of a community group, the same adults at both rounds



Matched sample: the same adults in both rounds.

In the midline survey, 77% of recipients said their savings had gone up since they began receiving the UCTs (88% of women and 68% of men). Focus group participants explained how: a fixed monthly income made a fixed weekly contribution affordable, so they paid in regularly and raised their contributions, often doubling them. The women said they had raised theirs from 1,000 to 2,000 CFA a week, or from 2,000 to 4,000 or 5,000 CFA, and six of the young people said they saved more, and more regularly, than before.

Focus group participants combined group and individual saving. All eight men were VSLA members, and seven of them preferred group saving and valued the VSLA for solidarity, access to credit and discipline. Three women combined individual savings with a VSLA and five saved only through groups, for credit, emergency support, security and discipline. The young people used the widest mix of VSLAs, cash boxes and bank accounts. They valued group saving for security, interest and the discipline of fixed contributions, and individual saving for quick access in emergencies. All three focus groups said they saved for the household's future. The women saved to build income sources that would outlast the project and to buy assets such as land, the men for current needs, a house and land, and the young people for education, a business, land or a hair salon.

Focus group participants described a strong sense of belonging in their villages, and spoke of peaceful coexistence, solidarity and mutual aid. All three focus groups said the UCTs had brought recipients closer: they met, they called each other to ask whether the money had arrived and, according to the men, they did more together. The women's focus group also described tension with neighbours who did not receive the cash transfers (Box 1).

> "Where we live everyone receives, so people have come closer. We call each other to find out: if I have received, I call my acquaintances to see whether they have too." (Youth FGD, young man)

Box 1: Flipside of relying on the supply chain for registration

In Nero-Brousse and Greleon the households registered for the UCTs were those of farmers on the 2022/23 delivery list of the Daregba fermentation centre, so some of their neighbours were left out. The list was drawn up in 2024 and kept for continuity, although more farmers now deliver to the centre (EIGHT.world, 2026e). Two women said a neighbour looked at them badly when they returned from project activities, believing they had been given a lot of money for nothing, and the group agreed that some non-recipient neighbours felt discriminated against: "My neighbour looks at me badly when I come back from the programme's activities. She believes I got a lot of money for free." No such tension was raised by the men or the young people, who noted that everyone around them received the UCTs. EIGHT.world draws the lesson that a project of this kind needs a boundary, geographic or by supply chain, that leaves no doubt about who is in and who is out (EIGHT.world, 2026f).

5.2 Community projects, household cash

Both treatment and control households also took part in other programmes during the year, such as trainings and savings groups. Focus group participants most often named the government's Filets Sociaux Productifs, from which seven of the eight men and two women benefited directly and one young person indirectly through their parents. Participants put it at 36,000 CFA per quarter for three years, a quarterly amount close to the project's cash transfer for one adult. The women also mentioned PIF2, the Forest Investment Project, through which a group of 30 members received 16 million CFA and 1,500 laying hens for a poultry project. Two of the women had taken leadership training on rights, gender equality and budgeting, followed by a collective farming project. The men mentioned Rikolto in connection with a chicken farm and a cocoa fermentation centre, and Puratos[9] in connection with a borehole, organic fertiliser, solar panels and school kits. The young people had less direct involvement: several were in VSLAs, and some knew of the Rikolto farm without working on it.[10]

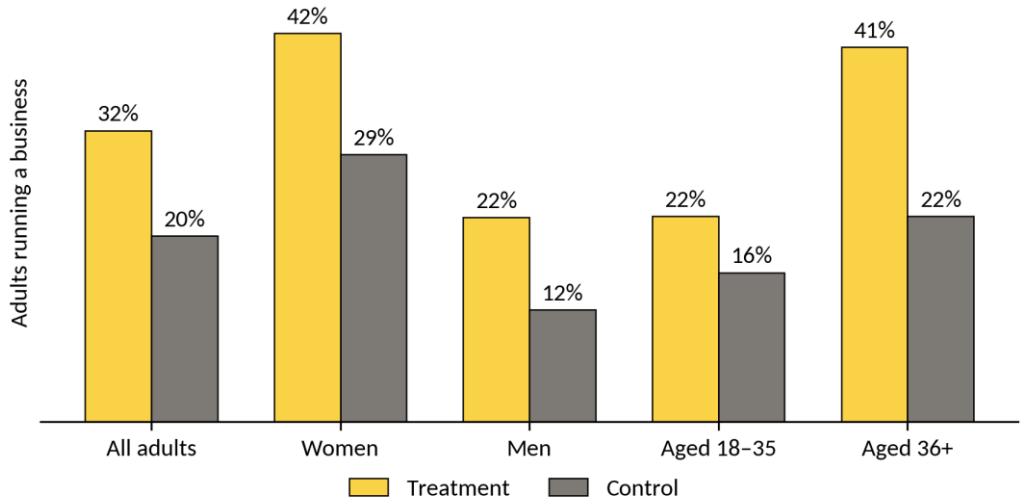
When asked whether they preferred a group project or cash, focus group participants explained what each was for. Seven of the eight women valued projects for their collective benefit and the chance to learn from others, and all eight men valued them for their profitability, their durability and the shared experience. Four of the eight young people chose the cash transfers for the autonomy they gave, and one chose a project for the learning. Every focus group asked for the UCTs to continue. With Rikolto's projects running alongside the cash transfers, participants spoke of projects as something done for the community and of the UCTs as something for their own household. The project's partners heard the same distinction during a field visit in March 2026 (EIGHT.world, 2026d).

[9] Recorded as "Piratoce" in the FGD notes and read here as Puratos.
[10] The youth group gave no further information on the Rikolto project and none reported being involved. These questions came towards the end of the discussion, when answers had become short.

6 More treatment adults ran a business

At midline, 32% of adults in treatment households ran a business of their own, compared with 20% in control households (Figures 7 and A8). The difference held among women and adults over 35.

Figure 7: Adults running a business at midline



Midline sample, adults.

In the matched sample, which follows the same adults, the share running a business rose from 10% to 36% in treatment households and from 4% to 21% in control households (Figure A9). Yet only 6.5% of the adults running a business in treatment households and 2.6% in control households said they had started it in the past year (Table A5). Most of these businesses were therefore not new, and the baseline survey probably undercounted small businesses. In the focus groups, most participants described putting the UCTs into activities they already had, which respondents may not have counted as income-generating at baseline, when they were still small.

Seven of the eight women in the focus group put the cash transfers mainly into a business, and the women said they chose products they knew would sell. One saved for six months and bought a freezer to sell juice. Another, who makes cakes and fritters, said she had gone from one saucepan of batter to a basin, now sold five days a week and had seen her profit rise by more than her costs. A third, who trades foodstuffs, said wholesale buyers now met her at the station, where she used to go early to sell at retail. A fourth, who runs a small shop, described how her household split every cash transfer.

> "Every time the recipients in my household receive this money, the split is clear: a third for the small shop, a third for the AVEC [VSLA] and a third for household food. With constancy and discipline in managing money, we can achieve great things." (Women's FGD, shopkeeper)

Two of the men saved the UCTs to invest in raising chickens, following the advice and example of a friend who had succeeded at it. One of them said he now also put a third of his other income into the chickens and had doubled his replacement orders of chicks from 100 to 200. One man's chicken sales had helped pay for a motorbike and for starting a building on his plot, and another's were paying for a rubber field bit by bit and had improved household meals. A further man set his wife up with a fridge and a shop after a trader friend of hers had started the same way and done well. Their weekly savings rose from 2,000 to 5,000 CFA, and they planned to buy a freezer before the end of the project. Another, who applies what he learned in farmer field schools, said inputs had raised his income by up to a quarter, enough to pay for a family visit to Burkina Faso.

"Investments in inputs and phytosanitary products have enabled me to increase my income by up to 25%. It had been many years since I had been able to travel to Burkina Faso, but thanks to this increase in income, I was able to use the money generated to visit my parents, together with my children and my wife." (Men's FGD)

"The investment in chicken farming was made possible thanks to the advice, expertise and experience of a friend who had succeeded in the sector." (Men's FGD)

The young people invested smaller amounts in activities close to their daily lives. One bought more fish for her attiéké and grilled-fish business, one saved enough to buy a fridge and start selling juice, one started selling sweets, and one paid for fuel and oil changes to reach his rubber and cocoa fields several times a week. Four were still saving, for construction, a shop, land or a hair salon. All eight said the UCTs had raised their purchasing power, their capital, their profits and their savings.

"I invest in fuel and oil changes, because that lets me get to the rubber field and the cocoa field, and so end the month with as much money as possible and no longer go into debt for fuel." (Youth FGD, young man)

The UCTs also changed what households did with their other income. Two men said they used to spend all their cocoa money and now spent two thirds of it, keeping a third for investment and health. Another said his savings had risen by 15% and his spending from those sources had fallen. Among the women, two said they now set part of their other income aside for savings, school fees and property in town, and three that they spread it across farming, trade, food and their children's education. All eight women said their sources of income were the same as before but now allowed more saving, larger activities and more spending on the household. Among the young people, a sharecropper said he now put his own earnings into the savings group, medical costs and clothes. The student no longer used her own money to restock her sweets, and the young man who buys fuel no longer paid for it from his wage.

The fabric stall built with more than ten months of saved UCTs, Nero-Brousse.

Testimony: a woman in Nero-Brousse, UCT recipient

Since I started receiving the cash transfer from EIGHT, I decided to take my time and save. For more than 10 months, I set aside the money I received each month so that I could make an investment that would help me develop my activities.

Before that, I was already doing several things. I sold shea butter, raised pigs, and also benefited from the plantation that my husband left to my co-wife and me. With the money I managed to save from the transfers, I was able to invest around 125,000 CFA. This money allowed me to cover various expenses: building the shelter, transportation, and also buying fabric, which I now resell. All of this investment comes from the money EIGHT gives me each month.

While I was saving, there were also times when I had to deal with my family's needs. One day, my son who goes to school needed some books. I could not wait until I had finished saving. I used money from selling my shea butter and part of what I received from EIGHT to buy his books. For me, this is also what is important: being able to save and prepare for the future while still having the possibility to respond to my family's needs when they arise.

Today, I am selling my fabric little by little. I cannot yet say exactly how much I have earned because I have not yet made a concrete profit. I bought an initial stock, and before I had completely sold it, I decided to buy another small stock to continue my activity. This year I have also travelled a lot. On each fabric I sell, I can generally make a profit of between 500 and 750 CFA, so I continue to move forward gradually.

The cash transfer also helps me a lot with my pig farming. I already had my pigs before I started receiving this money, but as they grow, their food requirements increase. Every month, I already buy 10 bags of feed for my pigs. With the money I receive from EIGHT, I can buy an additional 10 bags. This allows me to feed them better and continue developing my pig farming.

When I look at everything I have been able to do with this money, I feel a great deal of satisfaction. I have been able to save, invest in my activities, develop my fabric sales, continue raising my pigs, and at the same time contribute to meeting my children's needs. It may not be finished yet, but for me, the most important thing is to see that, little by little, something is being built.

And today, it gives me great pleasure to see everything I have already been able to achieve thanks to this opportunity.

7 Conclusions

7.1 Preparing for the end of the payments

Focus group participants knew that the project would end in 2027, and they were preparing for it. All eight women had plans for the end of the payments. Three expected their business income and savings to replace the UCTs within two years, one planned to use her savings for medical bills while she built up an activity, and four said they were saving and investing now so as not to return to the hardship they had known before the project. Five men said they had been told in advance and that their investments, savings and other income would support them, and one said he would rely on farm income. Among the young people, two young men said they would manage as they had before, the sharecropper said his savings would see him through, and the student said nothing would change for her because she saved and had opened a small business. Seven of the eight young people expected their activities to see them through this year's difficulties without the cash transfers. The young woman who sold juice did not.

> "I am aware that the cash transfer will end in about a year, which is why I am investing and saving accordingly so that my activities can sustain us afterwards." (Women's FGD)
>
> "If you manage it well and invest it well, money you are given once can stay with you for more than ten years." (Women's FGD)

7.2 Main findings

The first year of UCTs fell in an unusual cocoa year, with a high price and a harvest that recovered from the poor 2023/24 season. Incomes rose steeply in both groups, and about half of the rise came from the higher price. Most treatment households produced more cocoa than at baseline, and treatment households more often had income from outside cocoa than control households. On living income the two groups stayed close: about half of each was above the benchmark at midline prices, and a third at the baseline season's prices.

The clearest differences between the groups were in wellbeing, group membership and business. At baseline the two groups had rated their wellbeing similarly. At midline, treatment respondents rated it higher on five of the seven dimensions. Of the adults in treatment households, 71% belonged to a community group, compared with 51% in control households. The difference also held among young adults. Rikolto's youth project ran in the same villages, so its influence and that of the UCTs cannot be separated. Adults in treatment households also more often ran a business (32% compared with 20%), and this difference held among women and adults over 35. Most of the businesses described in the focus groups were activities that recipients already had and expanded with the UCTs.

Asked what mattered most, the men named the regularity of the payments: a known amount on a known date, in a year when cocoa payments came late and the price was then cut. The women named the honour of having been chosen, and the young people being able to take care of themselves. Adult focus group participants valued group projects for their shared benefit and the chance to learn from others. Half of the young people valued the cash for the autonomy it gave. All three focus groups said the cash transfers had brought recipients closer together.

7.3 Recommendations for the endline

The endline should stick to the broad design of the midline so that the three rounds can still be compared. Within this design, a different emphasis on some modules may yield more useful insights. EIGHT.world, the endline implementing organisation, and project partners are advised to align on which insights the endline should provide and whether these suit their purposes.

Two limits of the midline are likely to carry over to the endline. First, treatment and control households may continue to face different circumstances during the year, such as other programmes and interruptions to Fairtrade certification. Second, the sample of households is small, which may make some household indicators difficult to report convincingly. In such cases the endline could explore how the individual module can better complement the household data. The module covers every adult and so gives a larger sample. This may mean reporting more on simpler measures such as revenue and spending, and less on living income.

Several organisations work in the treatment and control villages besides EIGHT.world. Interviews with the project partners were not part of the plan for the baseline and midline. Such interviews could corroborate what recipients describe in the survey and the focus groups, for example about whether premiums were paid, the status of the cooperatives and the partners' other programmes.

Given the small household-level sample, the focus group discussions were important to this report, and they will remain so at endline. In addition to adding detail and helping to explain why some changes came about, they revealed aspects of the project that the survey did not measure, such as how participants were preparing for the end of the payments and how they valued community projects compared with cash.

The fixed farmgate price for Ivorian cocoa also has a large effect on household budgets, and in turn on the relative weight of the UCTs. If the price stays at the level set in March 2026, the UCTs would make up a larger share than in the survey year. They may then have a larger effect, or lead to different kinds of spending. Literature on how spending and investment change with income may help to put the endline results in context. Cocoa production can also change sharply from one year to the next. The baseline season had a poor harvest, and harvests recovered in the survey year. The endline year may bring a return to a normal harvest, or another poor one caused by weather events such as El Niño. The partner interviews and focus group discussions proposed above may help to interpret what the endline observes.

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Annex A. Indicator tables and figures by sample and by group

The tables and figures repeat the values used in the body and add the samples, groups and rounds not shown there. Values are means with (standard deviation, n) or n unless stated; € per year at 655.957 CFA per euro. Baseline groups are assigned through the midline household link. Tables A1 to A3 have two parts. The income accounts use the same households in every row, so the rows add up to total income; the number of households is given in the part's heading. The second part uses every household that answered each question, and the text quotes these values. Costs and non-cocoa income therefore appear in both parts, on different numbers of households.

Table A1: Income, living income and production, all households by sample

Indicator	Baseline households	Midline households	Matched, baseline	Matched, midline
Income accounts: households with complete income data	**n = 92**	**n = 112**	**n = 78**	**n = 73**
Cocoa revenue (€/yr)	4,204 (3,243)	10,652 (8,252)	4,277 (3,224)	11,372 (8,887)
Cocoa production costs (€/yr)	501 (732)	643 (573)	541 (752)	615 (429)
Net cocoa profit (€/yr)	3,703 (3,120)	10,009 (8,033)	3,736 (3,149)	10,757 (8,746)
Net non-cocoa income (€/yr)	75 (335)	932 (1,289)	75 (278)	990 (1,441)
Total household income (€/yr)	3,778 (3,163)	10,941 (8,247)	3,811 (3,130)	11,747 (9,012)
At constant baseline prices (€/yr)	—	7,105 (5,358)	—	7,672 (5,882)
Incl. cash transfers (€/yr)	—	11,284 (8,266)	—	11,970 (8,977)
Above living income (%)	9.6 (83)	53.6	8.5 (71)	56.2
Above living income incl. cash transfers (%)	—	56.2	—	58.9
Above living income at baseline prices (%)	—	33.9	—	38.4
All households that answered each question				
Cocoa production costs (€/yr)	655 (1,730, 106)	727 (963, 117)	541 (752, 78)	743 (1,048, 78)
Net non-cocoa income (€/yr)	20 (787, 132)	986 (1,561, 117)	75 (278, 78)	1,067 (1,790, 78)
Cocoa production (kg)	1,675 (1,460, 106)	2,708 (2,390, 117)	1,775 (1,324, 78)	2,934 (2,661, 78)
Cocoa yield (kg/ha), mean (n)	540 (94)	673 (114)	536 (75)	675 (75)
Cocoa land (ha)	3.69 (2.74, 127)	4.16 (2.81, 117)	3.83 (2.60, 75)	4.59 (3.05, 78)
Household size	8.8 (4.4, 127)	8.2 (3.7, 117)	9.0 (4.1, 75)	8.3 (3.7, 78)
Total expenditure (€/yr)	3,908 (4,881, 124)	4,147 (2,916, 117)	4,084 (5,230, 75)	4,233 (3,255, 78)

The baseline income column uses the untrimmed 92-household basis described in Annex B. The decomposition of the change for all households (price €3,836 of €7,163, 54%) uses the same basis. Only treatment households receive UCTs; the rows that include cash transfers add them to treatment households' income.

Table A2: Income, living income and production, treatment households by sample

Indicator	Midline (all)	Matched, baseline	Matched, midline
Income accounts: households with complete income data	**n = 48**	**n = 26**	**n = 23**
Cocoa revenue (€/yr)	9,684 (6,714)	3,212 (2,527)	8,768 (5,596)
Cocoa production costs (€/yr)	754 (694)	720 (913)	701 (425)
Net cocoa profit (€/yr)	8,931 (6,306)	2,492 (2,617)	8,067 (5,348)
Net non-cocoa income (€/yr), mean	1,034 (1,266)	41 (360)	1,023 (1,447)
Net non-cocoa income (€/yr), median	686	0	717
Total household income (€/yr)	9,965 (6,523)	2,533 (2,569)	9,090 (5,959)
Total income, median (€/yr)	9,330	2,050	8,388
At constant baseline prices (€/yr)	6,458 (4,261)	–	5,898 (4,067)
Incl. cash transfers (€/yr)	10,766 (6,673)	–	9,799 (6,083)
Above living income (%)	52.1	4.2 (24)	43.5
Above living income incl. cash transfers (%)	58.3	–	52.2
Above living income at baseline prices (%)	33.3	–	30.4
Household benchmark (€/yr)	8,092	–	7,727
Cash transfers as share of benchmark (%, mean / median)	10.2 / 10.0	–	9.7 / 9.4
All households that answered each question			
Cocoa production costs (€/yr)	962 (1,337, 51)	720 (913, 26)	1,116 (1,668, 26)
Net non-cocoa income (€/yr), mean	1,187 (1,841, 51)	41 (360, 26)	1,324 (2,360, 26)
Net non-cocoa income (€/yr), median	656	0	489
Cash transfers received since April 2025 (€, all households)	826 (428, 51)	–	768 (464, 26)
Cocoa production (kg)	2,712 (2,586, 51)	1,379 (975, 26)	2,847 (3,155, 26)
Cocoa yield (kg/ha), mean (n)	713 (50)	436 (24)	696 (25)
Main-season price reported (CFA/kg)	2,848 (51)	1,612 (25)	2,854 (26)

Table A3: Income, living income and production, control households by sample

Indicator	Midline (all)	Matched, baseline	Matched, midline
Income accounts: households with complete income data	**n = 64**	**n = 52**	**n = 50**
Cocoa revenue (€/yr)	11,378 (9,224)	4,810 (3,420)	12,570 (9,867)
Cocoa production costs (€/yr)	560 (449)	452 (649)	576 (430)
Net cocoa profit (€/yr)	10,818 (9,082)	4,358 (3,230)	11,994 (9,726)
Net non-cocoa income (€/yr)	855 (1,311)	91 (229)	975 (1,452)
Total household income (€/yr)	11,673 (9,317)	4,449 (3,212)	12,969 (9,927)
Total income, median (€/yr)	10,105	3,445	10,457
At constant baseline prices (€/yr)	7,591 (6,040)	–	8,489 (6,423)
Above living income (%)	54.7	10.6 (47)	62.0
Above living income at baseline prices (%)	34.4	–	42.0
Household benchmark (€/yr)	9,108	–	9,274
All households that answered each question			
Cocoa production costs (€/yr)	545 (450, 66)	452 (649, 52)	556 (433, 52)
Net non-cocoa income (€/yr)	830 (1,298, 66)	91 (229, 52)	939 (1,435, 52)
Cocoa production (kg)	2,704 (2,248, 66)	1,972 (1,435, 52)	2,978 (2,409, 52)
Cocoa yield (kg/ha), mean (n)	641 (64)	582 (51)	665 (50)
Main-season price reported (CFA/kg)	2,843 (66)	1,669 (51)	2,832 (52)

Table A4: Households, land, schooling and expenditure by group and round (baseline and midline samples)

Indicator	Treatment, baseline	Treatment, midline	Control, baseline	Control, midline
Households (n)	49	51	64	66
Household size, mean (SD)	9.4 (4.4)	7.6 (3.2)	9.0 (4.4)	8.7 (3.9)
Household size, matched households	9.2 (24)	7.3 (26)	8.9 (51)	8.8 (52)
Children under 18, mean	4.4	3.6	3.6	4.7
OECD-modified equivalence scale, mean	4.55	3.72	4.21	4.13
Roster members not resident six months of the past year (%)	13.5 (matched)	12.1	16.9 (matched)	9.2
Cocoa land (ha), mean / median	3.59 / 3.00	3.76 / 3.00	3.81 / 3.38	4.47 / 4.00
Cocoa land (ha), matched households	3.71	4.08	3.88	4.84
Cultivated land (ha), mean / median	4.25 / 3.50	6.40 / 5.00	5.41 / 4.00	8.06 / 6.50
Household heads male (%)	97.7	90.4	86.4	85.1
Roof of metal, cement-fibre, tile or cement (%)	83.7	82.4	90.6	93.9
Floor of cement or tile (%)	100.0	88.2	78.1	93.9
Walls of cement, stone, brick or block (%)	59.2	60.8	65.6	86.4
Children 6-17 in school (%)	82.0 (161)	86.2 (130)	83.2 (167)	80.4 (219)
Adults 18+, no schooling (%)	41.0 (239)	37.0 (200)	51.1 (268)	47.8 (268)
Adults 18+, primary (%)	26.0	28.1	13.4	17.9
Adults 18+, lower secondary (%)	16.5	20.2	22.0	24.6
Adults 18+, upper secondary or higher (%)	12.0	10.8	9.7	9.7
Roster members female (%)	51.8 (467)	53.4 (388)	49.6 (593)	51.1 (577)
Total expenditure (€/yr), mean (n)	5,600 (48)	4,611 (51)	2,890 (63)	3,788 (66)
Total expenditure (€/yr), median	3,105	3,607	2,561	3,159
Expenditure per adult equivalent (€/yr), median	705	1,061	709	815
Food expenditure (€/yr), median	595	872	793	852
Health expenditure (€/yr), mean	1,141	1,102	715	920
Education and children (€/yr), mean	613	609	217	495

School attendance gap at midline: +5.8 points (95% CI −5.0 to +16.6). "Upper secondary or higher" combines upper secondary and post-secondary. Baseline non-resident shares are for the matched households' rosters; midline shares for all households. Cultivated land includes land for other crops, livestock and trees; it rose in both groups between the rounds, mostly outside cocoa land.

Table A5: Individual indicators by group of adults, midline

Indicator	Treatment	Control	Adjusted gap, pp (95% CI)
Adults running a business, all (%)	31.5 (146)	20.1 (189)	+12.8 (+3.0 to +22.6)
Women (%)	42.0 (69)	28.9 (90)	+15.4 (+0.7 to +30.1)
Men (%)	22.1 (77)	12.1 (99)	+10.8 (−1.1 to +22.7)
Youth 18-35 (%)	22.2 (72)	16.1 (62)	+8.8 (−4.4 to +22.0)
Adults 36+ (%)	40.5 (74)	22.2 (126)	+18.2 (+4.6 to +31.8)
Business owners who started in the past year (%)	6.5 (46)	2.6 (38)	+4.0 (−4.4 to +12.5)
Adults in a community group, all (%)	70.5 (146)	51.3 (189)	+24.3 (+12.4 to +36.2)
Women (%)	69.6 (69)	64.4 (90)	+12.2 (−1.8 to +26.2)
Men (%)	71.4 (77)	39.4 (99)	+35.5 (+20.8 to +50.3)
Youth 18-35 (%)	51.4 (72)	29.0 (62)	+26.2 (+9.5 to +42.9)
Adults 36+ (%)	89.2 (74)	61.9 (126)	+27.5 (+13.8 to +41.1)
Members in a VSLA / savings and credit group (% of members)	90.3 (103)	86.6 (97)	—
Members in church or mosque meetings (% of members)	24.8	32.0	—
Members in a farmer cooperative (% of members)	22.9	23.7	—
Members in community or village meetings (% of members)	18.1	22.7	—
Members in women's groups (% of members)	7.6	25.8	—
Matched sample adults: business, baseline / midline (%)	9.5 / 35.7 (84)	4.1 / 20.6 (97)	—
Matched sample adults: community group, baseline / midline (%)	36.9 / 78.6 (84)	51.5 / 60.8 (97)	—
Baseline module: business (%)	6.7 (238)	1.7 (286)	—
Baseline module: community group (%)	20.3 (238)	26.9 (286)	—
Baseline module, roster-linked: community group, women / men / youth / 36+ (%)	18.6 / 24.1 / 10.0 / 39.5	26.1 / 31.2 / 13.7 / 46.5	—

Adjusted gaps from linear probability models with sex and age controls and household-clustered standard errors. Baseline module rows cover the 524 baseline module adults linked to a midline group (by-category rows: 421 roster-linked adults); they are likely to understate business ownership and group membership, because the baseline module recorded little informal activity, as the baseline survey did for income from outside cocoa.

Table A6: Expenditure by category, group and round (matched sample, € per year, mean over households reporting the category)

€ per year, mean	Treatment, baseline	Treatment, midline	Control, baseline	Control, midline
Food	2,241	1,020	922	1,021
Health	1,445	1,483	774	1,059
Housing, hygiene and transport	847	679	443	478
Beverages and tobacco	914	180	283	258
Education and children	552	606	237	516
Social and remittances	547	603	296	525
Goods, credit and productive	610	366	79	148

€ per year, mean	Treatment, baseline	Treatment, midline	Control, baseline	Control, midline
Total, mean	6,620	4,829	2,891	3,935
Total, median	3,614	3,535	2,796	3,182
Food, median	674	912	793	852
Per adult equivalent, median	855	1,044	718	853

Matched sample. 96% of matched households reported expenditure at baseline and all at midline. A few treatment households reported extreme values at baseline, which is why the treatment means for food and for beverages and tobacco fall; median food spending in treatment households rose (Food, median row). Spending did not differ between households with and without a sales disruption (€4,160 compared with €4,131, all households).

Table A7: Wellbeing by group and round: mean scores 1-5, and the treatment-control gap at each round

Dimension	Treatment, baseline	Control, baseline	Gap at baseline (95% CI)	Treatment, midline	Control, midline	Gap at midline (95% CI)
Life satisfaction	3.20 (46)	3.17 (63)	+0.02 (−0.20 to +0.24)	3.73 (51)	3.00 (66)	+0.73 (+0.47 to +0.98)
Happiness	3.39 (46)	3.38 (63)	+0.01 (−0.25 to +0.28)	4.04 (51)	3.42 (66)	+0.61 (+0.24 to +0.99)
Ability to save	2.78 (45)	2.97 (62)	−0.19 (−0.41 to +0.03)	2.90 (51)	2.47 (66)	+0.43 (+0.18 to +0.69)
Adequacy of nutrition	3.30 (47)	3.33 (63)	−0.04 (−0.26 to +0.19)	3.16 (51)	3.08 (66)	+0.08 (−0.15 to +0.31)
Adequacy of earnings	2.80 (45)	2.90 (62)	−0.10 (−0.37 to +0.16)	2.96 (51)	2.71 (66)	+0.25 (−0.01 to +0.50)
Access to medical care	2.96 (46)	3.13 (61)	−0.18 (−0.36 to +0.01)	3.25 (51)	2.58 (66)	+0.68 (+0.39 to +0.97)
Overall wellbeing	3.04 (46)	3.38 (63)	−0.34 (−0.61 to −0.06)	3.51 (51)	2.99 (66)	+0.52 (+0.23 to +0.82)

Numbers in brackets are the household respondents who answered each question in each round. Dimensions as asked: life satisfaction (1 extremely dissatisfied to 5 extremely satisfied); happiness this week (1 very unhappy to 5 very happy); and, each rated from 1 very low to 5 very high, saving levels, quality of nutrition, monthly earnings or income (adequacy of earnings), access to medical care and general wellbeing. Baseline group through the midline household link. Gaps are treatment minus control in mean score, with heteroskedasticity-robust intervals. The tested change in each gap over the 116 households interviewed in both rounds is shown in Figure A10.

Table A8: Sample sensitivity at midline: matched sample against the rest of the midline sample

Midline, mean	Treatment, matched	Treatment, all	Treatment, not matched	Control, matched	Control, all	Control, not matched
Total income (€/yr)	9,090 (23)	9,965 (48)	10,769 (25)	12,969 (50)	11,673 (64)	7,047 (14)
Net cocoa profit (€/yr)	8,067	8,931	9,725	11,994	10,818	6,620
Cocoa production (kg)	2,847 (26)	2,712 (51)	2,572 (25)	2,978 (52)	2,704 (66)	1,688 (14)
Cocoa yield (kg/ha)	696 (25)	713 (50)	—	665 (50)	641 (64)	556 (14)
Cocoa land (ha)	4.08 (26)	3.76 (51)	—	4.84 (52)	4.47 (66)	3.07 (14)
Net non-cocoa income (€/yr)	1,324 (26)	1,187 (51)	—	939 (52)	830 (66)	426 (14)
Above living income, midline prices (%)	43.5	52.1	60.0	62.0	54.7	28.6
Above living income, baseline prices (%)	30.4	33.3	36.0	42.0	34.4	7.1
Household size	7.3	7.6	—	8.8	8.7	8.3

The control households that could be matched to a baseline interview earn more than those that could not (difference in total income €5,922, 95% CI 2,230 to 9,614). The matched treatment households earn slightly less than the rest of their group, a difference too small to be significant. Midline means are €12,969 (control) and €9,090 (treatment) in the matched sample, and €11,673 and €9,965 in the midline sample.

Table A9: Cocoa production costs by component, group and round (matched sample, € per household-year, mean)

Component	Treatment, baseline	Treatment, midline	Control, baseline	Control, midline
Inputs, tools and materials	487	852	350	331
Hired labour	233	264	102	225
Total	720	1,116	452	556
Costs as share of cocoa revenue (ratio of means, %)	22.4	8.0	9.4	4.6
Costs as share of cocoa revenue (mean of household ratios, %)	30.0	9.5	11.5	6.9

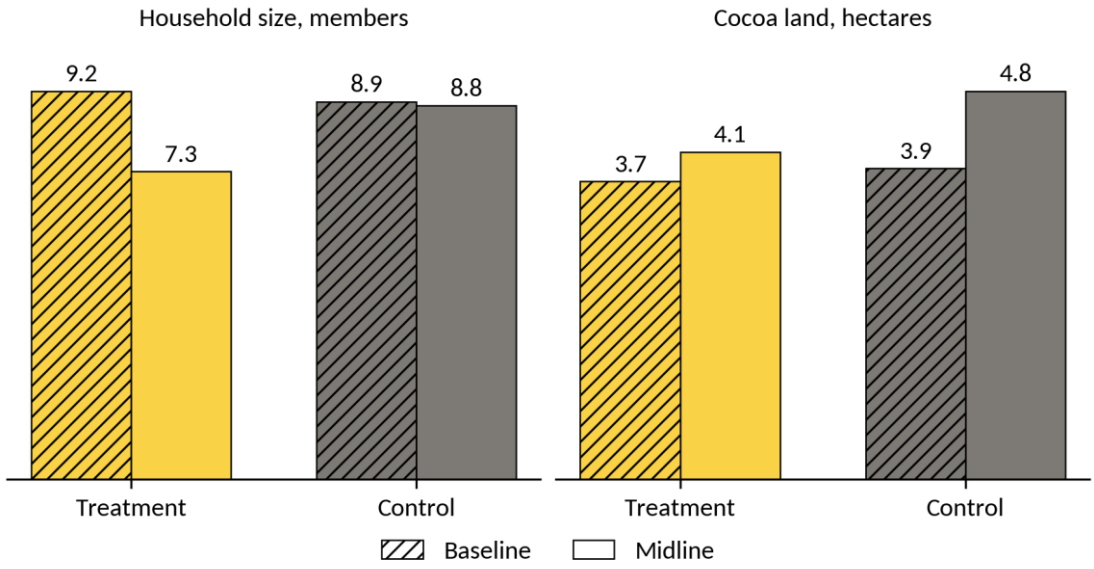
Matched sample. Baseline labour is permanent plus temporary labour plus food for community labour; the baseline and midline cost instruments differ, so the component split is comparable in direction, not to the euro. Post-harvest transport to drying (midline, among households paying) is €33 in treatment and €26 in control households and is not part of production costs. Cost shares are over households with usable income.

Table A10: Premiums and certified volume reported for the survey year, by group (midline sample)

Item	Treatment (n = 51)	Control (n = 66)
Households reporting a main-season premium	10	9
Of which: Cacao-Trace Chocolate Bonus	5	0
Of which: Colruyt living income reference price premium	4	0
Of which: cooperative end-of-season bonus	1	6
Of which: Fairtrade premium	0	3
Households reporting a light-season premium	8	1
Premium rate among per-kilogram reporters (CFA/kg)	150	150
Households reporting any certified volume (%)	15.7	6.1
Households that changed drying location during the year	14	17

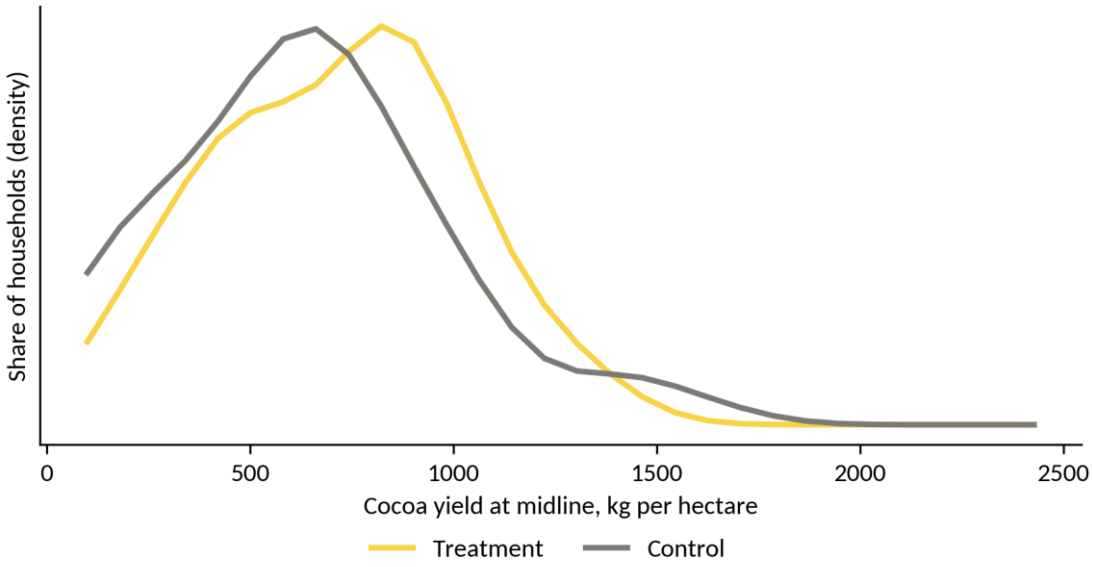
The midline survey records what households said they received. EIGHT.world's reading of the year is that no living income reference price or Fairtrade minimum-price premium was due, because the farmgate price exceeded both, and that the few Cacao-Trace premiums reported in the treatment villages are consistent with small volumes sourced at Daregba for chains other than Colruyt's (EIGHT.world, 2026f). EIGHT.world also notes that the Cacao-Trace premium of 150 CFA/kg is paid whatever the farmgate price, so control farmers who delivered to the Puratos chain would normally have received it. Farmers may not have distinguished it from the price, as both were paid at the same time.

Figure A1: Household size and cocoa land by group and round



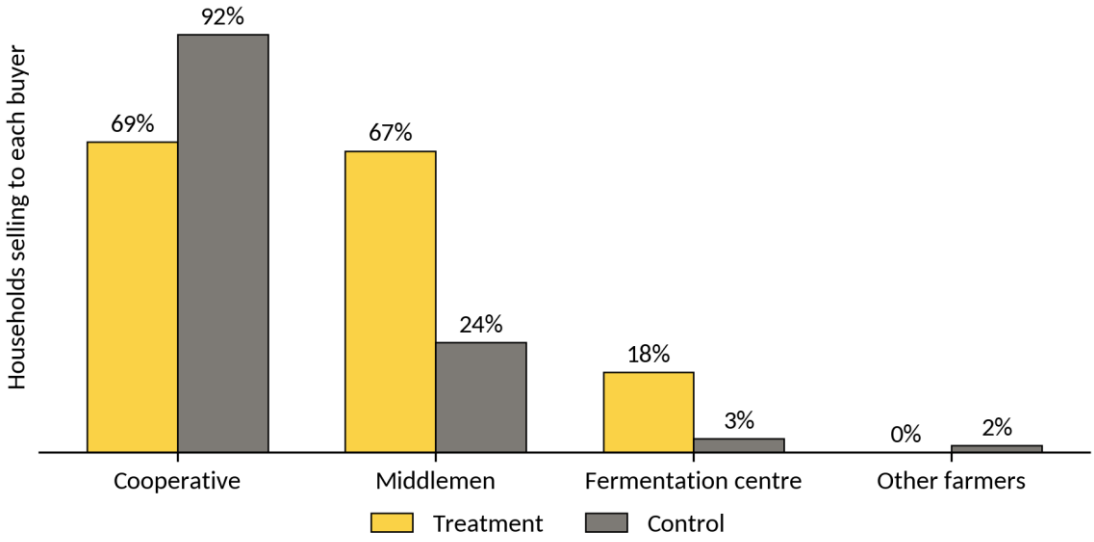
Matched sample.

Figure A2: Distribution of cocoa yields at midline, by group



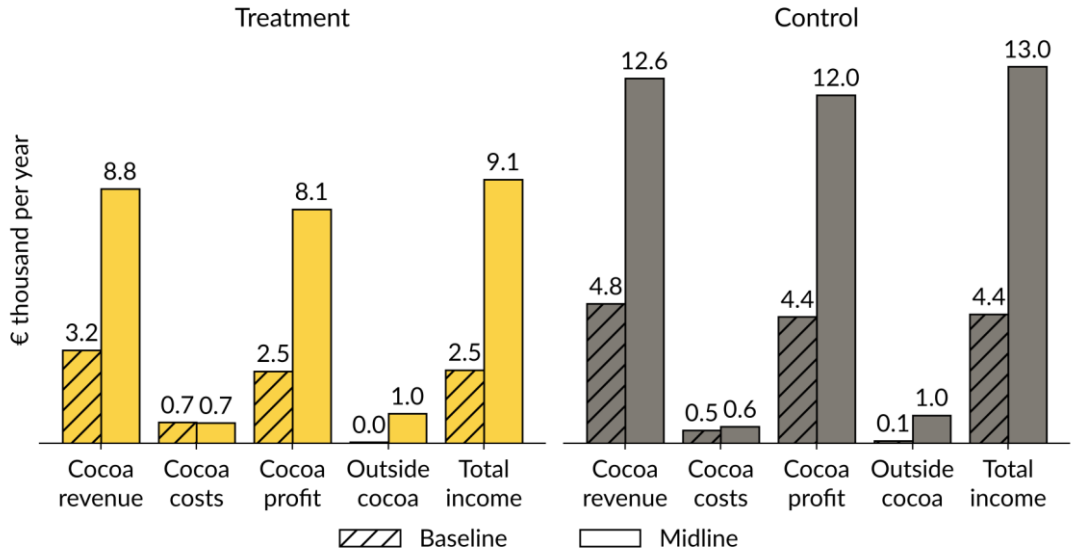
Midline sample, households with a usable yield.

Figure A3: Buyers of cocoa during the survey year, by group



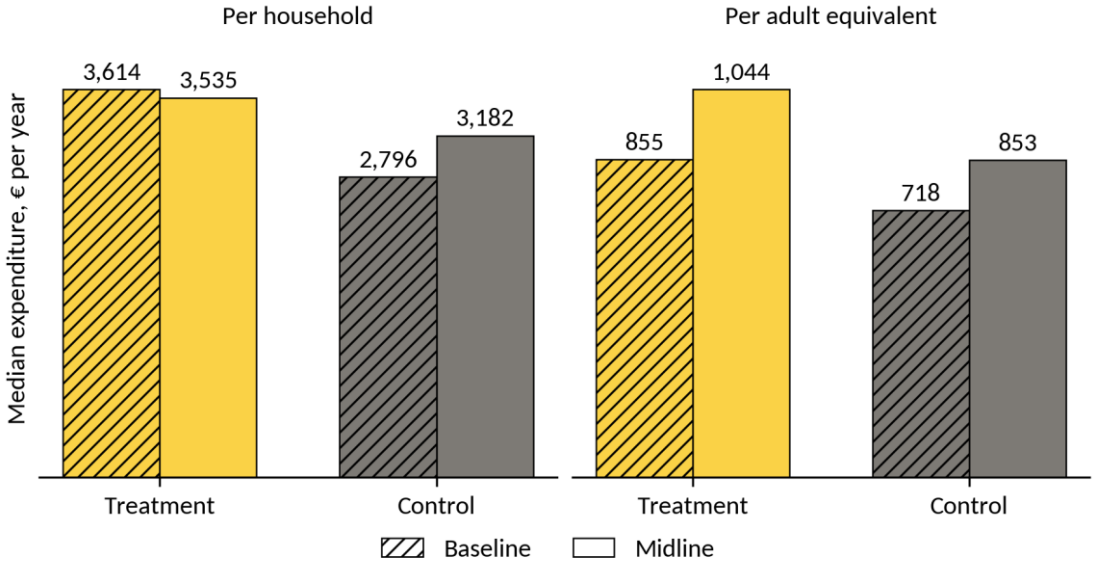
Midline sample; several buyers possible. EIGHT.world notes that in the treatment villages the cooperative and the fermentation centre are the same buyer; households could name them separately.

Figure A4: Income accounts by group and round



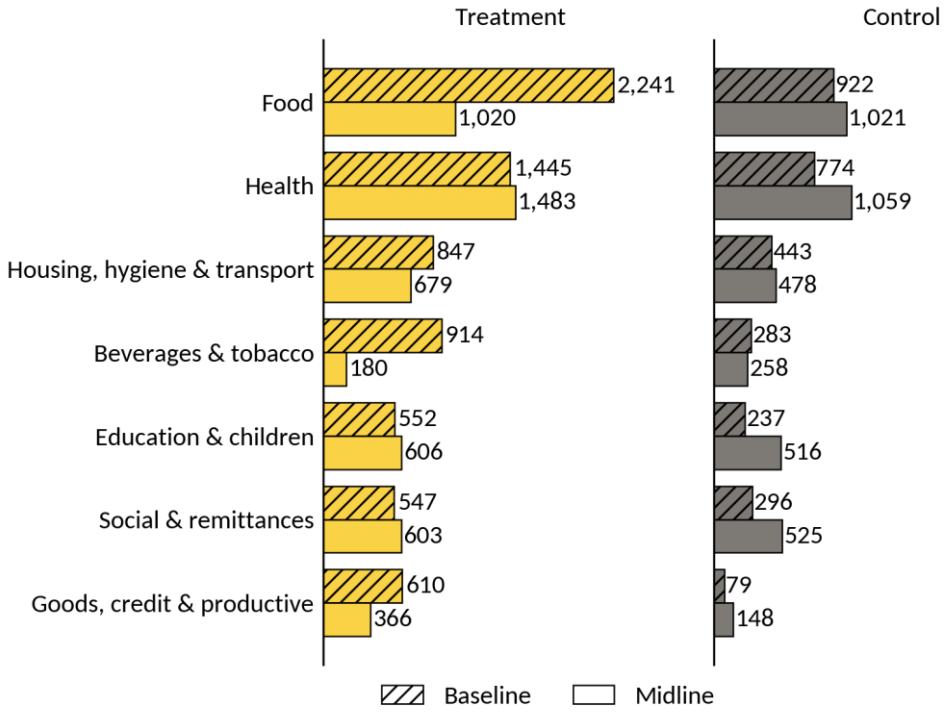
Matched sample, € per year.

Figure A5: Median household expenditure by group and round: total and per adult equivalent



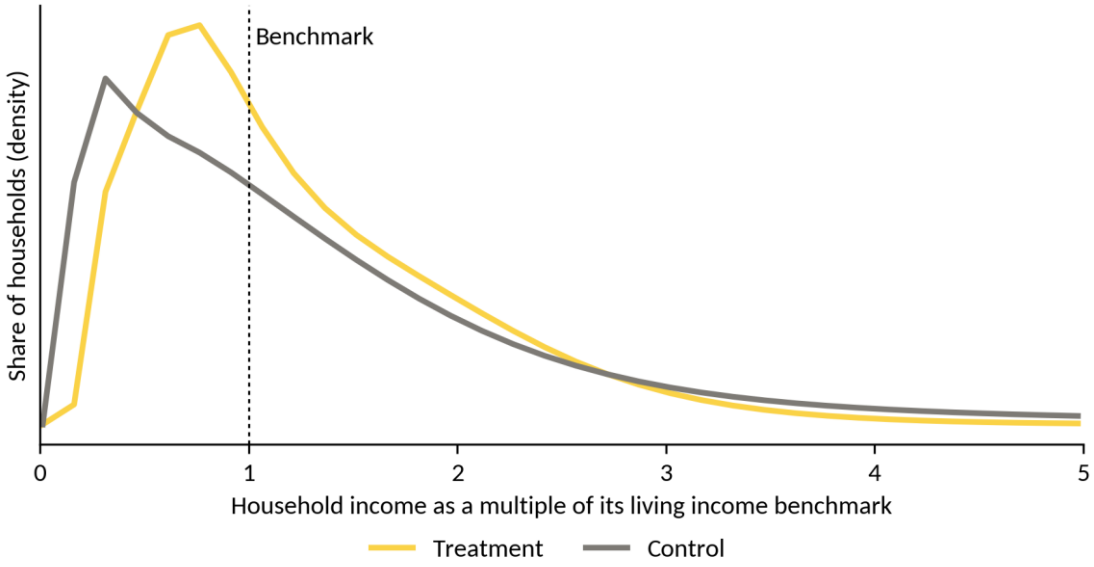
Matched sample.

Figure A6: Mean expenditure by category, group and round



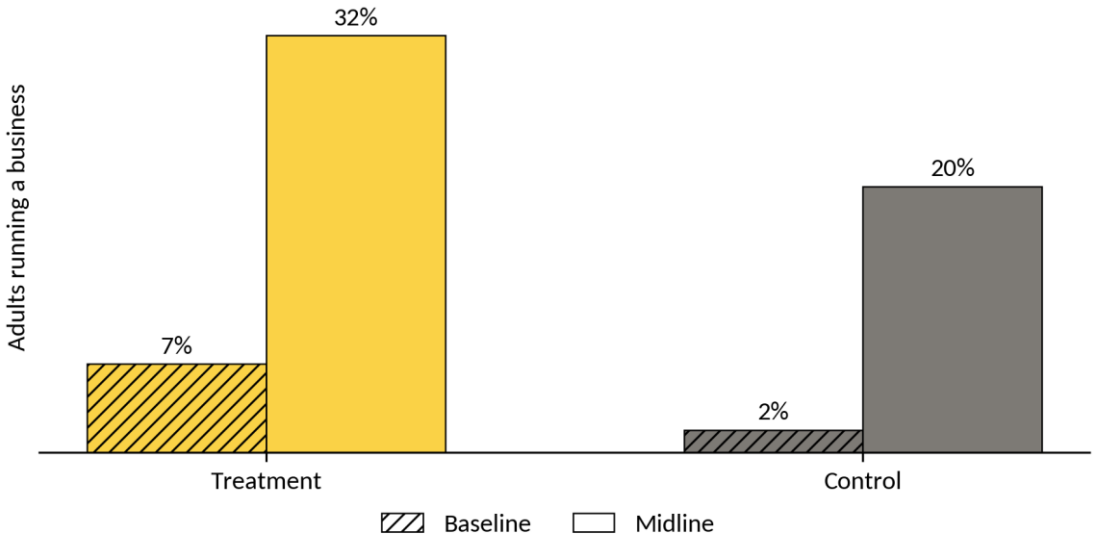
Matched sample, € per year, over households reporting the category.

Figure A7: Household income relative to the living income benchmark at midline, by group



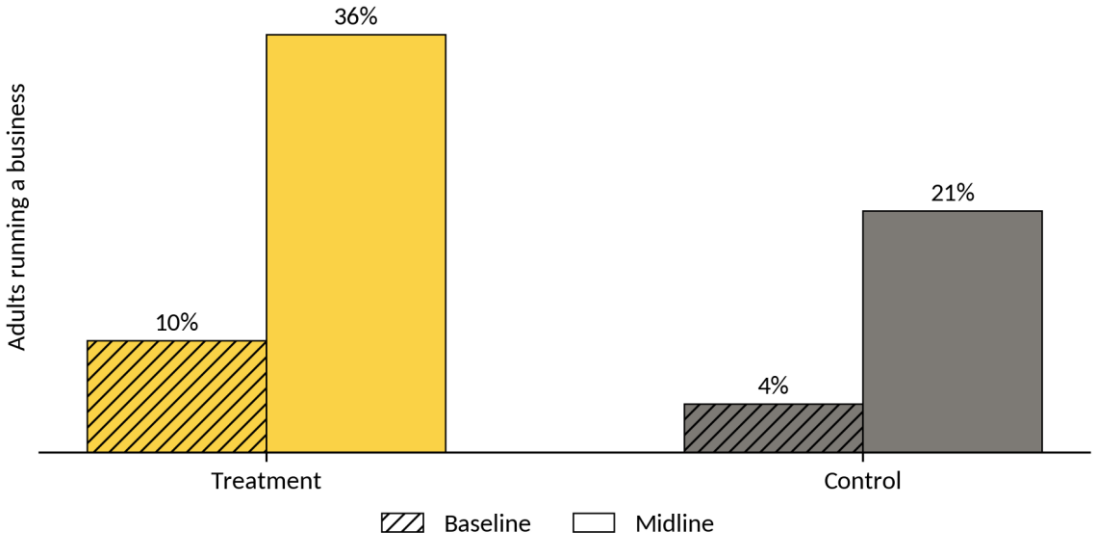
Midline sample, households with usable income; 1.0 = benchmark.

Figure A8: Adults running a business, by group and round (individual module)



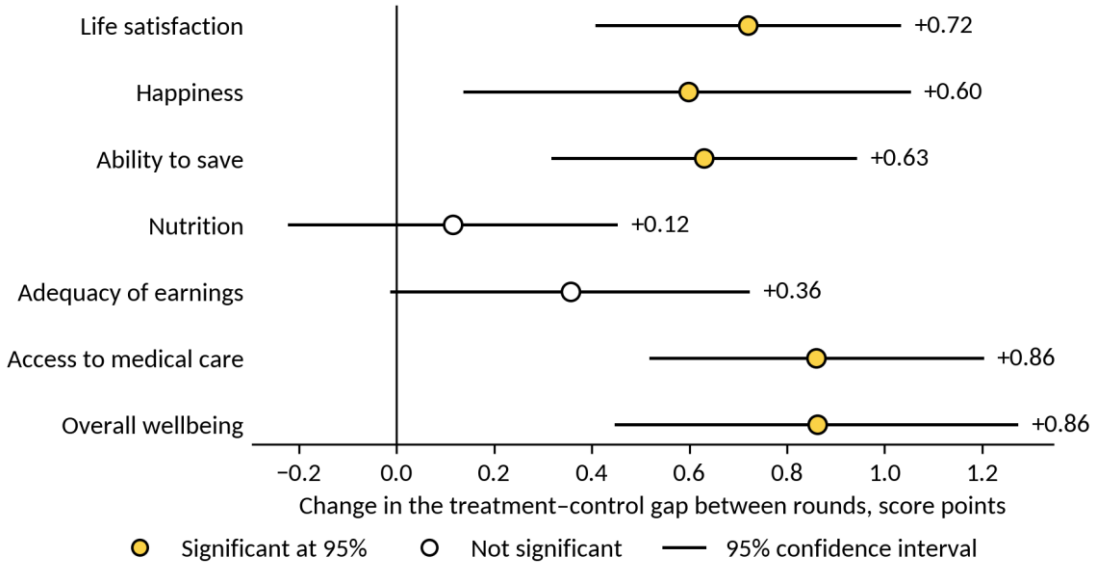
Baseline sample and midline sample adults.

Figure A9: Adults running a business in the matched sample, by group and round



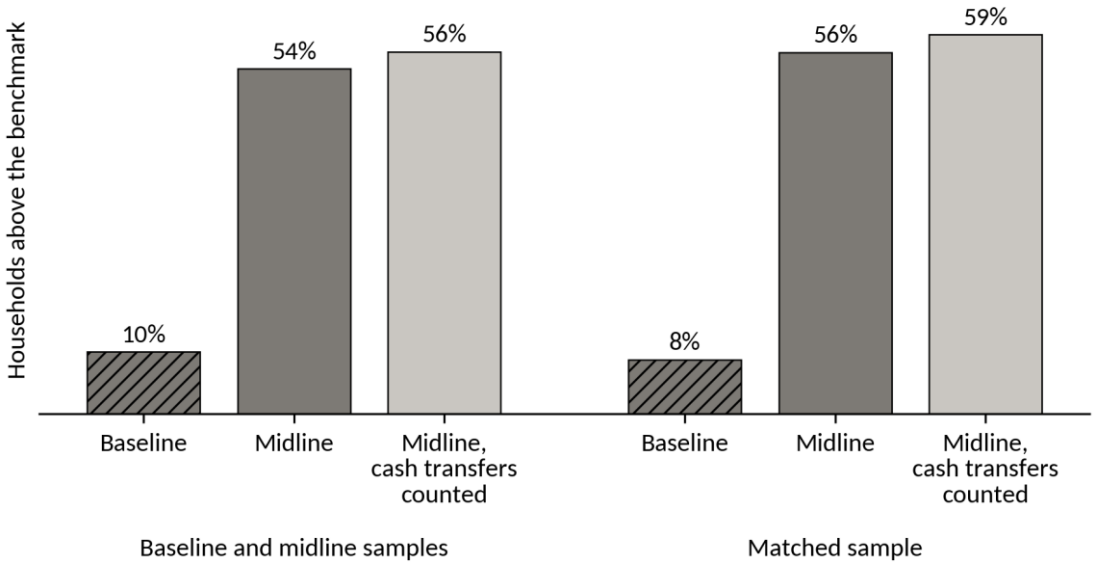
Matched sample: the same adults in both rounds. The baseline is likely to have undercounted small businesses, which would overstate the rise.

Figure A10: Wellbeing: the tested change in the treatment-control gap between rounds, with 95% confidence intervals



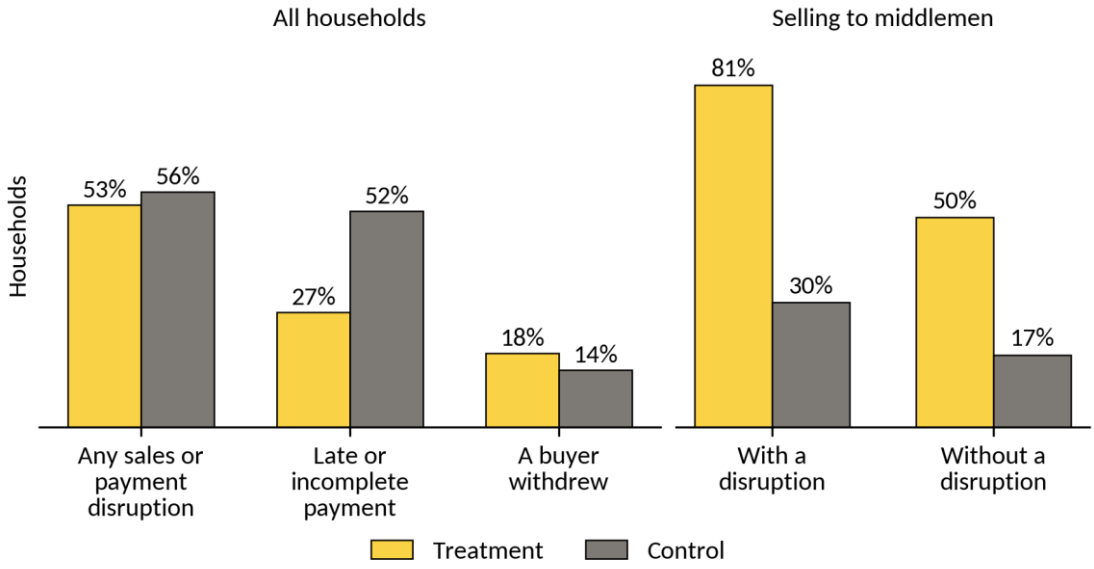
Households interviewed in both rounds. Five of the seven changes are significant at 95%; nutrition and the adequacy of earnings are the exceptions.

Figure A11: Share of households above the living income benchmark, all samples



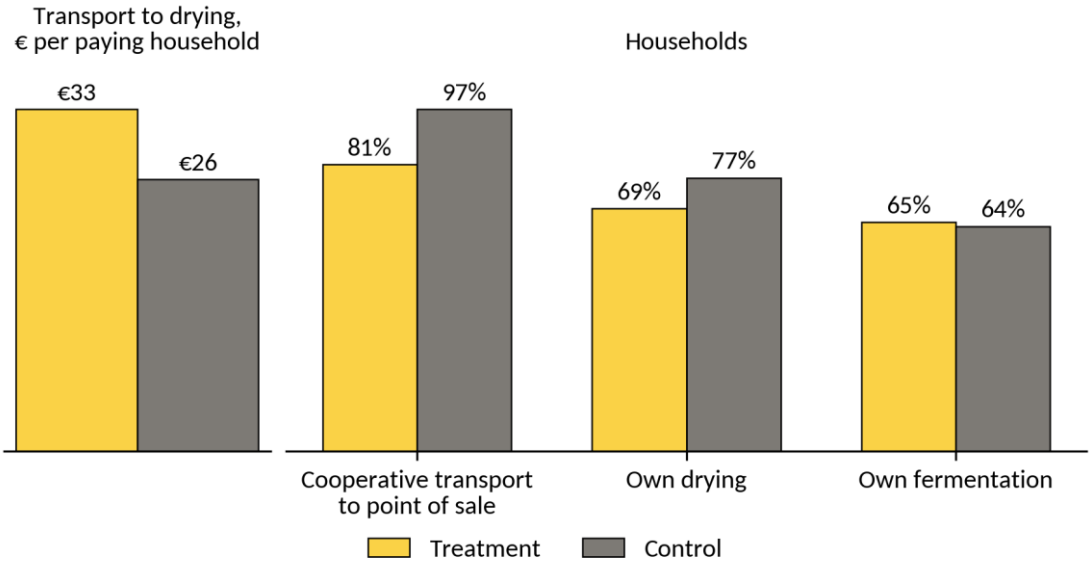
All households with a benchmark. Hatched bars are baseline values; light bars count the UCTs as income for treatment households.

Figure A12: Sales or payment disruptions and sales to middlemen at midline, by group



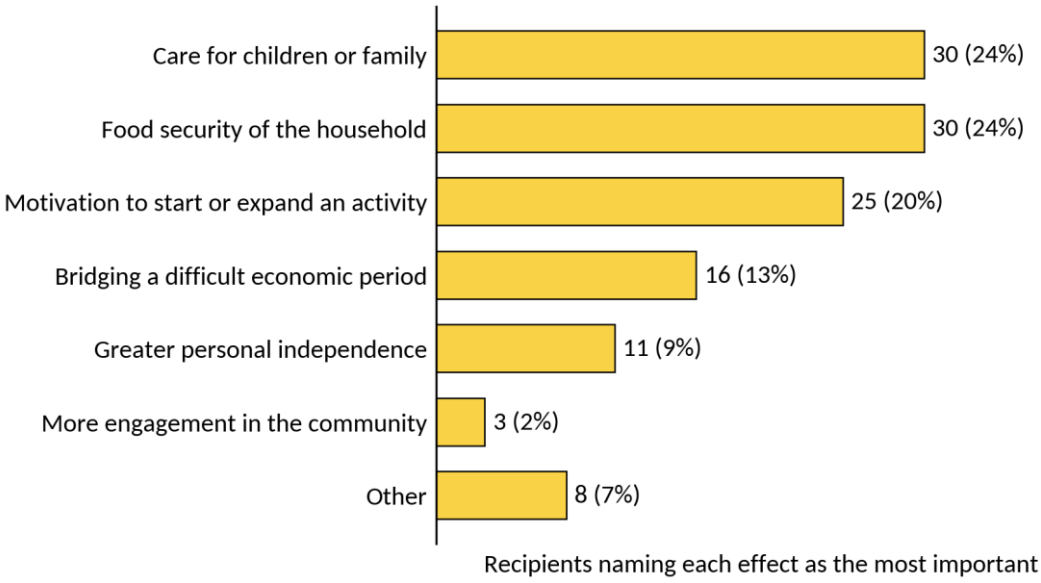
Midline sample. The right panel is among households with and without a disruption.

Figure A13: Post-harvest costs and channels at midline, by group



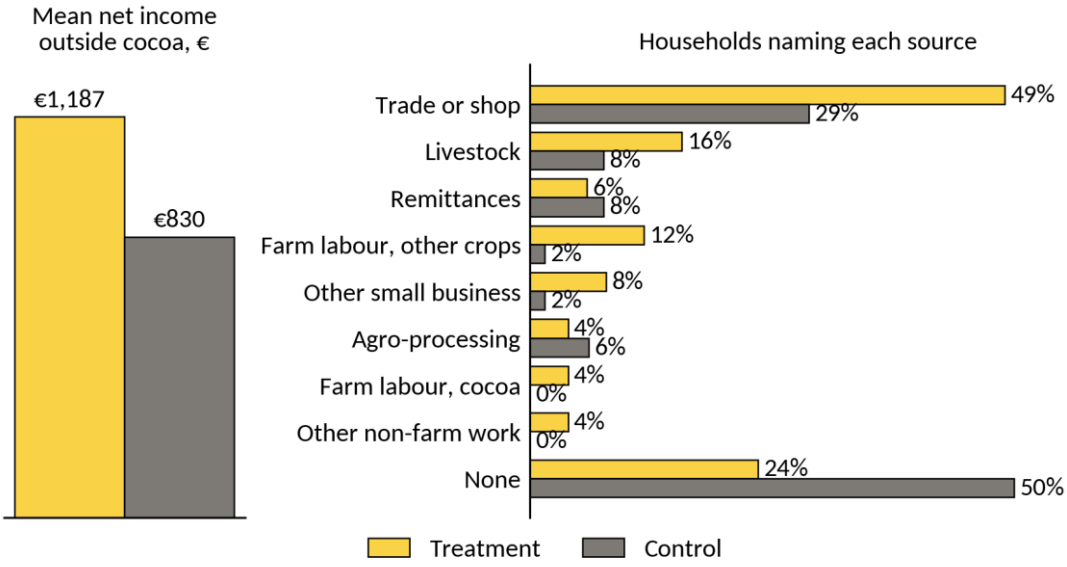
Midline sample; transport cost among households paying.

Figure A14: The effect of the UCTs ranked first by recipients



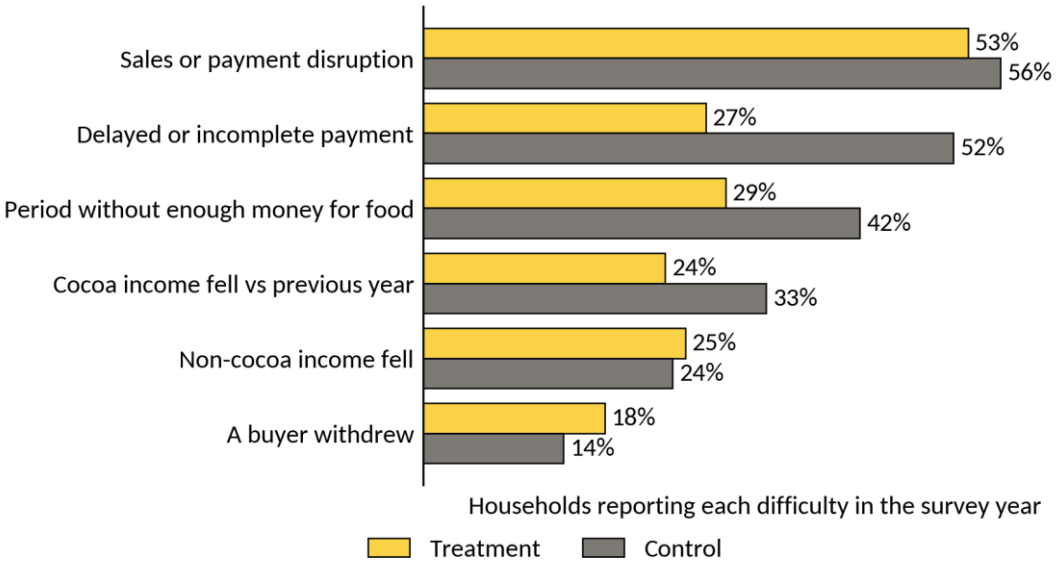
Surveyed recipients; one answer each.

Figure A15: Income from outside cocoa at midline, by group



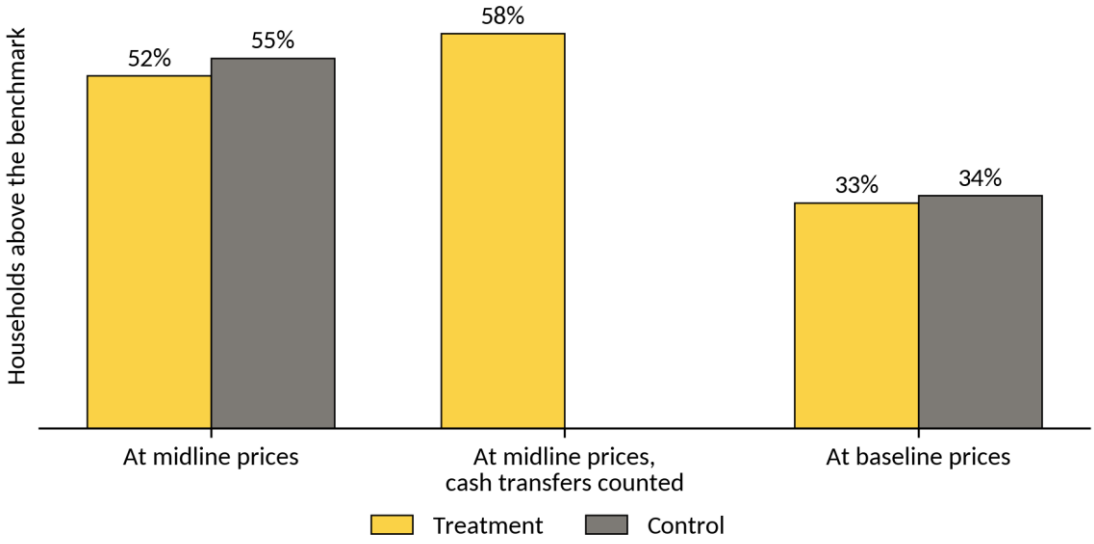
Midline sample; several sources could be named.

Figure A16: Shocks reported for the survey year, by group



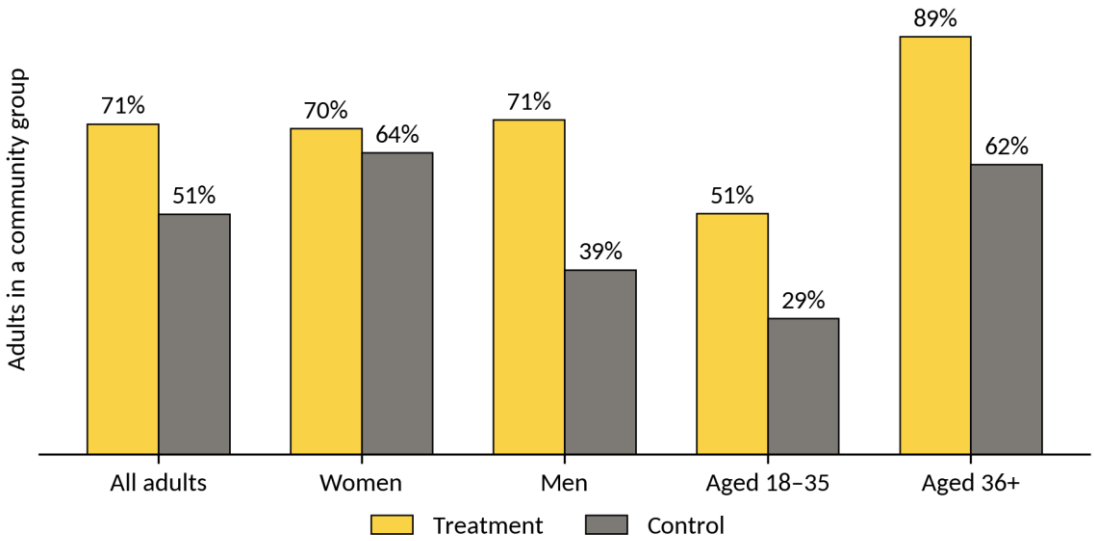
Midline sample.

Figure A17: Households above the living income benchmark at midline, by group



Midline sample, households with usable income. Shown at midline prices, with cash transfers counted, and at baseline prices.

Figure A18: Community group membership at midline, by group of adults



Midline sample adults.

Annex B. Methods detail

Samples and attrition

The baseline covered 131 households (132 submissions, one of them a duplicate). At midline, 116 of these households were interviewed again, 13 could not be found and two were dropped because no adult in them received a UCT; one household was interviewed for the first time. Households that could not be found were smaller than those interviewed again. In 88% of midline interviews the respondent was the same person as at baseline; otherwise another adult of the household answered. The midline sample is 117 households, 51 treatment and 66 control. Baseline households are assigned to a group through their midline household identifier. The matched sample is 78 households (26 treatment and 52 control) interviewed in both rounds with usable baseline production and income data; at midline, income is usable for 23 and 50 of them. In the individual module, 524 of the 568 baseline adults belong to a household linked to a midline group, and 181 midline adults could be linked to their own baseline interview.

Household rosters between rounds

Members of the matched households were linked between the two rosters by name, with age and sex used where the name match was weak. Because middle names were often dropped at midline and some baseline ages were missing (49 control and 4 treatment members), "not found" overstates departures in both groups. Among treatment households, 221 baseline members became 190 at midline: 140 were found in both rounds, 81 were not found and 50 were new. Among control households, 472 became 461: 242 were found in both rounds, 230 were not found and 219 were new. In both groups the members not found were mostly children of the household head and adults aged 18 to 35, and about a quarter of them had already been listed as living away at baseline. The share not found does not differ between baseline enumerators. The questionnaires did not ask why members left or joined; the movement of relatives who join households for the main harvest is one possible explanation (EIGHT.world, 2026e). The full comparison is available on request.

Income definitions and outlier rules

Cocoa revenue is main- and light-season production multiplied by the price the household reported for each, including any per-kilogram premium; season-total bonuses are added. Production costs are cash outlays on inputs, hired labour and post-harvest handling. Non-cocoa income is net of costs for each activity named, so a household can record negative non-cocoa income. Income statistics use households with complete production data; income at constant baseline prices values the midline harvest at the household's baseline-season prices, so that the difference between it and midline income is the price effect and the difference between it and baseline income is the volume-and-other effect. The price effect is applied to the midline harvest; applying it to the baseline harvest would attribute somewhat more to volume. Yields below 100 or above 2,500 kg/ha are treated as data errors and excluded from yield statistics and from the trimmed income basis (8 households at baseline, 3 at midline), together with households whose per-hectare revenue or profit lies more than twice the interquartile range beyond the quartiles. The matched sample of 78 is defined on this trimmed basis; the all-households baseline column of Table A1 uses the untrimmed 92-household basis.

Data quality

All data from the baseline and midline surveys are as reported by respondents. They were not checked against cooperative or buyer records. They were checked for consistency and cleaned with the plausibility rules described above. Recall data of this kind are the standard source for household income studies in cocoa (KIT et al., 2024).

Living income benchmark

The analysis follows the Anker methodology (Anker and Anker, 2017), the Living Income Community of Practice guidance on income gaps (COSA and KIT, 2020) and the Cocoa Household Income Study

approach (KIT et al., 2024). The Anker Research Institute benchmark for rural Côte d'Ivoire is 323,941 CFA per month for 2024 (baseline reference year) and 322,225 CFA for 2025 (midline reference year), for a reference family of 2.7 adult equivalents on the OECD-modified scale (1 + 0.5 per additional person aged 14 or over + 0.3 per child under 14). Each household's benchmark is the reference value multiplied by its own scale value over 2.7, computed from its roster, so that the benchmark for a household of nine is larger than for a household of five; treatment households' mean benchmark at midline was €8,092 and control households' €9,108. Households whose adult count is missing receive no benchmark, which is why the living income denominators are smaller than the income denominators. Incomes and benchmarks are compared in CFA. The cash transfers as a share of the benchmark are computed per treatment household as its annual UCTs over its own benchmark. Attainment at midline is reported on all midline households with usable income; on the matched sample alone it is 43.5% in treatment and 62.0% in control households, because the control households that could be matched are the larger producers (Table A8).

Land

The baseline and midline both asked for cocoa land, cultivated land and total land accessed. At baseline the last two were reported identically (4.88 and 4.89 ha pooled), so the baseline enumerators appear not to have distinguished them, and any comparison across rounds uses cocoa land or cultivated land, never total land. All baseline land answers were in hectares; one midline answer in carrés was converted at 0.25 ha. Partner records (farm record books and polygon-mapped areas) are given in a footnote in section 1.3.

Statistical conventions

Sample sizes are given in the annex tables. Differences between groups at midline are reported with 95% confidence intervals, using heteroskedasticity-robust standard errors for household indicators and standard errors clustered by household for individual indicators, so that adults in the same household are not treated as independent. Adjusted gaps for individual indicators come from linear probability models with sex and age as controls; they give the treatment–control difference in percentage points after allowing for the two groups' age and sex composition. For cocoa production, household composition and wellbeing, the body shows the gap between the groups at each round; the tested change in the gap (a difference-in-differences) is shown for wellbeing in Figure A10 and is available on request for production, yield, income and the matched adults. Within the treatment group, the rise in production and in yield between the rounds is significant at 95% (paired comparison of the same households). The relative changes in production, yield, revenue, profit and income between the groups all have confidence intervals that include zero on 78 households. The confidence intervals reflect sampling variation between households only. Differences between the treatment and control areas themselves are outside them. Several outcomes were tested and no adjustment is made for multiple comparisons. With 51 treatment households, household-level comparisons have limited statistical power, and the finer comparisons are made at the individual level.

Rosters and ages

Three checks supported the roster ages used for the equivalence scale and the youth definition: the share of members under 18 at midline (51.1%) matched the share implied by reported household composition; the baseline roster gave a similar structure; and the shape was consistent with Côte d'Ivoire's national age structure. 51.9% of midline roster members were female. Youth are adults aged 18 to 35 on the roster. Baseline roster ages recorded as unknown were recovered where the same person appeared in the midline roster.

Focus groups

Each of the three semi-structured discussions followed a guide of about 45 questions on 14 topics. Notes were taken close to verbatim and analysed by theme. Participants were recipients from households in the three treatment villages. Nazan facilitators, trained by KIT for two hours, held the discussions in French. Each discussion ran longer than the planned 2.5 hours, so the last topics, the Rikolto project and the choice between cash and projects, were covered more briefly. Quotations are translated from the notes.