

Midterm Evaluation of the 2022-2026 DGD

**FUNDED PROGRAMME IMPLEMENTED
BY RIKOLTO - Ghana**

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List of Abbreviations

CC	Cocoa and Coffee
EE	Enabling Environment
E4I	Evidence for Impact
FO	Farmer Organisation
GF4C	Good Food for Cities
GST	Global Support Team
GPD	Global Programme Director
IGA	Income Generation Activity
IM	Inclusive Market
LBCs	Licensed Buying Companies
LT	Local Team
LQ	Learning Question
MSH	multi-stakeholder
MSP	Multi-Stakeholder Platform
MEL	Monitoring, Evaluation, and Learning
NGO	Non-Governmental Organization
NBMP	New Business Model Principles
PWDs	Persons With Disabilities
FGD	Focus Group Discussion
KII	Key Informant Interview
SCP	Sustainable Cocoa Production
SMEs	Small and Medium Enterprises
SRP	Sustainable Rice Platform
SROI	Social Return on Investment
ToC	Theory of Change
VSLA	Village Savings and Loans Association

Locally Led, Collaboratively Designed: A Grounded Approach to Learning and Evaluation

The midterm Outcome Assessment are part of Rikolto's broader learning journey. They serve three objectives: to ensure accountability to donors, partners, and target groups; to foster internal learning and reflection; and to improve Rikolto's MEL system and reporting practices.

To implement the assessments, Rikolto partnered with ADE to co-design a practical and innovative methodology adapted to the available time and resources. A key feature of this approach was the engagement of local consultants in each of the 17 countries where Rikolto operates. These consultants worked closely with Rikolto's country teams to jointly carry out the assessments. ADE provided methodological guidance and remained available throughout the process for support and consultation.

This setup reflects a shared commitment to decolonizing evaluation practices and promoting local ownership. No international travel was involved, which not only reduced the environmental footprint but also aligned with our goal of building internal capacity through a learning-by-doing approach.

The assessments drew on three sources of information: existing Rikolto internal documentation and monitoring data; qualitative discussions with Rikolto's implementation staff; and conversations with few key external stakeholders during short field visits.

We recognize that this approach came with several limitations:

- **Time constraints:** The assessments were conducted within a very limited number of working days, restricting depth of inquiry and refinement of the reports beyond the consultants' initial work—at times further affected by unforeseen circumstances, such as regional conflict or personal setbacks.
- **Internal data dependency:** Most of the information came from Rikolto which may introduce bias.
- **Variability in MEL quality:** The availability, consistency, and quality of monitoring data varied across countries and programmes.
- **Limited stakeholder reach:** Consultations with external stakeholders were selective and brief, meaning some perspectives may not have been fully captured.
- **Diverse consultant experience:** The local consultants brought different levels of familiarity with evaluation methodologies, which influenced the depth of analysis and consistency across reports.

To address these challenges, several mitigation strategies were put in place:

- **Critical reflexivity:** ADE and Rikolto actively encouraged local consultants and teams to apply a critical lens—challenging assumptions, seeking diverse viewpoints, and acknowledging bias.
- **Capacity support:** ADE provided hands-on methodological support where needed, including templates, guidance materials, and feedback loops—to the extent allowed by available resources.
- **Strengthening MEL systems:** During the design and baseline phases, ADE offered targeted recommendations to enhance Rikolto's MEL framework and data collection processes.
- **Strategic stakeholder selection:** External stakeholders were carefully selected to represent diverse perspectives, using a mix of online and offline engagement to optimize time and resources.

These reports are the result of a collaborative effort between national consultants, supported by ADE and Rikolto's country teams, supported by Rikolto's Global Support Team (GST). They reflect our collective commitment to learning, improvement, and accountability.

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Executive summary

In its 2022-2026 Ghana DGD programme, Rikolto is committed to ensuring that the cocoa sector in Ghana is more resilient, sustainable and inclusive, providing a living income for farmers and agribusiness entrepreneurs, while ensuring the availability of sustainably produced food products on the market. To achieve this objective, the programme is built on three thematic areas which also form the core of Rikolto's global cocoa agenda. These include: (1) **Sustainable cocoa production** (2) **Market inclusion**; and (3) **Enabling policy environment**. The underlying causal hypothesis is that (1) when smallholder production systems are environmentally, socially and economically sustainable; (2) when Farmer Organizations (FOs), Small and Medium Enterprises (SMEs) and farmers including women and youth, can actively participate in the markets for cocoa and other crops; and (3) when cocoa sustainability and commercial investments are supported through an enabling environment for the cocoa sector where relevant stakeholder is engaged to develop common agendas and initiatives, then the cocoa sector in Ghana will be sustainable, inclusive and resilient to provide a living income for farmers and agribusiness entrepreneurs, while ensuring availability of sustainably produced products on the market.

As part of its commitment to sustainable agriculture and food systems, Rikolto engaged a local consultant to conduct mid-term evaluation of its DGD programme to comprehensively assess the progress made towards its targets, ascertain the programme's sustainability, address key programme learning questions, and provide valuable insights for future improvements. The specific objectives are (1) To critically review and analyse the programme's progress towards achieving midterm targets; (2) To collect qualitative data from stakeholders to assess program sustainability and address specific learning questions; and (3) To compile findings into a comprehensive country-level evaluation report.

Methodology: The evaluation methodology comprises of a mixed-methods approach, combining secondary and primary data. For the secondary data collection, quantitative data was gathered and analysed from the indicator workbook while qualitative data was gathered through the review of programme documents, existing literature and relevant policies. For primary data collection, the local consultant used participatory approaches to gather data through focus group discussions (FGD) and key informant interviews (KII) as well as observation. Data was collected in two of cocoa districts in Ghana, Asamankese (Eastern Region) and New Edubiase (Ashanti Region). Respect for privacy, confidentiality and rights to anonymity were observed throughout the assessment.

Findings (Effectiveness of DGD Programme): The assessment revealed that, the volumes of environmentally sustainable produce sold to the market through Rikolto Ghana supported channels has significantly increased. This has been possible through training programmes with farmers on good environmental and agronomic practices on sustained and practical basis.

Also, the establishment of VSLAs is serving as the gateway to sustainable cocoa production in programme communities. It was noted that, the earlier DGD programme (LIDL), connected the farmers to a financial institution, Opportunity International, who provided them with some credit and training on financial literacy. However, these could not be triangulated in the communities since many of the farmers have not experienced this beyond the closure of LIDL programme. The sense making workshop confirmed that these only happened under the LIDL project but not in the current programme.

There is enough evidence that sample communities have been supported to improve their cocoa production in terms of quantity and quality of cocoa beans sold on the market thus, increasing their profitability. Aside cocoa, none of the sampled communities could confirm having received any support towards alternative agri-business growth and profitability.

With regards to promoting livelihood diversification among participating farmers, the discussions revealed that some Village Savings and Loans Association (VSLA) groups have already started group vegetable farming and animal (goat) rearing in Asamankese district. The story was different from New Edubiase district where none of the sample communities has started any group income generation activity (IGA). However, majority of the farmers in FGD confirmed that they engage in other crops production at the individual level.

In terms of supporting farmers to have improved access to services, assessment team noted a gap in the programme implementation that needs immediate attention. All the sample communities lamented on how they struggle to get farming inputs as well as labourers to help with critical farm works. Again, the collaboration with Calli Ghana as input supplier to farmers and establishment of input shops under the earlier LIDL project could not be triangulated among the current field staff and in project communities. The collaboration ended with the DILD project. There is the need to establish similar collaborations under the current programme.

There is transparency among stakeholders through Rikolto's programme engagement with farmers in the form of education and training (record keeping, financial accounting), there is transparency in the sector on inclusive business practices. The inclusive business practices with trainings on financial literacy have strengthened the relationship between the farmers and the Lincence Buying Companies (LBCs).

In addition, there are reports on efforts to connect farmers to prospective buyers of diversified products in the LIDL programme that failed to materialize because the farmers could not meet the required quantities. Not much has been done in the current DGD programme to connect farmers or SMEs to prospective buyers.

The assessment noted a challenge in measuring the indicator "farmers share of income from the sales of quality cocoa" and "farmers' income from sales of other crops". As it stands now, these two indicators are competing against each other and the objective to make sure both rise is impossible. The management team proposed that, measuring the average income from cocoa and average income from non-cocoa crops, would be more appropriate than the share of incomes.

Rikolto Ghana programme has generated one evidence through farmer survey, but they are yet to share the findings with relevant stakeholders for reflection and discussions. Also, the programme has three platforms for multi-stakeholder engagements. These are Ghana Civil Society cocoa platform, Ghana chapter of the Voice Network, and agribusiness market ecosystem alliance (AMEA) platform. Rikolto is yet to take advantage of these platforms as a vehicle to drive impacts from concept like VSLA for adoption and scaling up.

Findings (Sustainability of DGD Programme): The Rikolto Ghana programme team have worked in various ways to ensure that the outcomes and impacts of this programme will be sustained. They did this through participatory management of agroforestry, the use of community-led facilitators, ensuring technical sustainability of the IGAs; fostering a culture of continuous learning and capacity-building further; building expertise among relevant actors for Financial Literacy and Nutrition trainings and use of co-financing model as well as project partners providing financial and training support to VSLA groups to implement IGAs.

Potential for scaling up was evident in many ways, Initiatives were taken to establish VSLA federations or apex VSLA bodies with the Touton farmer union. Financial literacy education for project participants attracted external support and partnerships with financial institutions, providing funding, resources, and expertise to sustain and scale up financial literacy initiatives in the long term. Some LBCs are adopting Rikolto's VSLA concept and replicating it with their farmers. The co-creation model of IGA

implementation has been adopted by Touton (LBC partner). In Wassa Akropong, a church has expressed interest in the adoption of VSLA concept and the Department of Social Welfare in Bogoso District has also expressed interest in the adoption of VSLA concept to promote financial independence among Persons with Disabilities (PWDs).

Conclusion: The DGD programme in Ghana is supporting farmers to achieve sustainable cocoa production through trainings in both good environmental and agricultural practices. For inclusive business relationships, Rikolto has adopted a transparent approach that engages all stakeholders including farmers, Purchasing Clerks (PCs) and LBCs on issues that affect all market actors such as negotiations, price fluctuations, climate change and logistical challenges. In addition, the programme in Ghana is introducing farmers to other IGAs. As a result, some of the participating cocoa farmers are empowered to secure loans for on-farm and off-farm activities with the aim to diversify income sources and improve their livelihoods through the VSLA. Though the Ghana programme is expected to engage multi-stakeholder bodies on two global platforms, they are yet to take advantage of them to achieve the needed results. It is worth noting that, some of the strategies being used to implement the Ghana programme has inherent sustainability of impact, particularly the VSLA concept and the co-financing model for supporting VSLA's IGAs. Also, the potential for scaling up is evident in many ways.

Recommendation:

1. Conduct at least one SME and FO surveys before the endline review.
2. Strengthen the collaborations among government, private sector and civil society organisations.
3. Establish regular consultation with the regional/global programme director and partners to discuss how to address prevailing challenges.
4. Review start-up support to farmers for IGA (on-farm & off-farm) through the co-financing/co-creation model for the sake of meeting programme results.
5. Provide irrigation support system to cocoa farmers who are into the cultivation of other crops. This will be beneficial to the farmers to stay in business both in lean and major seasons.
6. Increase sensitization for farmers who are not members of VSLAs to join for easy access to loans.
7. The Rikolto Ghana team should provide narrative descriptions of change for result indicators in the indicator workbook.
8. Provide corporate social support through educational scholarship in programme communities to increase the positive impact of Rikolto interventions.
9. Speed up the process to start IGA in programme communities within New Edubiase cocoa district.

1. Introduction and background

1.1 Overview of Rikolto International

Rikolto, an international NGO with over 50 years of experience, is a key partner for farmer organizations (FOs) and food system stakeholders across Africa, Asia, Europe, and Latin America. Operating through five regional offices, Rikolto has been at the forefront of initiatives to foster sustainable incomes for farmers and ensure nutritious, affordable food for all. By establishing connections between smallholder farmer organizations, companies, authorities, and various actors in both rural and urban settings, Rikolto has been implementing innovative approaches to accessing, distributing, and producing high-quality, nutritious food, committed to leaving no one behind. Through their global network, they seek to inspire others to tackle with them the interrelated challenges of food insecurity, climate change, and economic inequality.

In 2021, Rikolto launched its 2022-2026 strategy. This strategic plan aims to empower consumers in at least 30 major and intermediate cities to access affordable and nutritious food, sustainably produced by more than 300,000 smallholders associated with over 250 FOs or related groups (e.g., VSLA, women groups). The global strategies for Sustainable Rice, Cocoa and Coffee and Good Food for Cities (GF4C) programs seek change in three key food system domains: Sustainable production, Inclusive markets, and Enabling environments. While building upon the successes of the 2017-2021 program, this strategy represents a deliberate shift towards a holistic food system perspective.

Recognizing the importance to actively engage with stakeholders in areas linked to their core business, such as economic returns, nutrition, health, social inequality, and urban governance, Rikolto is fostering collaborations critical to delivering their mission of sustainable farmer incomes and accessible, nutritious food for all. Rikolto's programs will launch innovative initiatives in these domains, aimed at inducing structural changes to address the intricate challenges within food systems. Emphasizing on gender and youth, they are also committed to reducing biodiversity loss, mitigating environmental damage, addressing the impacts of climate change, and bolstering food system resilience in the face of shocks and crises.

The launch of this new strategy aligns with a substantial organizational transformation marked by Rikolto's decentralization. In 2022, a pivotal shift occurred in the main programme management structure as it transitioned from regional offices to global programs: Sustainable Rice, Cocoa & Coffee, and GF4C. These programs, spearheaded by representatives from each regional team and a Global Programme Director (GPD), have played a central role in designing the new strategy and will continue to lead programme management globally. This ensures strategic alignment across all countries of operation, incorporating local nuances, fostering internal learning, and leveraging evidence generated worldwide in influential global spaces. Moreover, the responsibility of Monitoring, Evaluation and Learning (MEL) now falls under the role of the country and regional directors.

1.2 Overview of the Country Programme

The cocoa sector in Ghana is more resilient, sustainable and inclusive, contributing to a living income for farmers and agribusiness entrepreneurs, including women and youth, while increasing the availability of sustainably produced food products on the market. The programme seeks to promote change in three inter-related domains, sustainable cocoa production, market inclusion and creating enabling environment.

(i) Sustainable cocoa production

Under this domain, farmer livelihoods and incomes, productivity of cocoa and diversity of food accessed by cocoa farmers will be improved through the adoption of smart and sustainable production practices including agroforestry systems. This will contribute to increasing the resilience of farmers

and their farms to climate shocks as well as improving environmental diversity within cocoa producing landscapes. Adopting smart and sustainable production practices will also create an opportunity for youth-led Small and Medium Enterprises (SMEs) and farmer organisations to provide market-based farm management services to farmers, creating decent employment for youth in cocoa producing communities as well as contributing to eliminating child labour in cocoa farms through increased availability of professionalised farm management service providers.

(ii) Market inclusion

This involves the inclusion of poor and other marginalised groups e.g. women and youth, on the demand side as clients and customers, and on the supply side as employees, producers and business owners. This is particularly important to stimulate the integration of smallholder cocoa farmers into the cocoa value chain, provide opportunities for the marketing of other crops produced within cocoa landscapes and provide employment to youth and women within cocoa growing communities. The inclusion of farmers and other actors into the market will enhance consistency in supply of quality products to private companies, so that farmers and private actors can establish fair, transparent and mutually beneficial agreements.

(iii) Enabling environment

Cheaper financing for smallholder cocoa farmers, farmer organisations and SMEs is essential for increased investment in farm rehabilitation and diversification to increase the resilience of smallholder cocoa farmers against income and climate shocks and enhance the overall sustainability of the cocoa sector. This requires an active multi-stakeholder platform that will promote dialogue between different actors to create a conducive environment for sustainable cocoa production and increased commercial investments into the cocoa sector in Ghana.

The underlying causal hypothesis is that (1) when smallholder production systems are environmentally, socially and economically sustainable; (2) when FOs, SMEs and farmers including women and youth, can actively participate in the markets for cocoa and other crops; and (3) when cocoa sustainability and commercial investments are supported through an enabling environment for the cocoa sector where relevant stakeholder is engaged to develop common agendas and initiatives, then the cocoa sector in Ghana will be sustainable, inclusive and resilient to provide a living income for farmers and agribusiness entrepreneurs, while ensuring availability of sustainably produced products on the market.

The programme is building on existing living income project in Ghana and therefore being implemented in the Ashanti region of Ghana. At the national level, Rikolto and its partners are contributing to evidence-based policy advocacy and awareness raising for upscaling of successful innovations for enhancing resilience and sustainability of the cocoa sector in the country. Final direct beneficiaries will be 8,000 cocoa farmers consisting of at least 31% women and 30% youth from the target regions of Ghana. The programme beneficiaries also include FOs, SMEs particularly women- and youth-led SMEs that provide farm management services to cocoa farmers, and consumers of food products that will be produced from cocoa producing landscapes.

1.3 The Objectives and Tasks of the Outcome Level Evaluation

The main objective is to evaluate the programme's effectiveness in achieving specific targets outlined in its project plan within the designated timeframe. The assignment aims to comprehensively assess the progress made towards programme targets, ascertain the programme's sustainability, address key program learning questions, and provide valuable insights for future improvements. The specific objectives are.

1. To critically review and analyse the programme's progress towards achieving midterm targets
2. To collect qualitative data from stakeholders to assess program sustainability and address specific learning questions
3. To compile findings into a comprehensive country-level evaluation report.

The Tasks entails the following:

- **Inception Meeting:** Hold an inception meeting with the country/regional team to understand project objectives, timelines, and expectations.
- **Review and Analysis of project data/documents:** Critically review the indicator workbook and relevant data/documents to assess program progress.
- **Field data collection:** Collect qualitative data from stakeholders to complement secondary data and assess program sustainability.
- **Report Writing:** Prepare a comprehensive country-level evaluation report. Additionally, write a report on learning question case studies and submit it to the international consultant (ADE) for review.
- **Feedback Collation:** Collate feedback and inputs from the Rikolto team to finalize the country-level evaluation report.
- **Presentation to program stakeholders:** Present evaluation findings in an in-person sensemaking workshop involving key stakeholders.
- **Final Submission:** Submit the final evaluation report to Rikolto.

2. Evaluation Methodology

2.1 General approach

The evaluation methodology comprises a mixed-methods approach, combining secondary and primary data. Again, qualitative and quantitative data were collected and analysed to provide a well-rounded assessment of the project. For the secondary data collection, quantitative data was gathered and analysed from the indicator workbook while qualitative data was gathered through the review of programme documents, existing literature and relevant policies. For primary data collection, the local consultant used participatory approaches to gather data through focus group discussions (FGD) and key informant interviews (KII) as well as observation. These allowed for the triangulation of data to ensure validity and robustness. Special emphasis was placed on understanding both the intended and unintended outcomes, with a focus on effectiveness, sustainability as well as gender equity and inclusion.

The evaluation was conducted in four phases, the inception phase, primary data collection phase, data analysis and report writing phases. The inception phase entailed meeting with the Rikolto Ghana team to explain to them how the entire evaluation exercise has been structured. This was followed by a review of the indicator workbook and other programme documents. Based on the gaps identified in the documents review, data collection instruments were developed for the collection of primary data. Both primary and secondary data gathered were analysed and used to write the evaluation report. The findings have then been presented at a participatory and sense making workshop. This gave stakeholders the opportunity to validate the findings of the assessment and give feedback to the consultant. All the inputs and feedback gathered at the workshop have been incorporated into the report to finalise it.

2.2 Documentation review

For the secondary data gathering and analysis, the consultant reviewed the indicator workbook and other relevant programme documents. These include the theory of Change (ToC) - Ghana commodities, the programme results framework, progress reports, IGA implementation, VSLA health check and annual donor reports.

To analyse the effectiveness of the Outcome, the consultant critically reviewed the values and targets of each indicator, identified discrepancies, and analysed trends. More specifically, the local consultant carefully analysed: (i) the evolution of the indicators compared to their baseline values, (ii) the midterm values compared to their target values, and (iii) the midterm values vis-à-vis endline target values set by Rikolto teams.

The consultant primarily drew insights from DGD Annual Progress to assess the sustainability of interventions, with a specific focus on two critical components: (i) Longevity of Impact and (ii) Potential for Scaling up. To assess the longevity of impact, the consultant evaluated whether the positive impacts of Rikolto's interventions are poised to endure beyond the conclusion of Rikolto's direct involvement. About the potential for scaling up, the consultant analysed the likelihood of external stakeholders adopting and expanding upon Rikolto's interventions.

2.3 Additional qualitative data collection

The local consultant used focus group discussions (FGDs) and key informant interviews (KII) as well as observation to gather qualitative data. Data was collected in two of cocoa districts in Ghana, Asamankese (Eastern Region) and New Edubiase (Ashanti Region) to gather insights and perspectives from stakeholders on their assessment of effectiveness and sustainability of DGD programme at the

midterm level using FGD and KII guides. In total, 6 FGD and 10 key KIIs were conducted with community, district and implementation organization stakeholders.

Respect for privacy, confidentiality and rights to anonymity were observed throughout the assessment. Before proceeding with the solicitation of information, the nature and purpose of the study were made known to the respondents. The local consultant obtained verbal consent with all participants before commencing FGDs and KIIs. Participants' right to withdraw at any time was emphasized and confidentiality was assured.

2.4 Participatory and sensemaking workshop

The local consultant conducted a participatory workshop on May 2, 2025, comprising Rikolto's management, project staff and five partners to review and validate the findings and develop key recommendations using a participatory approach that combined online and in-person interaction in Kumasi at Rikolto's Ghana office. All 14 participants had the opportunity to share their views, ask questions and make contributions to the main themes of DGD programme in Ghana (effectiveness and sustainability), helping to understand its impact and implications. The local consultant used PowerPoint presentation that incorporated visual elements like images and graphs, limited text per slide, clear and readable fonts to engage participants and participants were given the freedom to interrupt the presentation and ask their questions or make contributions, making the sensemaking workshop very interactive. The feedback that the participants gave to the consultant have been integrated into the draft report, to finalise it.

3. Findings of the Evaluation

3.1 Effectiveness of the Interventions

In assessing the effectiveness of the Rikolto programme, the consultant reviewed the programme ToC, the country target groups, and main stakeholders, before diving into the evolution of the common indicators and the programme-specific indicators per pillar compared to baseline and target values. Also, she critically reviewed the values and targets of each indicator, identified discrepancies, and analysed trends. This section covers a brief assessment of the programme ToC; the country target groups and the main stakeholders. It then presents an analysis of the outcome figures of the programme's three key interrelated interventions, Sustainable Production Base, Inclusive Market and Enabling Environment.

The Programme Theory of Change: The Theory of Change (TOC) for the programme lays out a comprehensive approach to building a sustainable, inclusive and resilient cocoa sector, that provides a living income to cocoa farmers while increasing the availability of nutritious and sustainably produced food products for everyone, which will be based on inter-related interventions in the fields of Sustainable Cocoa Production (SCP), Market Inclusion (MI) and the Enabling Environment (EE). Rikolto promotes SCP through capacity building of Farmer Organisations (FOs) and their members, including women and youth, in partnership with local Business Development Service Providers (including local NGOs and Research Institutes) and local governments. MI interventions build the capacity of FOs as professional market players, support the establishment of inclusive business relationships between producers and private chain actors and enable women and youth to capitalise on new agri-business enterprise opportunities. Together these interventions incentivise SCP and promote access to decent work and living incomes, including for women and youth. Finally, the programme promotes an enhanced Enabling Environment for SCP and MI at local and national levels, in which all stakeholders including target groups, local and national governments and financial institutions, are engaged to mainstream sustainability and inclusion in sector development and improve FO and smallholder access to finance.

The Country Target Groups: Ghana is one of the 193 countries that have signed up to the UN SDGs; achieving the SDGs forms part of the major developmental priorities for the government of Ghana. Interestingly, the outcome of the programme in Ghana principally contributes to SDG 1, No poverty. Specifically, it contributes to target 1.1, which aims at eradicating extreme poverty for all people everywhere by 2030. It also contributes to target 1.2, which aims at reducing at least by half, the proportion of men, women and children of all ages living in poverty in all its dimensions according to national definitions. The programme equally contributes to target 1.5, which aims at building the resilience of the poor and those in vulnerable situations and reducing their exposure and vulnerability to climate-related extreme events and other economic, social and environmental shocks and disasters. Finally, the programme contributes to target 1.A, which ensures significant mobilization of resources, including through enhanced development cooperation, to provide adequate and predictable means for developing countries, in particular least developed countries, to implement programmes and policies to end poverty in all its dimensions.

Other relevant goals include SDG 2 on Zero hunger, SDG 5 on Gender equality and empowerment, SDG 8 on Decent work and economic growth, SDG 12 on Responsible consumption and production, and SDG 17 on Partnerships. In addition, the outcome is relevant to international commitments on climate change under the Paris Agreement. It is also relevant to global standards and conventions concerning human rights and decent work, including the decent work agenda of the ILO. These

commitments are reflected in the intervention framework to be promoted throughout the programme.

Additionally, the programme contributes to lifting cocoa farmers in Ghana out of poverty, which forms the basis of the establishment of the Initiative Cacao Côte d'Ivoire- Ghana (ICCG) by the government of Ghana and the government of Côte d'Ivoire in June 2017. This initiative aims to work with other market players within the global cocoa supply chain to tackle abject poverty among cocoa farmers in both countries. The programme will also contribute to the ambitions and objectives of Belgium's Beyond Chocolate initiative by supporting cocoa farmers in Ghana to achieve a living income and contribute to ending deforestation and child labour within the cocoa sector in Ghana.

Finally, the programme will continue to be relevant for all stakeholders along the cocoa value chain in Ghana. For example, farmer organisations in the cocoa sector in Ghana want to provide efficient services to their members such as input credit, market access, farm management services etc. but are unable to do so now due to a lack of capacity and access to affordable finance. The programme will provide capacity building and facilitate access to affordable finance for the farmer organisations to enhance their capacities to provide the needed services to their members. Also, private cocoa buying companies want a consistent supply of quality cocoa beans, which will be guaranteed under the programme through the establishment of fair, transparent and mutually beneficial business relationships between farmer organisations and private companies. This, coupled with income diversification and facilitating access to finance for members of farmer organisations, will contribute to increasing incomes for farmers and making the project interventions relevant to all stakeholders in the cocoa sector in Ghana.

Main Stakeholders: The key stakeholders for country level programme are as outlined in table 1

Table 1. Key Stakeholders Rikolto Ghana Programme

National government	The COCOBOD is a strategic partner at the national level that will be engaged in MSH platforms and on the development of policies and programmes to promote sustainable cocoa sector development.
Farmer Organisations (FOs)	FOs play key roles in organising their members, promoting SCP and quality standards, and in post-harvest management, processing and collective marketing. They are partners for training and capacity building on SCP, business and management, the development of business cases and the establishment of inclusive business relationships. They are also to participate in MSH initiatives and platforms at local and national levels to provide inputs on policy advocacy and learning.
Private chain actors (PCAs)	PCAs include cocoa buying companies, retailers like Lidl International, chocolate brands like Mars and cocoa traders like Sucden, agro input dealers, local traders, collectors, and processors, including women or youth-led MSMEs, and wholesalers, international traders, and retailers. Also, they may provide extension services for producers. PCAs will be involved in co-creating business cases and establishing inclusive business relationships.
Research institutes/ Universities	Crop Research Institute is a partner for policy-related research. Local university partners including Kwame Nkrumah University of Science and Technology, University of Ghana and the University of Energy are to be engaged to research on SCP, MI and the enabling environment. Also, local university partners will be engaged to provide training on standards to FOs.

Local NGOs, networks and platforms	These include Fairtrade Africa, Voice network, IDH, and Living income community of Practice among others. They provide platforms for advocacy and sharing of evidence generated from the programme in Ghana, so that other stakeholders can be inspired to scale up similar interventions in other cocoa growing countries and regions.
Development partners	AGRA (Alliance for Green Revolution for Africa), Beyond Chocolate, the Belgium Embassy, the Dutch Embassy are strategic partners for developing and contributing to MSH platforms and standards for sustainability and inclusive business, and policy advocacy.

3.1.1 Sustainable Production Base

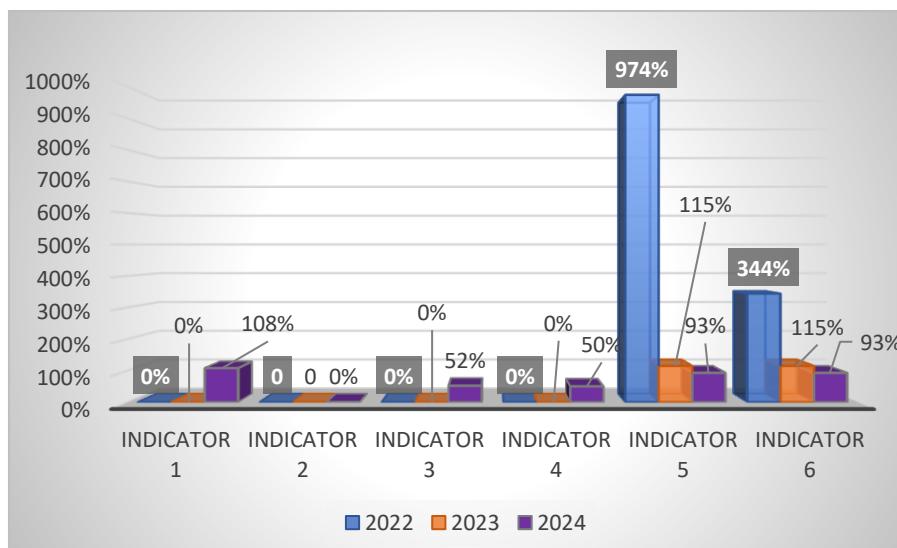
The evolution of the indicators' values compared to their baseline

The 6 indicators for the effectiveness assessment of Result 1 “Cocoa production is environmentally, socially and economically sustainable” are defined as:

1. Volume of environmentally sustainable produce sold to the market via Rikolto-supported channels
2. Net profit margin (%) of Rikolto supported agri-businesses
3. Amount of commercial finance leveraged (EUR)
4. Increase (%) in productivity of cocoa within the boundaries of environmentally sustainable production practices
5. Number of producers who have diversified their livelihood and
6. Number of farmers with improved access to services.

The evolution of the indicators from the baseline year (2022) to the midterm year (2024) is shown in figure 1.

Figure 1. Evolution of Indicators with respect to % Achievement of Targets (Result 1)



The first four (4) indicators had no recorded values for 2022 and 2023 to help track their progress. This was attributed to the unavailability of dedicated M&E expert on the programme in the early days of implementation. However, indicator 1 showed excellent performance at the midterm level (108%), (against set target) as compared to indicators 3 and 4 whose performance did not yield the results as expected at 52% and 50% respectively. However, indicators 4 and 5 recorded a decline in performance at the midterm level because the number of farmers for DGD project reduced in 2024. The explanation is that LIDL ended and as a result, their farmers were not counted in 2024. It is worth noting that for indicator 3, all the amount of finance leveraged for Ghana are for individual farmers, through their

VSLAs. No FO or SME has been able to access any funding. The last 2 indicators tracking the number of producers who have diversified their livelihood and the number of farmers with improved access to services showed excellent progress with their performance exceeding the targets for the years 2022 and 2023.

Midterm values compared to midterm target values

The comparison of midterm values and midterm target values for assessment of result 1 “Cocoa production is environmentally, socially and economically sustainable” is shown in table 2. About half (50%) of the indicators (three out of the six indicators) exceeded the midterm target values and the other three indicators could not achieve the midterm values. This implies that the interventions are largely going well with the performance of indicators 1, 5 and 6 exceeding expectations. Consultation with the regional/global programme director and partners is required to discuss how to address the challenges that prevented the programme from achieving the targets for indicators 2, 3 and 4. Unfortunately, could not be arranged.

Table 2. Midterm Values Versus Midterm Target Values (Result 1)

S/N	Indicators	Midterm Values	Midterm Target Values	% of Midterm Target Met
1	Volume of environmentally sustainable produce sold to the market via Rikolto-supported channels	2646.32 Tones	2,500 Tones	106%
2	Net profit margin (%) of Rikolto supported agri-businesses	NA	4%	Indeterminate
3	Amount of commercial finance leveraged (EUR)	EUR 51632	EUR 100,000 for FOs	52%
4	Increase (%) in productivity of cocoa within the boundaries of environmentally sustainable production practices	305 kg/ha	612 kg/ha	50%
5	Number of producers who have diversified their livelihood	5,754 Producers	5,000 Farmers	115%
6	Number of farmers with improved access to services	5,754 Farmers	5,000 Farmers	115%

Source: Revised Indicator Workbook (2023)¹

Midterm values compared to endline target values

The comparison of midterm values and endline target values for the effectiveness assessment of result 1 “Cocoa production is environmentally, socially and economically sustainable” is given in table 3. The percentage of endline targets met so far could not be determined for three (3) of the indicators due to data unavailability. On the other hand, the interventions are largely going well for indicators 3, 5 and 6. This notwithstanding, minor adjustments may be required to ensure that the endline targets are met as scheduled. Table 3 presents midterm values versus to endline target values of result 1.

¹ Above 100% = Excellent; 80-100% = Very Good; 60-79% = Good; 40-59% = Problems; Below 40% = Serious Shortcomings

Table 3. Midterm Values Versus to Endline Target Values (Result 1)

S/N	Indicators	Midterm Values	Endline Target Values	% of Endline Target Met by Midterm
1	Volume of environmentally sustainable produce sold to the market via Rikolto-supported channels	2646.32 Tones	TBD	Indeterminate
2	Net profit margin (%) of Rikolto supported agri-businesses	Not Available	8%	Indeterminate
3	Amount of commercial finance leveraged (EUR)	EUR 51,632.00	EUR 100,000 for FOs	51.7%
4	Increase (%) in productivity of cocoa within the boundaries of environmentally sustainable production practices	305 kg/ha	1358 kg/ha	22%
5	Number of producers who have diversified their livelihood	5,754 Producers	8,000 Producers	72%
6	Number of farmers with improved access to services	5,754 Farmers	8,000 Farmers	72%

Source: Revised Indicator Workbook (2023)¹

There are gaps in the data gathered for indicators 1 and 2. The endline target for indicator 3 has been increased by 51% for individual farmers with not targets for FOs and SMEs. The percentage endline target met for indicator 4 is 22%, which is an indication of low performance. The increase in the endline target, compared with the midterm value for both indicators 5 and 6 are 72%.

The qualitative data collection revealed that, the volumes of environmentally sustainable produce sold to the market through Rikolto Ghana supported channels has significantly increased. This has been possible through training programmes with farmers on good environmental and agronomic practices on sustained and practical basis. For instance, Rikolto and LBC partners conducted agroforestry and climate smart agriculture training for farmers, helping them to increase their production in cocoa. The programme also introduced farmers to a curriculum (Professionalised farming business) that empowered them to professionalize their farming businesses. The farmers were trained on topics like record keeping, budgeting, financial literacy, etc.

Also, the establishment of VSLAs is serving as the gateway to sustainable cocoa production in programme communities. This is because sustainable production comes with access to funds for input and labour services leading to higher production volumes in participating communities. The earlier LIDL programme connected the farmers to a financial institution, Opportunity International, who provided them with some credit and training on financial literacy. Opportunity International also introduced the farmers to insurance facility. However, these could not be triangulated in the communities since many of the farmers have not experienced this beyond the closure of LIDL programme. This activity did not continue in the new DGD programme.

About supporting agri-businesses to increase their profits, the assessment found evidence that sample communities have been supported to improve their cocoa production in terms of quantity and quality of cocoa beans sold on the market thus, increasing their profitability. Not much was seen or spoken about other non-cocoa agri-businesses.

With regards to promoting livelihood diversification among participating farmers, the discussions revealed that VSLA groups in Anoma Kwadwokrom and Kofi Kyere have already started group vegetable farming and animal (goat) rearing in the respective communities. Also, the Ghana programme and Adikanfo (LBC partner) started a poultry farm project in 2 communities (Suhum District) with farmers in VSLAs. The story was different from New Edubiase district where none of the sample communities has started any group income generation activity (IGA). However, majority of the farmers in FGD confirmed that they engage in other crops production at the individual level.

In terms of supporting farmers to have improved access to services, the assessment noted a gap in the programme implementation that needs immediate attention. All the sample communities lamented on how they struggle to cope with acquisition of farming inputs like fertilizers, spraying chemicals, etc. as well as labourers to help with critical farm works like planting, weeding and spraying and harvesting. This applies to both cocoa and other crops production. Again, the assessment revealed that under the earlier LIDL project the Ghana programme collaborated with Calli Ghana to supply inputs to the farmers on credit. The programme also set up an input shop from which the farmers could access farm inputs. However, this could not be triangulated among the current field staff and project communities.

3.1.2 Inclusive Market

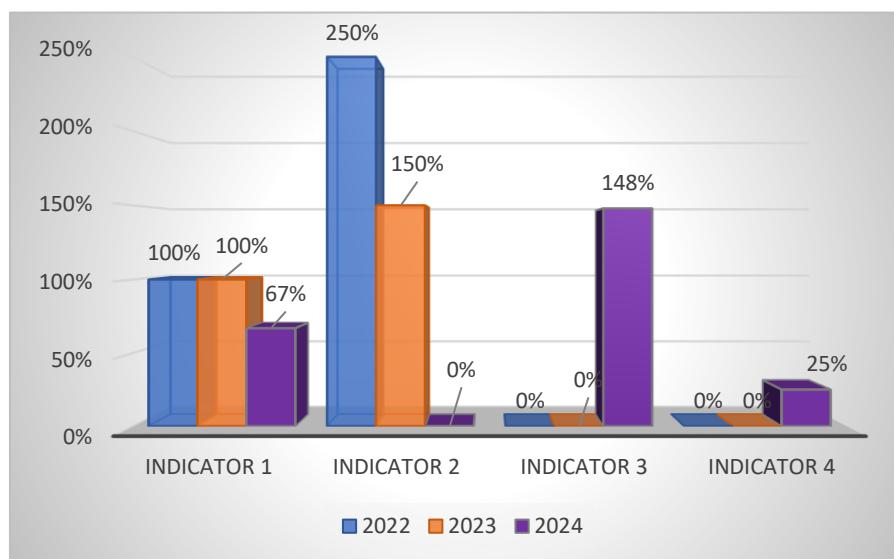
The evolution of the indicators' values compared to their baseline

The four (4) indicators for the assessment of Result 2 “The cocoa sector in Ghana is inclusive and offers equal opportunities for FOs, SMEs, women and youth to actively participate in the markets for cocoa and other crops” are:

1. Number of market actors integrating inclusive business practices into their business model
2. Number of SMEs facilitating business to business linkages between farmers and prospective markets
3. Percentage share of income from the sales of quality cocoa; and
4. Percentage share of income from sales of other crops.

The evolution of the indicators from the baseline year (2022) to the midterm year (2024) is shown in figure 2.

Figure 2: Evolution of Indicators with respect to % Achievement of Targets (Result 2)



The performance of the first indicator is excellent (100%) in the first 2 years. There was a drop in performance in 2024. This is only because 2024 had a much higher target. Considering the actual figures, the indicator performed best in 2024. With the same level of target set for the first two years, indicator 2 (“Number of SMEs facilitating business to business linkages between farmers and prospective markets”) performed extremely well in the first year (250%) and in the second year but the performance dropped in the second year (150%). With this level of performance, it is understandable that the target for 2024 was increased from 2 to 10. It would have been great to compare the performance in 2024 but there is no data. The third indicator for result 2 was only to be measured at midterm so there are no figures for the first two years. The performance far exceeded the target (148%). The fourth indicator of result 2 (“Percentage share of income from sales of other crops”) was measured only at the midterm and poorly performed (25%). Measures should be established to ensure that project participants receive higher shares of income from sales of other crops.

Midterm values compared to midterm target values

Table 4 gives the comparison of midterm values and endline target values for the assessment of result 2 “The cocoa sector in Ghana is inclusive and offers equal opportunities for FOs, SMEs, women and youth to actively participate in the markets for cocoa and other crops”. Only indicator 3 which measures the “percentage share of income from the sales of quality cocoa” performed excellently by exceeding its target (148%). For indicator 1 (Number of market actors integrating inclusive business practices into their business model), the interventions are largely going according to plan, but minor adjustments may be required to make up for the midterm target values. It can also be deduced from table 3 that, interventions for indicators 2 and 4 are facing serious shortcomings at the midterm level. There is the need for urgent strategizing and measures taken to avoid these two indicating failing at the endline.

Table 4. Midterm Values Versus Midterm Target Values (Result 2)

S/N	Indicators	Midterm Values	Midterm Target Values	% of Midterm Target Met
1	Number of market actors integrating inclusive business practices into their business model	4 Market Actors	6 Market Actors	67%
2	Number of SMEs facilitating business to business linkages between farmers and prospective markets	3 SMEs	10 SMEs	30%
3	Percentage share of income from the sales of quality cocoa	89%	60%	148%
4	Percentage share of income from sales of other crops	9.8%	40%	25%

Source: Revised Indicator Workbook (2023)¹

Midterm values compared to endline target values

Table 5 compares midterm values and endline target values for the effectiveness assessment of result 2 “The cocoa sector in Ghana is inclusive and offers equal opportunities for FOs, SMEs, women and youth to actively participate in the markets for cocoa and other crops”. The percentage of endline targets met so far for indicators 3 and 4 are 178% and 20% respectively. While the percentage share of income from the sales of quality cocoa far exceeded expectation, the programme underperformed on Percentage share of income from the sales of quality cocoa. This is not surprising, since cocoa is the main crop, but it implies the programme needs to pay more attention to the diversification of crops by the participating farmers. The available data show that indicators 1 and 2 are not performing

well with less than 40% of endline targets met at the midterm. Indicator 1 has achieved only 33% of the endline target and indicator 2 has achieved as low as 15%. This may require an adjustment of the endline targets, to make them more realistic and achievable. Also, the programme team would need to strategize and put measures in place to increase their performance of these 2 indicators.

Table 5. Midterm Values Versus Endline Target Values (Result 2)

S/N	Indicators	Midterm Values	Endline Target Values	% of Endline Target Met by Midterm
1	Number of market actors integrating inclusive business practices into their business model	4 Market Actors	12 Market Actors	33.3%
2	Number of SMEs facilitating business-to-business linkages between farmers and prospective markets	3 SMEs	20 SMEs	15%
3	Percentage share of income from the sales of quality cocoa	89%	50%	178%
4	Percentage share of income from sales of other crops	9.8%	50%	20%

Source: Revised Indicator Workbook (2023)¹

The interactions with stakeholders revealed that through Rikolto's programme engagement with farmers in the form of education and training (record keeping, financial accounting), there is transparency in the sector on inclusive business practices. For instance, the purchasing clerks who represent the interest of LBCs at the community levels have been engaged extensively on business dynamics which has strengthened the relationship between the farmers and the LBCs. The programme has provided the PCs and farmers with trainings on financial literacy.

There are reports on efforts to connect farmers to prospective buyers, in the Lidl programme. For instance, there were discussions to connect the Yam farmers to the Agbogbloshie Market Yam Sellers Association and the Yam Council for them to buy Yam from the participating farmers. These could not materialize because the farmers could not meet the required quantities. Not much has been done in the current DGD programme to connect farmers or SMEs to prospective buyers.

The engagement with the Ghana programme team revealed a challenge in measuring the indicator "farmers share of income from the sales of quality cocoa". This is because the programme does not seek to increase farmers' income from other crops and activities at the detriment of their cocoa business. The management team proposed that instead of measuring share of income, this indicator should be revised to measure the average income from cocoa. Similarly, the indicator "farmers' income from sales of other crops" should measure the average income from other crops instead. As it stands now, these two indicators are competing against each other and the objective to make sure both rise is impossible. Measuring the average income from cocoa and average income from non-cocoa crops, would be more appropriate than the share of incomes.

3.1.3 Enabling Environment

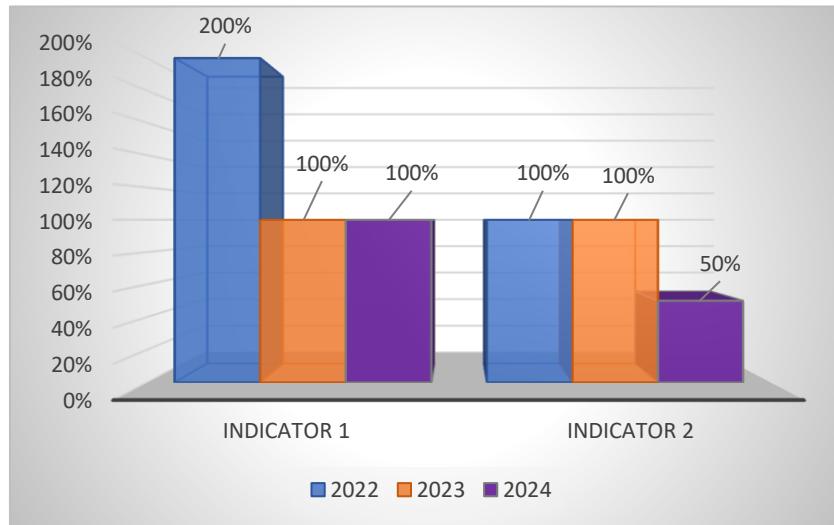
The evolution of the indicators' values compared to their baseline

The 2 indicators for the effectiveness assessment of Result 3 "Conducive environment for public and private sector engagements that promotes sustainable cocoa production and increased commercial investments into the cocoa sector in Ghana" are:

1. Number of pieces of evidence generated and shared with relevant stakeholders for leverage; and
2. Number of national, regional and international multi-stakeholder platforms actively contributed to with programme evidence.

The evolution of the indicators from the baseline year (2022) to the midterm year (2024) is shown in figure 3.

Figure 3. Evolution of Indicators with respect to % Achievement of Targets (Result 3)



Indicator 1 showed excellent performance in the first year, exceeding its target by 200%. However, the target could have been a bit more ambitious. In 2023, with a target of 2, the indicator achieved 100%. In 2024, though the performance was 100% compared to its target, the indicator 1 actually performed less because the target was 100% lower than that of the previous year. Indicator 2 achieved its full target (100%) in 2022 and 2023. With a doubled target for 2024, it achieved 50%. With the higher target, measures should have been put in place to enable the programme to achieve it.

Midterm values compared to midterm target values

Table 6 gives the comparison of midterm values and endline target values for the effectiveness assessment of result 3 “Conducive environment for public and private sector engagements that promotes sustainable cocoa production and increased commercial investments into the cocoa sector in Ghana”. Indicator 1 tracking the “Number of pieces of evidence generated and shared with relevant stakeholders for leverage” performed excellently and far exceeded its target (167%). Indicator 2 measures the “Number of national, regional and international multi-stakeholder platforms actively contributed to with programme evidence” could not achieve expected results. The percentage of midterm target met is 50%. It can also be reasoned from table 5 that, interventions being tracked by indicator 2 may have challenges that ought to be tackled to address the low performance.

Table 6. Midterm Values Versus Midterm Target Values (Result 3)

S/N	Indicators	Midterm Values	Midterm Target Values	% of Midterm Target Met
1	Number of pieces of evidence generated and shared with relevant stakeholders for leverage	5 Pieces of Evidence Generated & Shared	3 Pieces of Evidence Generated & Shared	167%
2	Number of national, regional and international multi-stakeholder platforms actively contributed to with programme evidence.	2 National, Regional & International MSP	4 National, Regional & International MSP	50%

Source: Revised Indicator Workbook (2023)¹

Midterm values compared to endline target values

Table 7 compares midterm values and endline target values for the effectiveness assessment of result 3 “Conducive environment for public and private sector engagements that promotes sustainable cocoa production and increased commercial investments into the cocoa sector in Ghana”. The percentage performance of the endline target for indicator 1 tracking “Number of pieces of evidence generated and shared with relevant stakeholders for leverage” is fully met (100%). Consultation with the regional MEL director is required to review the endline target values for the next phase of the programme. The percentage performance of the endline target for indicator 2 measuring the “Number of national, regional and international multi-stakeholder platforms actively contributed to with programme evidence” is far below its target, at 33.3%. It can be inferred from table 6 that; the interventions being tracked by indicator 2 are facing serious shortcomings such that the intervention will fail if no remedial measures are taken. Far-reaching adjustments are required for the programme to contribute to national and regional multi-stakeholder platforms.

Table 7. Midterm Values Versus Endline Target Values (Result 3)

S/N	Indicators	Midterm Values	Endline Target Values	% of Endline Target Met By Midterm
1	Number of pieces of evidence generated and shared with relevant stakeholders for leverage	5 Evidence Generated & Shared	5 Evidence Generated & Shared	100%
2	Number of national, regional and international multi-stakeholder platforms actively contributed to with programme evidence.	2 National, Regional & International MSP	6 National, Regional & International MSP	33.3%

Source: Revised Indicator Workbook (2023)¹

Qualitative data gathered revealed that, the Rikolto Ghana programme has generated one evidence through farmer survey, but they are yet to share the findings with relevant stakeholders. The inbuilt process for the farmer survey is that once the analysis is done, there will be a sense-making workshop involving all the stakeholders, where the findings will be shared for reflection and discussions.

So far, the programme has three platforms for multi-stakeholder engagements. The first one is the Ghana Civil Society cocoa platform, which is based in Ghana, constituting different stakeholders within the cocoa sector (CSOs, Farmer Cooperatives, DPs). There is also a Ghana chapter of the Voice Network, but Rikolto is part of the global chapter. This platform comprises major cocoa producing and

consuming nations (Ghana, Cote d'Ivoire, some other African countries, and Latin Americas). The third is agribusiness market ecosystem alliance (AMEA) platform. It is very important for Rikolto to see these platforms beyond just evidence sharing but also as a vehicle to drive impacts from concept like VSLA for adoption and scaling up.

3.2 Potential Sustainability of the Interventions

3.2.1 Sustainability of Impacts

The Rikolto Ghana programme team has worked in various ways to ensure that the outcomes and impacts of this programme will be sustained. They did this through the introduction of Income Generation Activities; agroforestry, the community-led facilitators; the technical sustainability of the Income-Generating Activities (IGA) intervention, fostering a culture of continuous learning and capacity-building; the Financial Literacy and Nutrition trainings in the DGD project; and project partners providing financial support to VSLA groups.

The VSLA concept has sustainability integrated in it. The VSLAs are very much owned by the people in programme communities. Though Rikolto Ghana is supporting these communities to start the VSLAs, the structure and operational framework are such that members own and run it by their agreed guidelines. Also, the Ghana programme has been implementing the DGD programme with partners (LBC) who are likely to be with the farmers as long as they produce cocoa. These partners buy cocoa as their core business, and they have budget to do other intervention activities with farmers. If Rikolto moves out, the farmers will still be supported to ensure sustainable production in cocoa and livelihood diversification.

The co-financing/co-creation model of IGAs in partner communities provides a strong basis for DGD programme sustainability. For instance, if a group decides to start poultry project, Rikolto will discuss the co-creation modalities with the group. This could include telling the group to build poultry house before the programme brings in the hatchlings and other support. This approach promotes groups' ownership of the IGA intervention and their support for its survival beyond the programme.

In agroforestry, social sustainability was enhanced through collective decision-making with beneficiary farmers in selecting and managing tree species ensuring that the practices align with local needs and preferences. Beneficiaries were trained in best agroforestry practices to integrate tree species into cocoa farms. The capacity-building activities facilitated the exchange of experiences and expertise, strengthening social networks within the community. Partner staff, community facilitators and farmers collectively monitored seedling distribution, data collection and planting. The stakeholder involvement in the process informed commitment and ownership by local partners.

The community-led facilitators, whose skills have been developed around all programme-related activities, are a powerful sign of social sustainability because the information they have received will always be with them. To ensure technical sustainability, the programme is building the capacities of the community facilitators who will continue to support the farmers and farmer organisations long after the programme's life.

The technical sustainability of the Income-Generating Activities (IGA) intervention in the DGD project was strengthened by conducting thorough Selection, Planning, and Management (SPM model) assessments during implementation. These assessments ensured that IGAs were well-aligned with community needs and market opportunities. Each aspect of IGAs was evaluated resulting in making informed decisions and adjustments as needed. Adjustment efforts included providing mentorship support to groups undertaking business ventures and provision of on-going technical support.

Fostering a culture of continuous learning and capacity-building further reinforced the technical sustainability of these interventions, ensuring that communities could effectively manage and capitalize on the knowledge and skills acquired long after the project's conclusion.

The Financial Literacy and Nutrition trainings in the DGD project was sustained by building expertise among relevant actors to ensure the continuation of benefits post-project. This involved providing training programs to participants, facilitators, and project staff to develop their skills in financial management, nutrition education, and behaviour change. By equipping these stakeholders with the necessary technical know-how, the project laid the foundation for sustained impact beyond its lifespan.

Project partners provided financial support to VSLA groups to implement income-generating activities. For instance, Adikanfo Commodities financed a rabbitry product unit, snail production, goat production and piggery. This enhanced the viability and long-term sustainability of IGAs by addressing initial capital constraints such as startup costs, initial training expenses, and infrastructure. VSLAs members also mobilized their own funds (i.e. cash and in-kind) to co-finance the activities. Farmers were supported to conduct a cost-benefit analysis of these IGAs to ascertain their financial sustainability, e.g., beekeeping IGA at Adabokrom. These structures contribute to the financial sustainability of IGAs beyond the project.

3.2.2 Potential for scale-up

In 2023, there was participation in the Ghana Civil Society Cocoa Platform that facilitated networking opportunities with diverse stakeholders through the DGD project. Initiatives were taken to establish VSLA federations or apex VSLA bodies with the Touton farmer union to strengthen the VSLAs by organising them into larger structured entities at the district level. This enabled VSLAs to pool resources effectively, enhanced collective decision making and amplified their impact on economic empowerment and community development. VSLA groups received support in developing local constitutions that enforced best practices ensuring transparent governance, and accountability in financial management and operations across communities.

Financial literacy education equipped the project participants with knowledge and skills on responsible saving, borrowing, and investment to manage their finances effectively. Also, financial literacy attracted external support and partnerships with financial institutions, providing funding, resources, and expertise to sustain and scale financial literacy initiatives in the long term.

The qualitative data revealed that some LBCs have embraced Rikolto's approach to VSLA formation and development. As a result, these LBCs are adopting Rikolto's VSLA concept and replicating it with their farmers. Initially, it was difficult for LBCs to interact with their farmers, getting them to meet was such a huge challenge but since Rikolto started forming VSLAs, they have seen the essence of meeting the farmers as a group periodically, usually taking advantage of the VSLA meeting schedules.

Also, the co-creation model of IGA implementation has been adopted by Touton (LBC partner). Tuton previously implemented a number of alternative livelihood activities but realized that they were not sustainable. The ownership gap was the problem because they would finance everything on the IGA for beneficiary farmers. With the co-financing method, VSLAs make monetary commitment for Touton to top up for the implementation of alternative livelihoods. In Wassia Akropong for instance, a church has expressed interest in the adoption of VSLA concept for financial inclusion among the marginalized groups within their membership. Similarly, Department of Social Welfare in Bogoso District has expressed interest in the adoption of VSLA concept to promote financial independence among PWDs.

4. Lessons Learned from Programme Implementation to date

Continuous monitoring, adaptation, and collaboration is essential to ensure the successful implementation of programme activities. Monitoring is required for continuous assessment of progress made, to pick up lessons and to incorporate learnings into programme implementation. The farmers and other partners are expected to adapt the good practices that they are learning on the programme in their routine farm work. Collaborations with government, private sector actors and civil society are necessary for effective programme implementation. Collaboration with government gives the programme the opportunity to influence policies and public programmes. It also enhances the sustainability of the programme outcomes. Collaboration with the private sector actors gives farmers access to inputs, information and market sources and collaboration with civil society gives the programme and its partners a voice to engage with government and private sector actors and other cocoa ecosystem actors.

Having dedicated staff to track the performance of indicators is key to MEL. At the initial stages of the Ghana programme, MEL was the business of every programme staff, not staff was dedicated to track programme performance. This affected the data gathering, analysis and documentation of progress. These were corrected since the programme had a dedicated MEL officer.

The setting up, adaption and use of local knowledge through the training of Community Facilitators and the various champions for gender, nutrition, financial literacy etc, is helping build close working relationships with the farmers and enhancing farmer/community ownership of the interventions. The community facilitators and champions have served a bridge between the communities and programme team. They facilitate the giving and receiving of feedback as well as mobilising community members for activities. Since they are members of the programme communities, they can communicate in their local dialects and in ways that can be easily understood by community members.

Creating and maintaining an enabling environment requires collaborations among government, private sector and civil society organisations. The government has the overall responsibility of ensuring that there is an enabling environment for farmers to thrive. Collaboration with government gives the programme the opportunity to influence this agenda. Collaborating with private sector actors ensures that farmers have access to reliant inputs and market for their produce and collaboration with like-minded civil society organisations gives the programme a leverage to contribute to creating an enabling environment for its partners.

The technical sustainability of VSLAs depends on adopting ongoing capacity-building mechanisms for VSLA participants, community facilitators, and relevant partner staff. To ensure that VSLAs continue to operate effectively and independently over the long term, there must be deliberate efforts to provide continuous training and support. Capacity-building activities such as refresher training sessions, mentorship programs, and regular performance evaluations help reinforce participants' understanding of savings methodologies, record-keeping, and group governance. Community facilitators and implementing partner staff also need ongoing professional development to stay updated on best practices and to offer timely support. Without these efforts, groups risk becoming inactive or mismanaged over time, undermining the sustainability of their impact.

Though VSLAs were established to facilitate access to finance, they have also contributed significantly to social benefits. While the primary objective of VSLAs is to offer financial inclusion by enabling members to save money and access small loans, their impact extends well beyond economic gains. Access to finance empowers members to invest in income-generating activities, improve household welfare, and support children's education.

Linking VSLAs to formal financial institutions can be beneficial but must be approached with caution to protect group interests. Establishing connections between VSLAs and banks or microfinance institutions can increase access to larger financial resources and offer secure savings options. However, such

linkages must be guided by a clear understanding of the unique characteristics and capacities of the individual VSLAs. It may be necessary to ensure that financial products and services are tailored to the needs and financial literacy levels of the groups. These might include low-interest loans, group savings accounts with minimal fees, or mobile banking solutions. Stakeholders must ensure that any partnership is built on transparency, informed consent, and mutual benefit. The priority should always be the empowerment of the group—not the profit of the institution. Carefully structured linkages, supported by training and advisory services, can unlock new opportunities for financial growth while preserving the core values and strengths of VSLAs.

The VSLA is helping cocoa farmers to become financially independent and is fostering financial inclusion. Village Savings and Loan Associations (VSLAs) have become an essential tool for promoting financial independence among cocoa farmers, many of whom are excluded from formal financial systems. Through regular savings and access to small loans, farmers are managing their finances, investing in inputs like fertilizer and tools, and responding to family needs without resorting to high-interest informal loans. VSLAs serve as a vital mechanism for deepening financial inclusion, increasing resilience, and improving livelihoods in programme communities.

Having a dedicated Monitoring Evaluation and Learning (MEL) expert from the start is critical for program success. MEL is not a task that should be delegated to non-experts or managed as an afterthought, as was the situation in the early stages of the Ghana programme. Leaving the MEL responsibility to all programme staff without the necessary training led to inconsistent data, missed analysis, and poor documentation of programme outcomes. The presence of a trained M&E expert for programme is ensuring the smooth implementation of the MEL framework. This is enabling the programme to capture real-time learning and promoting accountability.

Empowering women in sustainable production requires ongoing commitment to gender-sensitive approaches. Women's empowerment in the cocoa sector requires deliberate, ongoing attention to gender dynamics. There is the need to address the root causes of gender inequalities, particularly the power imbalances that stem from cultural practices and norms. The programme needs to ensure that women have equal access to land, inputs, training, credit, and decision-making spaces. Gender-sensitive programming also means recognizing and addressing social norms that restrict women's participation, access and influence. Supporting women through leadership development, inclusive group formation, and tailored support services strengthens gender equality and also enhances productivity and sustainability of programme outcomes.

Lack of entrepreneurial skills limits the economic potential of Income Generating Activities (IGAs). Many participants in development programs initiate income-generating activities (IGAs) with enthusiasm but face challenges sustaining or expanding them due to limited business knowledge. A lack of basic entrepreneurial skills such as business planning, customer management, record-keeping, and market analysis, often results in poor performance or business failure. Therefore, targeted training in entrepreneurship, mentorship, and follow-up support are essential to maximize the impact of IGAs. Equipping partners with these skills helps transform small initiatives into viable, profitable enterprises that contribute to long-term economic empowerment.

Multi-stakeholder platforms contribute significantly to program improvement, sustainability, and scale. Inclusive platforms that bring together diverse stakeholders such as government agencies, CSOs, private sector actors, community representatives, and donors—create space for dialogue, collaboration, and joint decision-making. These platforms enhance program effectiveness by aligning goals, sharing resources, and identifying synergies. They also support sustainability by promoting local ownership, policy alignment, and shared accountability. When properly facilitated, multi-stakeholder platforms become engines for innovation, problem-solving, and scaling up successful interventions across regions and sectors.

5. Unexpected Outcomes

The assessment revealed that the training on gender equality has improved relationships in participating communities, especially between husbands and wives. There is improved mutual support for members of household leading to harmony and peaceful co-existence in all project communities. Some of the women testified that after the training, their husbands now contribute to doing house chores.

Also, the training on nutrition has improved participating farmers' consciousness about the need to eat balanced diet in all sample communities. The farmers acknowledged the change in attitude with regards to their eating habits, leading to improved health and energy for work and other productive activities.

Finally, the assessment revealed that the education on good social practices has reduced the prevalence of child labour cases in programme communities. However, it was noted that children in Koforidua Kwansahkrom (New Edubiase Cocoa District) are using 'child labour awareness' as an excuse to stay away from helping parents on even the age-appropriate tasks. A mother explained that her son now called every assignment 'child labour' and will not support the parents in anyway. As a result, some parents consider the child labour awareness campaigns as a threat to their society since they are now unable to coach and mentor their children on cocoa farming. They believe this will not usher well for the future of the cocoa farming business. There is the need for the Ghana programme to conduct public education on what tasks are age-appropriate tasks.

6. Challenges encountered in the implementation of the DGD programme

Non-availability of strong baseline data to compare with midterm values. This makes it difficult to assess the actual progress of implementation, making it hard to isolate the programme's contribution to observed changes. This can lead to inaccurate evaluations, potentially misrepresenting the programme's success or failure.

M&E was not emphasized enough at the inception of the DGD programme. For instance, there was no M&E person at the beginning year of the programme. M&E was assumed to be everybody's responsibility, which is why there's a lapse in documenting results and the right data to help assess results at midterm level.

Farmers who are not part of the VSLA cannot access loan from the VSLAs. They run to PCs for loans and the PC's inability to help them leads to the PCs losing them as customers. The PCs primarily facilitate the purchase of cocoa beans from farmers and are not usually authorized to grant loans directly to them. While some PCs may offer informal loans or advances, these are often at high interest rates or involve unfair practices like using inaccurate scales to measure produce.

Delay in paying commissions is affecting the morale of PCs in some partner communities. These delays often caused by financing issues and administrative lead to significant financial strain on PCs and create a ripple effect of problems throughout the cocoa supply chain. The assessment gathered that some farmers in sample communities protest and demonstrate against delays in payments, highlighting the seriousness of the issue.

Lack of farm machines affect rice production volumes in partner communities (Anoma Kwadwokrom in Asamanakese District and Koforidua Kwansakrom in New Edubiase District). The machinery include ploughing and harvesting machines. The farmers identified this as a hindrance to their economic empowerment and requested that the programme will support them to acquire these machines.

7. Conclusions

From the above discussions, 58% of the results indicators (7 out of 12) showed good performance from the base year, 2022 to the midterm year, 2024. Similarly, comparing midterm values and midterm target values shows that 50% of the result indicators (6 out of 12) recorded good performance. However, comparing the midterm values against the endline target values shows that less than 40% of the results indicators (3 out of 12) have either achieved target or doing largely well according to plan. Using the endline target as the benchmark, one can deduce that, less than 40% of the result indicators (4 out of 12) are performing and achieving their targets. Again, less than 20% of result indicators (2 out of 12) could not be assessed because of non-availability of either midterm values or endline target values. The revised indicator workbook needs a review in order to address any identified gaps on performance assessment for the result indicators under the 3 strategic pillars.

The DGD programme in Ghana is supporting farmers to achieve sustainable cocoa production through trainings in both good environmental and agricultural practices. The programme is also helping farmers to increase output in the production of other crops leading to higher income for meaningful livelihood. For inclusive business relationships, Rikolto has adopted a transparent approach that engages all stakeholders including farmers, Purchasing Clerks (PCs) and Licensed Buying Companies (LBCs) on issues that affect all market actors such as negotiations, price fluctuations, climate change and logistical challenges. In addition, the programme in Ghana is introducing farmers to other Income Generation Activities (IGAs). As a result, some of the participating cocoa farmers are empowered to secure loans for on-farm and off-farm activities with the aim to diversify income sources and improve their livelihoods through the Village Savings and Loans Associations (VSLA). Aside VSLA, the Ghana programme directly helps farmers, through their co-creation business model, to engage in alternative livelihood enterprises, enabling the farmers not to depend only on cocoa production but to generate income from other sources.

Though the Ghana programme is supporting some small to medium scale businesses, they are unable to report on the indicator, “economically viable food system enterprises” because of the definition of this indicator. The understanding is that, for SME to be viable for counting, it should have been in operation for at least two years. All the SMEs that the Ghana programme is supporting now, are less than two years in operation. Though some work has been done with the SMEs, they cannot be counted until they reach two years (minimum number of years of operation to meet economic viability requirement). Thus, Rikolto Ghana supported SMEs will be feasible for counting at the endline evaluation. In terms of accessibility to sustainable food products, the Ghana programme looks at sustainable production of other (food) crops that are consumed or accessed by farmers they work directly with, apart from the cocoa. The assessment revealed that in terms of supporting the cocoa farmers to produce other crops, the programme needs to do much more. However, the programme supported farmers in a few project communities on vegetable production in the Asamankese District. Rikolto is looking forward to strengthening promoting sustainable food production among its participating partners in the years to come.

Also, the Ghana programme is expected to engage multi-stakeholder bodies on initiatives that promote sustainable food systems. The idea is to leverage those platforms to achieve food system sustainability and inclusive business. Though the Ghana programme is on two global platforms, they are yet to take advantage of them to achieve the needed result.

The Rikolto Ghana programme team is working in various ways to ensure that the outcomes and impacts of this programme will be sustained. They did this through participatory management of agroforestry, the use of community-led facilitators, ensuring technical sustainability of the IGAs; fostering a culture of continuous learning and capacity-building further; building expertise among

relevant actors for Financial Literacy and Nutrition trainings and use of co-financing model as well as project partners providing financial and training support to VSLA groups to implement IGAs.

Potential for scaling up was evident in many ways, Initiatives were taken to establish VSLA federations or apex VSLA bodies with the Touton farmer union. Financial literacy education for project participants attracted external support and partnerships with financial institutions, providing funding, resources, and expertise to sustain and scale up financial literacy initiatives in the long term. Some LBCs are adopting Rikolto's VSLA concept and replicating it with their farmers. The co-creation model of IGA implementation has been adopted by Touton (LBC partner). In Wassa Akropong, a church has expressed interest in the adoption of VSLA concept and the Department of Social Welfare in Bogoso District has also expressed interest in the adoption of VSLA concept to promote financial independence among PWDs.

The Rikolto Ghana programme team using diverse strategies to implement the programme in ways that will ensure sustainability of outcomes. Including, the VSLA concept, participatory management of agroforestry, the use of community-led facilitators, building expertise among relevant actors for Financial Literacy and Nutrition and co-financing model as well as project partners providing financial and training support to VSLA groups to implement IGAs. Also, the potential for scaling up was evident in many ways, Initiatives were taken to establish VSLA federations or apex VSLA bodies with the Touton farmer union. Receiving external support and partnerships with financial institutions towards financial literacy trainings, and some LBCs are adopting Rikolto's VSLA concept and replicating it with their farmers.

8. Recommendations

Conduct at Least One SME and FO Survey Before the Endline Review. To effectively assess the program's performance and ensure robust data for the endline evaluation, it is critical to conduct at least one additional survey targeting Small and Medium Enterprises (SMEs) and Farmer Organizations (FOs) before the program concludes. These surveys will provide updated insights into the progress of key performance indicators, particularly **Indicator 2 under Result 1**, which may relate to business capacity, productivity, or organizational strengthening. By gathering this data prior to the endline, the program team will have the opportunity to identify and address any emerging gaps, adjust implementation strategies, and improve overall outcomes. This proactive approach ensures that decision-makers are not only informed about what has worked but are also empowered to take corrective actions while the program is still active.

Obtain Actual Midterm Value for the Second Indicator of Result 1 (SCP). For comprehensive and evidence-based progress tracking, it is essential to obtain the actual midterm value of the second indicator under Result 1 (SCP). Without this data, it becomes difficult to determine whether the intervention is on track, lagging, or exceeding its intended targets. Accurate midterm data serves as a benchmark to evaluate the effectiveness of current strategies and interventions. It also informs resource allocation, risk mitigation, and stakeholder engagement going forward.

Revise indicator wording. The wording of the indicator "Increase (%) in productivity of cocoa within the boundaries of environmentally sustainable production practices" under first result (SCP) should be revised to correspond with the data that is collected, it is the actual productivity that is tracked per year in the indicator workbook and not the percentage increase in productivity. The percentage can then be worked out.

Enhance Crop Diversification for Income Improvement. To improve the performance of Indicator 4 under Result 2, which measures the *percentage share of income from sales of other crops*. Greater emphasis must be placed on promoting crop diversification. The programme intends to encourage cocoa farmers to grow other high-value crops such as vegetables, legumes, or plantains to enhance their household income, reduce dependency on cocoa, and improve food security. Interventions should include access to improved seeds, training on agronomic practices, and market facilitation for these crops. By diversifying income sources, farmers can better manage risk and be more resilient to the changing climate.

Improve Performance on Key Economic and Business Indicators. To drive program success, concrete steps must be taken to improve performance on the following critical indicators:

- **Number of economically viable food system enterprises supported by Rikolto:** Strengthen business development services, provide access to finance, and offer targeted mentorship to food-related enterprises. Tailored support for service providers, processors, and buyers is essential to enhance value chain efficiency and profitability.
- **Number of SMEs facilitating business-to-business (B2B) linkages:** Increase support to Small and Medium Enterprises (SMEs) that serve as intermediaries between farmers and larger markets. Provide training, digital tools, and matchmaking platforms to foster sustained commercial relationships.
- **Percentage share of income from sales of other crops:** As mentioned above, expand training, input access, and market connections to help farmers commercialize diversified crops effectively.
- **Increase (%) in productivity of cocoa within environmentally sustainable practices:** Promote Good Agricultural Practices (GAPs), agroforestry systems, and environmentally sound inputs (e.g., organic fertilizers, shade trees) to ensure sustainable yield improvements.

- Number of market actors integrating inclusive business practices: Advocate for inclusive sourcing strategies and social impact considerations in the business models of buyers and aggregators. Facilitate learning forums and public-private dialogues to encourage adoption.

Establish regular consultations with the regional/global programme director and partners: Organize quarterly strategic review sessions with Rikolto's leadership and key partners to reflect on progress, share learning, and discuss implementation challenges. This promotes alignment, shared ownership, and timely decision-making.

Strengthen collaborations among government, private sector, and civil society organisations: Foster a multi-stakeholder approach to programme delivery. Joint planning, policy dialogue, and participation in programme activities can enhance impact and sustainability, especially on cross-cutting issues like child labour, market access, and environmental conservation.

Provide narrative descriptions of change for result indicators: The Rikolto Ghana team should ensure that quantitative indicator tracking in the indicator workbook is complemented with qualitative narratives that capture the context, drivers, and implications of observed changes. This enhances the richness of reporting and supports learning and communication.

Revisit Support Mechanisms for Income-Generating Activities (IGAs): Review start-up support to farmers for IGAs: Reassess the co-financing or co-creation model used to support both on-farm and off-farm IGAs. Ensure that support packages are demand-driven, responsive to local market conditions, and adequately resourced to help beneficiaries reach economic viability and scale.

Speed up the initiation of IGAs in New Edubiase cocoa district: Accelerate preparatory processes, including needs assessments, partnership identification, and training, to kick-start IGAs in this district. This will contribute to improved livelihoods and diversify income sources in a timely manner.

Provide irrigation support systems for diversified crop farmers: Support cocoa farmers who are growing other crops with irrigation systems such as drip irrigation, boreholes, or solar-powered pumps. This investment will ensure year-round production, reduce the impact of climate variability, and improve incomes in both lean and peak seasons.

Provide corporate social support through educational scholarships: Introduce scholarship schemes for students in programme communities to strengthen Rikolto's social license to operate, increase goodwill, and create long-term positive impact beyond direct program beneficiaries.

Increase sensitization for farmers not yet in VSLAs: Expand awareness campaigns and outreach to encourage non-member farmers to join VSLAs. Participation improves access to credit, promotes financial literacy, and enhances resilience, especially for vulnerable households.

Prioritize awareness creation in schools on child labour: Design and implement child labour prevention campaigns targeting school children, teachers, and parents in programme communities. Use child-friendly materials, school clubs, and community radio to promote safe education and discourage hazardous child labour practices.

Increased Focus on Crop Diversification Among Participating Farmers. The programme needs to intensify its efforts to promote crop diversification among participating farmers as a key strategy for improving resilience, food security, and household income. Relying heavily on a single crop—such as cocoa—exposes farmers to significant risks, including price volatility, climate change impacts, and pest outbreaks. Diversification into food crops (e.g., maize, cassava, vegetables) or other cash crops can help farmers generate income year-round and ensure better nutritional outcomes for their families.

To drive this shift, the programme should:

- Provide training on sustainable agronomic practices for diverse crops.
- Support access to improved seeds, inputs, and extension services.
- Facilitate market access for diversified produce through aggregation and cooperative marketing.
- Incorporate crop diversification goals into farmers' business plans and monitoring frameworks.

A deliberate focus on diversification will not only improve **Indicator 4 under Result 2** (percentage share of income from sales of other crops) but also enhance the long-term sustainability and adaptability of the farming systems supported by the programme.

Adjust Endline Targets to Improve Realism and Strategic Planning. To ensure meaningful measurement of progress, the programme team should review and **adjust the endline targets** of key performance indicators that are currently considered overly ambitious or misaligned with the current implementation context. Unrealistic targets can demotivate stakeholders, undermine accountability, and result in inaccurate assessments of success.

This is particularly critical for the two indicators referenced, which are underperforming relative to midterm expectations. Alongside target adjustment, the programme should:

- Conduct a detailed performance analysis to identify the root causes of underachievement.
- Revise implementation strategies to close the performance gap, for example, by strengthening support mechanisms, partnerships, or resource allocation.
- Integrate adaptive planning tools that allow for mid-course corrections.
- Engage relevant stakeholders, including partners and beneficiaries in a participatory target revision process to ensure transparency and ownership.

Setting more **realistic and achievable endline targets**, combined with a focused strategy to improve performance, will enhance the credibility, impact, and accountability of the programme as it moves toward completion.

Appendix

Data Collection Instruments

FGD GUIDE – RIKOLTO MANAGEMENT & OFFICE STAFF

Date: _____
No. of Females: _____
No. of Males: _____

Interviewer: _____
Notetaker: _____

Introduction:

Good day, my name is _____. We have been engaged by Rikolto Ghana to conduct a midterm evaluation of its DGD programme. The midterm evaluation aims to comprehensively assess the progress made towards programme targets, ascertain the programme's sustainability, address key programme learning questions, and provide valuable insights for future improvements.

As part of the process, we are seeking to gather insights and diverse perspectives from a number of stakeholders. You were identified as key participants for this FGD because your views and perspectives will add value to this assessment. Before we start the discussion, I will take a photo with you only for reporting purpose. If you grant the permission to take a photo with you, your facial identity will not be shown in our report for the sake of confidentiality. If you do not permit me, we can continue without taking a photo.

Participation is entirely voluntary, and you are not obliged to answer any uncomfortable questions. Refusing to participate will not result in any repercussions and you have the right to withdraw at any time. Please also note that the discussion will be completely anonymous, and nothing will be attributable to you. At this point I have to ask; do you consent to be interviewed for the purposes of this study?

- Yes, consent provided
 No, consent not provided

General Questions

1. How long have you been working at Rikolto Ghana?
2. Describe the main responsibilities of your role at Rikolto Ghana.
3. Describe your involvement, if any, in the DGD programme with Rikolto Ghana.

Effectiveness of DGD Programme

4. What is your assessment of progress made in the implementation of DGD project towards achieving its **outcome** (Cocoa sector in Ghana is more resilient, sustainable and inclusive, contributing to a living income for farmers and agribusiness entrepreneurs, including women and youth, while increasing the availability of sustainably produced food products on the market)?
Probe:

- a. How has the programme supported farmers on sustainable production and inclusive business relationships?
- b. How has the programme contributed to improving farmers income from farming?
- c. How has the programme supported economically viable food system enterprises (service providers, processors, buyers)?

- d. How has the programme contributed to access to sustainable food products?
 - e. Tell me about the programme's new initiatives to promote SFS/IB stemming from supported multi-stakeholder bodies.
5. To what extent has the programme achieved **Sustainable Cocoa Production** (Cocoa production is environmentally, socially and economically sustainable)? Probe:
- a. How has the programme contributed to the volumes of environmentally sustainable produce sold to the market via Rikolto-supported channels?
 - b. How is the programme supporting agri-businesses to increase their profits
 - c. How has the programme leveraged commercial finance for its participants?
 - d. In what ways is the programme contributing to increasing sustainable cocoa productivity?
 - e. How is the programme promoting livelihood diversification among participating farmers?
 - f. How is the programme supporting farmers to have improved access to services
6. To what extent has the programme achieved **Market Inclusion** (The cocoa sector in Ghana is inclusive and offers equal opportunities for FOs, SMEs, women and youth to actively participate in the markets for cocoa and other crops)? Probe:
- a. How is the programme supporting market actors to integrate inclusive business practices into their business models?
 - b. How is the programme supporting SMEs to facilitate business to business linkages between farmers and prospective markets?
 - c. What do you have to say about farmers share of income from the sales of quality cocoa, under this programme?
 - d. How about farmers' income from sales of other crops
7. To what extent has the programme created **Enabling Environment** (Conducive environment for public and private sector engagements that promotes sustainable cocoa production and increased investments into the cocoa sector)? Probe:
- a. Tell me about the evidence generated and shared with relevant stakeholders for leverage. Probe: What evidence are these, how were they gathered and how were they disseminated?
 - b. Which national, regional and international multi-stakeholder platforms did the programme evidence contribute to? How did this happen?
8. Tell me about any unexpected outcome that the programme has achieved.
9. To what extent would you attribute the changes that have happened to the DGD programme?
10. What lessons have you learnt from DGD programme implementation so far?
11. What challenges have you encountered in the implementation of the DGD programme?
12. How can these challenges be addressed and what can be done differently to increase the effectiveness of the programme?

Sustainability

13. What are the prospects for the positive impacts of the project to continue after the completion of the implementation? Probe: Will the communities or beneficiaries served continue to benefit and thrive after Rikolto's direct interventions cease? Why or why not?

14. What is your assessment of the likelihood of external stakeholders adopting and expanding upon Rikolto's interventions? Probe; Is there readiness and receptiveness of external actors integrating and replicating successful strategies implemented by Rikolto? Why or why not?

Wrap-up

Thank so much for your time today. Is there anything else we should know regarding the DGD programme implemented by Rikolto Ghana?

Do you have any questions for me?

FGD GUIDE – RIKOLTO FIELD STAFF

Date: _____

Interviewer: _____

No. of Females: _____

Notetaker: _____

No. of Males: _____

Introduction:

Good day, my name is _____. We have been engaged by Rikolto Ghana to conduct a midterm evaluation of its DGD programme. The midterm evaluation aims to comprehensively assess the progress made towards programme targets, ascertain the programme's sustainability, address key programme learning questions, and provide valuable insights for future improvements.

As part of the process, we are seeking to gather insights and diverse perspectives from a number of stakeholders. You were identified as key participants for this FGD because your views and perspectives will add value to this assessment. Before we start the discussion, I will take a photo with you only for reporting purpose. If you grant the permission to take a photo with you, your facial identity will not be shown in our report for the sake of confidentiality. If you do not permit me, we can continue without taking a photo.

Participation is entirely voluntary, and you are not obliged to answer any uncomfortable questions. Refusing to participate will not result in any repercussions and you have the right to withdraw at any time. Please also note that the discussion will be completely anonymous, and nothing will be attributable to you. At this point I have to ask; do you consent to be interviewed for the purposes of this study?

- Yes, consent provided
 No, consent not provided

General Questions

1. Describe the main responsibilities of your role at Rikolto Ghana.
2. Describe your involvement, if any, in the DGD programme with Rikolto Ghana.

Effectiveness of DGD Programme

3. To what extent has the programme achieved **Sustainable Cocoa Production** (Cocoa production is environmentally, socially and economically sustainable)? Probe:
 - a. How has the programme contributed to the volumes of environmentally sustainable produce sold to the market via Rikolto-supported channels?
 - b. How is the programme supporting agri-businesses to increase their profits?
 - c. How has the programme supported its participants to access commercial finance (from banks, micro finance or VSLAs)?
 - d. In what ways is the programme contributing to increasing sustainable cocoa productivity?
 - e. How is the programme supporting farmers to do other income generating activities?
 - f. How is the programme supporting farmers to have improved access to services? Probe: What services has improved?
4. To what extent has the programme achieved **Market Inclusion** (The cocoa sector in Ghana is inclusive and offers equal opportunities for FOs, SMEs, women and youth to actively participate in the markets for cocoa and other crops)? Probe:
 - a. How is the programme supporting market actors integrate inclusive business practices into their business models by ensuring that economically vulnerable people participate in economic life? Which vulnerable people were integrated and how?
 - b. How is the programme supporting SMEs to connect farmers and prospective markets?
 - c. What do you have to say about farmers share of income from the sales of quality cocoa, under this programme?
 - d. How about farmers' income from sales of other crops?
5. To what extent has the programme created **Enabling Environment** (conducive environment for public and private sector engagements that promote sustainable cocoa production and increased investments into the cocoa sector)? Probe:
 - a. Tell me about the evidence generated and shared with relevant stakeholders. Probe: What evidence are these, how were they gathered and how were they disseminated?
 - b. Which national, regional and international multi-stakeholder platforms did the programme evidence contribute to? How did this happen?
6. Tell me about any unexpected outcome (change) that the programme has achieved.
7. To what extent would you attribute the changes that have happened to the DGD programme?
8. What lessons have you learnt from DGD programme implementation so far?
9. What challenges have you encountered in the implementation of the DGD programme and how can these challenges be addressed?
10. Any recommendations - what can be done differently to increase the effectiveness of the programme?

Sustainability

11. What are the prospects for the positive impacts of the project to continue after the completion of the implementation? Probe: Will the communities or beneficiaries served continue to benefit and thrive after Rikolto's direct interventions cease? Why or why not?
12. What is your assessment of the likelihood of external stakeholders adopting and expanding upon Rikolto's interventions? Probe; Is there readiness and receptiveness of external actors integrating and replicating successful strategies implemented by Rikolto? Why or why not?

Wrap-up

Thank so much for your time today. Is there anything else we should know regarding the DGD programme implemented by Rikolto Ghana?

Do you have any questions for me?

FGD GUIDE – FARMER ORGANISATION/VSLA

Date: _____

Community: _____

No. of Males: _____

Interviewer: _____

No. of Females: _____

Notetaker: _____

Introduction:

Good day, my name is _____. We have been engaged by Rikolto Ghana to conduct a midterm evaluation of its DGD programme. The midterm evaluation aims to comprehensively assess the progress made towards programme targets, ascertain the programme's sustainability, address key programme learning questions, and provide valuable insights for future improvements.

As part of the process, we are seeking to gather insights and diverse perspectives from a number of stakeholders. You were identified as key participants for this FGD because your views and perspectives will add value to this assessment. Before we start the discussion, I will take a photo with you only for reporting purpose. If you grant the permission to take a photo with you, your facial identity will not be shown in our report for the sake of confidentiality. If you do not permit me, we can continue without taking a photo.

Participation is entirely voluntary, and you are not obliged to answer any uncomfortable questions. Refusing to participate will not result in any repercussions and you have the right to withdraw at any time. Please also note that the discussion will be completely anonymous, and nothing will be attributable to you. At this point I have to ask; do you consent to be interviewed for the purposes of this study?

- Yes, consent provided
 No, consent not provided

General Questions

1. What is your organization?
2. In what ways do you interact with the DGD programme?

Effectiveness of DGD Programme

3. To what extent has the programme achieved **Sustainable Cocoa Production** (Cocoa production is environmentally, socially and economically sustainable)? Probe:
 - a. How is the programme supporting your agri-businesses to increase your profits?
 - b. How has the programme supported you to access loan (from banks, micro finance or VSLAs)?
 - c. How is the programme contributing to increase quantity and quality of cocoa you produce?
 - d. How is the programme supporting you to do other income generating activities?
 - e. How is the programme supporting you to better access services that you use in your farming or agribusiness? Probe: What services have improved?
4. To what extent has the programme achieved **Market Inclusion** (The cocoa sector in Ghana is inclusive and offers equal opportunities for FOs, SMEs, women and youth to actively participate in the markets for cocoa and other crops)? Probe:
 - a. How are SMEs connecting you to prospective buyers of your produce?
 - b. What do you have to say about your income from the sales of quality cocoa, under this programme? Probe: To what extent has it changed (increased or reduced?)
 - c. How about your income from sales of other crops? To what extent has it changed (increased or reduced?)
5. Tell me about any all benefits that you have gained from this programme.
6. What lessons have you learnt from this Rekolto programme?
7. What challenges have you encountered from this programme and how can these challenges be addressed?
8. What would you like Rikolto to do differently to enable you benefit more from the programme?

Sustainability

9. Do you think your group and the participating communities will continue to benefit and thrive after this Rikolto's programme ends? Why or why not?

Wrap-up

Thank so much for your time today. Is there anything else we should know regarding the DGD programme implemented by Rikolto Ghana?

Do you have any questions for me?

KII GUIDE – OTHER STAKEHOLDERS

Date: _____

Organisation: _____

Position: _____

Interviewer: _____

Notetaker: _____

Introduction:

Good day, my name is _____ . We have been engaged by Rikolto Ghana to conduct a midterm evaluation of its DGD programme. The midterm evaluation aims to comprehensively assess the progress made towards programme targets, ascertain the programme's sustainability, address key programme learning questions, and provide valuable insights for future improvements.

As part of the process, we are seeking to gather insights and diverse perspectives from a number of stakeholders. You were identified as key participant for this KII because your views and perspectives will add value to this assessment. Before we start the discussion, I will take a photo with you only for reporting purpose. If you grant the permission to take a photo with you, your facial identity will not be shown in our report for the sake of confidentiality. If you do not

permit me, we can continue without taking a photo.

Participation is entirely voluntary, and you are not obliged to answer any uncomfortable questions. Refusing to participate will not result in any repercussions and you have the right to withdraw at any time. Please also note that the discussion will be completely anonymous, and nothing will be attributable to you. At this point I have to ask; do you consent to be interviewed for the purposes of this study?

- Yes, consent provided
- No, consent not provided

General Questions

1. What is your organization and role?
2. In what ways do you interact with the DGD programme?

Effectiveness of DGD Programme

3. To what extent has the programme achieved **Sustainable Cocoa Production** (Cocoa production is environmentally, socially and economically sustainable)? Probe:
 - a. How is the programme supporting agri-businesses to increase their profits?
 - b. How has the programme supported its participants to access loans (from banks, micro finance or VSLAs)?
 - c. In what ways is the programme contributing to increasing sustainable cocoa productivity?
 - d. How is the programme supporting farmers to do other income generating activities?
 - e. How is the programme supporting farmers to have improved access to services? Probe: What services has improved?
4. To what extent has the programme achieved **Market Inclusion** (The cocoa sector in Ghana is inclusive and offers equal opportunities for FOs, SMEs, women and youth to actively participate in the markets for cocoa and other crops)? Probe:
 - a. Do you think this programme is promoting the inclusion of economically vulnerable people in economic businesses? Probe: Which vulnerable people are benefiting and how?
 - b. Do you think there is a change in farmers' income from the sales of cocoa? Probe positive or negative and how?
 - c. How about farmers' income from sales of other crops? Probe positive or negative and how?

5. Do you think the programme has contributed creating a conducive environment for public and private sector engagements that promote sustainable cocoa production and increased investments into the cocoa sector? If yes, how?
6. From your interaction with the programme, tell me about any change that the programme has achieved. To what extent would you attribute these changes to the DGD programme?
7. What lessons have you learnt from your involvement in DGD programme implementation so far?
8. What challenges have you encountered with the DGD programme and how can these challenges be addressed?
9. Any recommendations - what can be done differently to increase the effectiveness of the programme?

Sustainability

10. What are the prospects for the positive impacts of the project to continue after the completion of the implementation? Probe: Will the communities or beneficiaries served continue to benefit and thrive after Rikolto's direct interventions cease? Why or why not?
11. What is your assessment of the likelihood of external stakeholders adopting and expanding upon Rikolto's interventions? Probe; Is there readiness and receptiveness of external actors integrating and replicating successful strategies implemented by Rikolto? Why or why not?

Wrap-up

Thank so much for your time today. Is there anything else we should know regarding the DGD programme implemented by Rikolto Ghana?

Do you have any questions for me?

Data Collection Schedule

Date	District/National	Stakeholders	FGDs/KIIs	Remarks
Wednesday 2 nd April 2025	National Level	Rikolto Kumasi	FGD with Management Staff	1 FGD (Virtual Option) at 8am
Wednesday 2 nd April 2025	Travel from Accra to Asamankese			
Wednesday 2 nd April 2025	National Level	Rikolto Kumasi	<ul style="list-style-type: none"> • FGD with Project Staff 	1 FGD (Virtual Option) at 4pm
Thursday 3 rd April 2025	District Level (Asamankese)	Rikolto; Cocoa Buying Company; Local NGO	<ul style="list-style-type: none"> • 1 FGD with Rikolto Field Staff • 1 KII with Cocoa Buying Company • 1 KII with Local NGO 	<ul style="list-style-type: none"> • 1 district level FGD • 2 district level KIIs
Friday, 4 th April 2025	Asamankese District	Farmer Organisation/VSLA; Purchasing Clerk	<ul style="list-style-type: none"> • 1 FGD with FO/VSLA • 1 KII with a leader of FO/VSLA • 1 KII with a Purchasing Clerk 	<ul style="list-style-type: none"> • 1 FGD (Community A) • 2 KIIs (Community A)
Saturday 5 th April 2025	Asamankese District	Farmer Organisation (FO)/VSLA; Purchasing Clerk	<ul style="list-style-type: none"> • 1 FGD with FO/VSLA • 1 KII with a leader of FO/VSLA • 1 KII with a Purchasing Clerk 	<ul style="list-style-type: none"> • 1 FGD (Community B) • 2 KIIs (Community B)
Sunday 6 th April 2025	Travel from Asamankese to New Edubiase			
Monday 7 th April 2025	District Level (New Edubiase)	Rikolto; Cocoa Buying Company; Local NGO	<ul style="list-style-type: none"> • 1 FGD with Rikolto Field Staff • 1 KII with Cocoa Buying Company • 1 KII with Local NGO 	<ul style="list-style-type: none"> • 1 district level FGD • 2 district level KIIs
Tuesday 8 th April 2025	New Edubiase District	Farmer Organisation/VSLA; Purchasing Clerk	<ul style="list-style-type: none"> • 1 FGD with FO/VSLA • 1 KII with a leader of FO/VSLA 	<ul style="list-style-type: none"> • 1 FGD (Community A) • 2 KIIs (Community A)

Date	District/National	Stakeholders	FGDs/KIIs	Remarks
			1 KII with a Purchasing Clerk	
Wednesday 9 th April 2025	New Edubiase District (Community B)	Farmer Organisation (FO)/VSLA; Purchasing Clerk	<ul style="list-style-type: none"> • 1 FGD with FO/VSLA • 1 KII with a leader of FO/VSLA • 1 KII with a Purchasing Clerk 	<ul style="list-style-type: none"> • 1 FGD (Community B) • 2 KIIs (Community B)
Wednesday 9 th April 2025	Travel from New Edubiase to Accra			