

Background

Côte d'Ivoire is the world's largest cocoa and cashew producer and the third-largest coffee producer in sub-Saharan Africa. Despite this, smallholder farmers remain vulnerable due to low incomes, limited financial inclusion, and minimal influence over farmgate prices. Poverty rates remain high, with only

7 per cent of rural farmers earning a living income. Gender inequality and child labour are significant problems. Women contribute 70 per cent of agricultural labour but receive only 20 per cent of household income, and children are still found in child labour rather than school.

About EmpowHER

The EmpowHER project leverages Village Savings and Loans Associations (VSLAs) to enhance financial access for smallholder farmers, particularly women. The project has two phases. In the assessment phase, 112 VSLAs expressing interest will undergo an economic and organisational evaluation to determine their creditworthiness and the level of technical support needed.

Advans will conduct a thorough credit assessment to identify the necessary financial interventions. Based on these findings, the implementation phase will link VSLAs to financial institutions, enabling them to access tailored financial products. Technical support will also be provided to ensure loans are used to increase household income and improve child welfare.

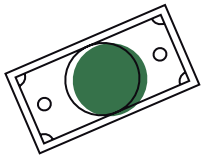
Aims

EmpowHER aims to increase household income by providing greater financial stability and opportunities for diversifying incomes and entrepreneurial investment. By supporting rural families, the project seeks to reduce child labour and improve access to education and healthcare. A key focus is empowering women by strengthening their role in financial decision-making and economic participation within their communities.

VSLAs are a key part of our sustainability work as they provide a crucial stepping stone to formal financial services. By formalising VSLAs and expanding members' access to credit, the project will also help reduce economic vulnerability and enhance financial inclusion. In the second phase, capacity-building support will be provided to strengthen the operational and financial literacy skills of VSLA members.



Expected Outcomes



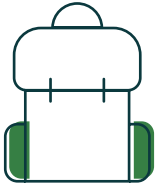
Increased Household Income

Greater financial stability and diversified incomes.



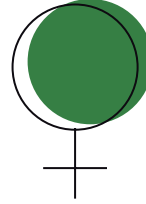
Financial Inclusion

Formalised access to credit and financial products for VSLAs



Increased Child Well-Being

Reduced child labour and enhanced access to education and healthcare.



Empowerment of Women

Strengthened financial decision-making and economic participation among female farmers.

Measuring Progress

KIT Institute will conduct a baseline and endline study to quantify the project's socio-economic impact. They will evaluate the impact by measuring changes in household income and financial security, as well as assessing the reduction in child labour prevalence and severity.

Insights from the project will inform decision-making on how to scale to other countries, ensuring broader financial inclusion and economic empowerment for even more smallholder farmers.



About Beyond Beans

Beyond Beans is the sustainability foundation of ETG, one of the world's leading traders and processors of agricultural commodities.

ETG | Beyond Beans is dedicated to developing and implementing projects across cocoa, coffee and cashew supply chains, through impact-driven sustainability programmes focused on making cultivation more sustainable and climate-resilient, protecting

biodiversity, and improving the livelihoods of farmers and their families.

ETG | Beyond Beans' multidisciplinary team of more than 500 specialists and field staff in Benin, Cameroon, Côte d'Ivoire, Ecuador, Ghana, Nigeria, Togo, and Uganda are experts in topics such as climate-smart agroforestry, community development and promoting gender equity.