EnRoute

Key Findings On Living Income

Introduction

Low incomes are a root cause of some of the cocoa sector's most persistent problems. As long as farmers live in economic poverty, cocoa farming cannot be a viable business. Closing the Living Income Gap – the financial gap between a household's actual income and the so-called Living Income Benchmark that is needed to cover all household expenses – is therefore widely agreed to be a priority. However, how exactly this should be done, remains a topic of much debate.

Funded by the Netherlands Enterprise Agency (RVO) and implemented by ETG | Beyond Beans in partnership with KIT Institute and Oxfam Novib, the 4-year EnRoute project was designed to find practical, cost-effective ways to support farmers in Côte d'Ivoire towards a Living Income.

The project tested three intervention packages to identify the strongest and most sustainable pathways to achieve this goal:

1. **Cash Only** - Cash transfers plus Empowering Better Decision-Making (EBDM) training
2. **Services Only** - Agricultural and community-based services including establishing Village Savings and Loan Associations (VSLAs) and providing Gender Action and Learning System (GALS) training
3. **Cash & Services** - Both of the previous pathways combined into a full package.

In this document, we share four key findings from this project.

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Finding 1 – Support works: All the interventions tested improved cocoa productivity and household income

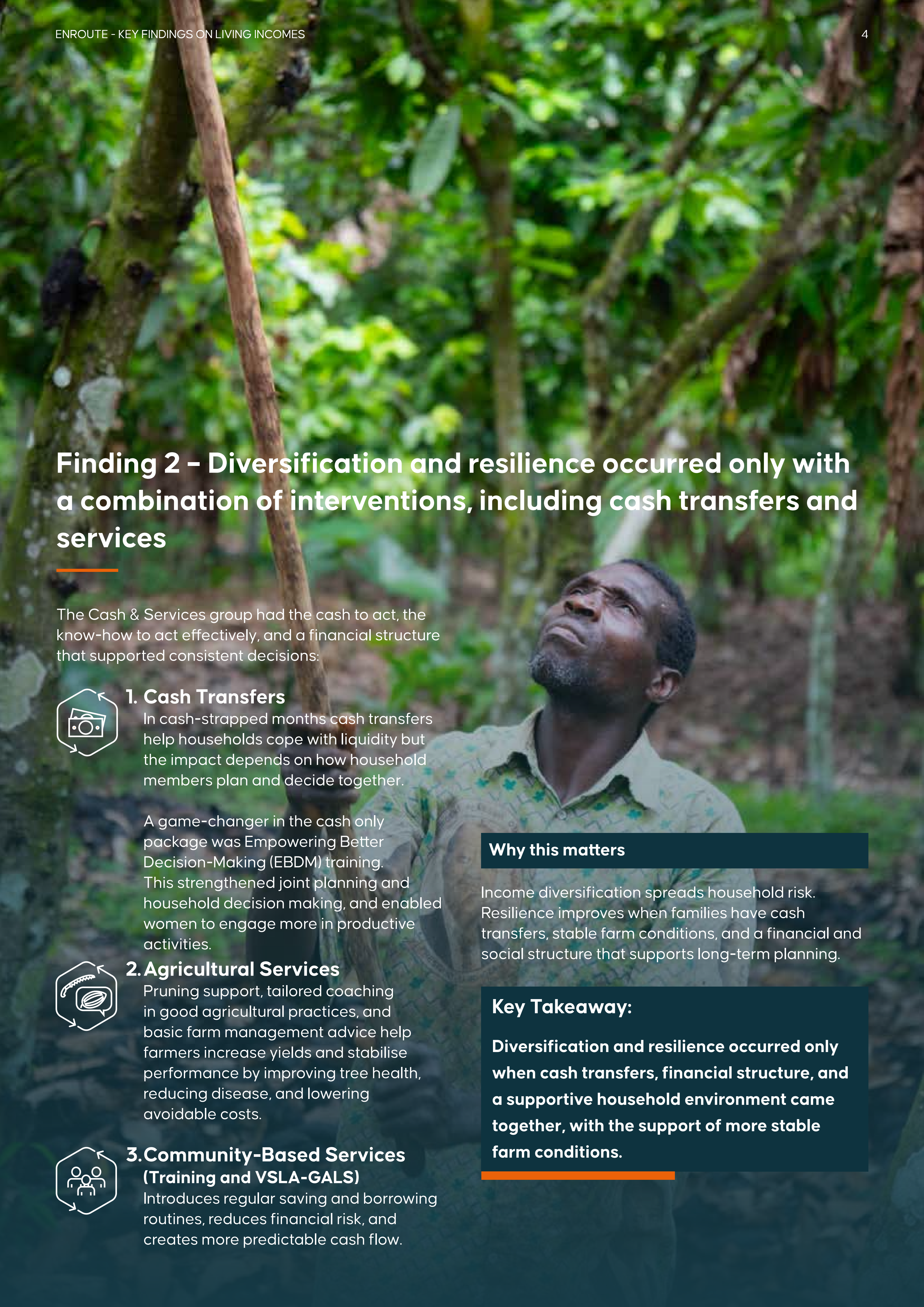
The most important outcomes, such as cocoa productivity, cocoa profit, total household income, and the Living Income Gap, were positively impacted through all three intervention packages.

Why this matters

As all the interventions demonstrated positive outcomes, the priority should be to act and scale interventions in combination with sustained household engagement.

Key Takeaway:

All the interventions improved productivity and increased household income.



Finding 2 – Diversification and resilience occurred only with a combination of interventions, including cash transfers and services

The Cash & Services group had the cash to act, the know-how to act effectively, and a financial structure that supported consistent decisions:

1. Cash Transfers

In cash-strapped months cash transfers help households cope with liquidity but the impact depends on how household members plan and decide together.

A game-changer in the cash only package was Empowering Better Decision-Making (EBDM) training. This strengthened joint planning and household decision making, and enabled women to engage more in productive activities.

2. Agricultural Services

Pruning support, tailored coaching in good agricultural practices, and basic farm management advice help farmers increase yields and stabilise performance by improving tree health, reducing disease, and lowering avoidable costs.

3. Community-Based Services (Training and VSLA-GALS)

Introduces regular saving and borrowing routines, reduces financial risk, and creates more predictable cash flow.

Why this matters

Income diversification spreads household risk. Resilience improves when families have cash transfers, stable farm conditions, and a financial and social structure that supports long-term planning.

Key Takeaway:

Diversification and resilience occurred only when cash transfers, financial structure, and a supportive household environment came together, with the support of more stable farm conditions.

Finding 3 – Stable financial behaviour is created by VSLA-GALS and EBDM Training

Membership of a VSLA and GALS training help to build regular saving and borrowing habits, supported by the positive effect of group interactions and support that help to improve joint planning and follow through at the household level.

EBDM training reinforces smarter spending choices and stronger participation of women in decision-making.

Why this matters

VSLA-GALS and EBDM training form the structure that allows cash transfers and agricultural support to be effective over time. Without this structure, households may act in the short term but struggle to maintain new behaviours.

Key Takeaway:

VSLA-GALS and EBDM training create more stable financial routines, enable better financial decisions, and strengthen shared decision-making.

Finding 4 – Yield gains come from farm management and efficient input use

Yield improvements depend on good farm practices and using inputs at the right moment and in the correct way. Cash helps households cope with urgent needs, but it does not automatically lead to higher input investment. Agricultural coaching and pruning support help farmers apply limited inputs more efficiently and sustain productivity over time.
In short, cash can raise production quickly, but long-term productivity depends on good farm management and input efficiency, particularly when farms expand.

Why this matters

Without the well-managed use of inputs supported by strong farming practices and ongoing agricultural guidance, yields will fail to increase even when farmers work hard.

Key Takeaway:

Yield improvements come from better farm management and efficient input use, supported by coaching and services.

Conclusion

The EnRoute project set out to test three different approaches to reducing the Living Income Gap. The pathways tested all had a demonstrably positive effect on the livelihoods of the farmer-households, but scaling this impact required a combined approach.

EnRoute showed that strongest gains in resilience and diversification occurred when agricultural support and community-based services (including VSLA-GALS) were paired with cash transfers. Training in Empowering Better Decision-Making also emerged as a key driver of improved planning and household decision-making.

Beyond Beans Foundation
Van Heuven Goedhartlaan 7C
1181LE, Amstelveen,
The Netherlands
info@beyondbeans.org
www.beyondbeans.org