

LIFE SKILLS AND FINANCIAL EDUCATION FOR YOUNG PEOPLE IN COCOA PRODUCING COMMUNITIES.

AFLATOUN/INADES-FORMATION/COMPANY PARTNER

EVALUATION REPORT

EXTERNAL VERSION

Right-Fit Evidence Unit



Prepared by Innovation for Poverty Action's Right-Fit Evidence Unit

Context

The Transforming Education in Cocoa Communities (TRECC) initiative aims at improving the living conditions of children and youth in Côte d'Ivoire by promoting quality education in cocoa-growing communities. Via its Grant Matching Mechanism round 2 (GMM2), 14 pilots-to-scale projects are being co-funded with 12 cocoa companies and implemented by 14 implementing organizations in the sectors of Early Childhood Development, Primary Education and Vocational Training.

The role of Innovations for Poverty Action (IPA) is to provide technical support to the companies and implementing agencies to design and implement sound monitoring systems to closely monitor and learn from these pilots. In parallel, IPA conducts its own independent and complementary data collection. IPA will use these two sources of information – the administrative data collected by the implementing organizations through their own M&E system and the independent data collection – to feed into an independent evaluation matrix to assess each pilot. The final scale up report will therefore be based on the evaluation matrix that was agreed upon all partners.

IPA has used this data to make recommendations on the potential scale-up of the Aflatoun pilot to other relevant cocoa-growing communities. In addition, TRECC may consider whether certain pilots are feasible for future scale-up beyond such communities, for example to the regional or national level, though this has not been a central focus of this evaluation given the existing contractual arrangements of GMM2.

The report is divided into the following five sections:

1. Relevance;
2. Results (outputs and immediate outcomes);
3. Costs & Operations management;
4. Capacity to learn, improve and innovate; and
5. Sustainability.

For each section, we are describing the key findings based on quantitative and qualitative evidence.

Following the setup of the evaluation matrix, we use a color system to provide an overall assessment against each of the 11 criteria: green means that the pilot is compliant with the criteria requirement for potential scale-up, red means that it is not, and orange means that it does partially comply and that eligibility for scale-up should be conditional on corrective measures to be taken in that area. As per the initial plan, our final overall recommendation is then decided as follows: pilots with green assessments on all 11 criteria receive an unconditional recommendation for eligibility for a scale-up proposal; pilots who have only green and orange criteria (no red), and among these a majority of green criteria, receive a conditional recommendation for scale-up – i.e. conditional on the various corrective measures being mentioned in the orange criteria. Pilots with any red criteria are not recommended for scale-up.

The Assessment signs used throughout the document are the following:



Acronyms

GMM2	Grant Matching Mechanism round 2
IPA	Innovations for Poverty Action
M&E	Monitoring and Evaluation
MENET-FP	Ministry of Education
TRECC	Transforming Education in Cocoa Communities

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Project summary

Aflatoun has partnered with Company Partner and INADES-Formation through the Transforming Education in Cocoa Communities (TRECC) initiative to test the implementation and effectiveness of its youth life skills and financial education program *Réalise ton potentiel dès aujourd'hui* ("Realize your potential today") in Ivorian cocoa-growing communities.

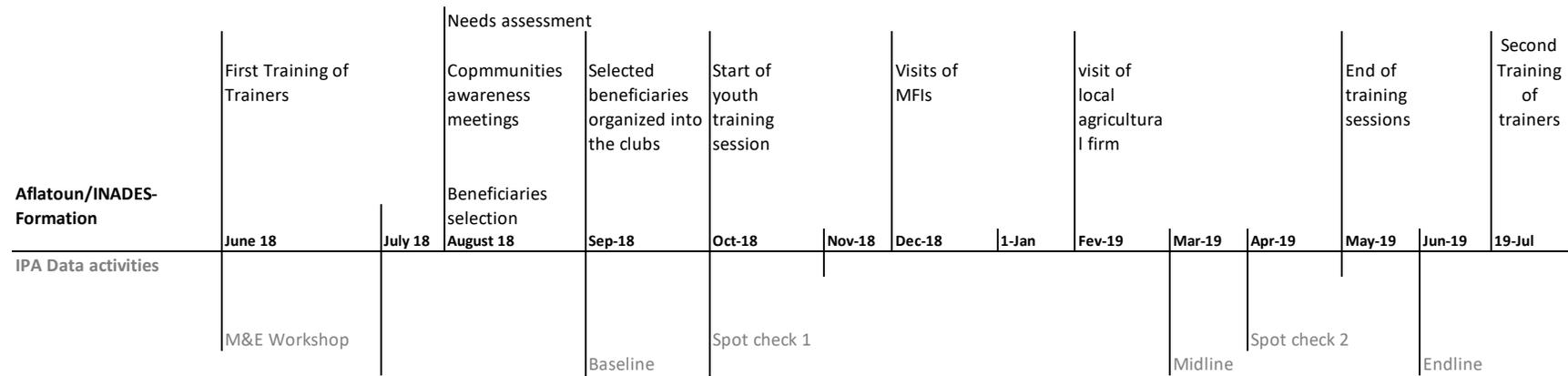
Aflatoun is a Netherlands-based NGO focusing on content development for financial literacy training. For this pilot, Aflatoun subcontracted an Ivorian based NGO, INADES-Formation, who has expertise delivering trainings, and has several regional offices.

Company Partner, as the cocoa company partner, provided overall project management through a local representative based in Cote d'Ivoire.

The pilot targeted 300 beneficiaries in 4 communities – X1, X2, X3, X4 - within the Maféré region in Ivory Coast. The target demographic was young people from 15 to 30 years of age. To be selected for the program, youth had to live in the project area and show motivation to learn about modern and professional agriculture. In total, 10 clubs of 30 youth each were created across all the communities with, on average, 46 percent women.

Two INADES-Formation staff, also called facilitators, trained each club on life skills and financial literacy. The training delivered was largely inspired by Aflatoun's curriculum already developed in cocoa regions in Ghana. 24 sessions were delivered to each club, guided by trained facilitators from INADES-Formation. Sessions were held in French with peers translation in local languages. In addition to these trainings, savings groups were organized under the supervision of the facilitators. Youth were also encouraged by facilitators to start Income Generating Activities (IGA) of any type. In parallel to this the project aimed to increase youth awareness of the overall cocoa value chain by organizing events and site visits.

Project Timeline



Snapshot of specific assessment against each pre-defined evaluation criteria:

Evaluation Criteria	Assessment	Recommendations
1.Relevance		
1.1 Targets an important need in the community	✓	
1.2 Aligns with the priorities of the donors	✓	
2.Results: outputs and direct outcomes		
2.1 Delivers outputs at high quality	✓	
2.2 Achieves direct outcomes	✓	Better engage saving groups and enrol larger groups in initial trainings
2.3 Beneficiaries' feedback about the program is positive	✓	
3.Costs and operations management		
3.1 Costs are well managed/cost scale-up vision	✓	Clarify in-kind contribution and think about more cost efficient trainings
3.2 Project management is successful	✓	
4.Capacity to learn, improve and innovate		
4.1 Project collects credible monitoring data	✓	Better plan routine data collection and IGA follow-up
4.2 Monitoring is used to learn and improve	✓	
5.Sustainability		
5.1 Provides sustained benefit to community	✓	Explore ways to to give access to resources to IGA
5.2 There are prospects of scale-up beyond GMM2	✓	

Executive Summary

General assessment and recommendation

Aflatoun addresses an important need in cocoa communities, which is low access to financial services and poor perceptions of agriculture. The project achieved most expected outputs and outcomes, increasing savings behavior and strengthening knowledge and attitudes around the cocoa value chain. Cost and project management was strong. Data was generally used to learn and improve, though attendance data was not actionable as it was not digitized. Finally, IPA has concerns about the sustainability of project benefits that revolve around farming, given scarce availability of land and persistent youth interest in opportunities beyond agriculture.

Overall, the Aflatoun/INADES-Formation pilot has earned a conditional recommendation for scale-up. Eight of the eleven evaluation criteria were rated as green and three as orange. Therefore, this recommendation comes with important conditions on those three criteria, which we believe should be addressed for the program to be well-positioned for scale.

1.Relevance

This project addresses important needs in targeted communities. These includes few prospects for formal jobs and low access to education and life skills training. We believe there is a need to improve youth's perceptions of agriculture, as qualitative evidence suggests that agriculture is a default choice for young people without much education. This explains the fact that 81 percent of youth saw agriculture as a viable source of income even at baseline. In general, the project theory of change is in line with the key barriers to increased financial inclusion and cocoa sector involvement identified by beneficiaries.

Finally, we observe that the youth who signed up for the intervention are comparable to the rest of the community in regards to the above identified needs.

2.Results (outputs and immediate outcomes)

The project achieved most outputs at expected quality. The two facilitators delivering the program were trained during a five-day training at the beginning of the program as planned. INADES-Formation created 10 youth clubs within the 4 communities and started club activities in each of them including saving groups, volunteer work and Income Generating Activities. These positive findings regarding outputs are subject to two caveats: first, the gender sensitivity training component was not delivered as expected. Second, participation rates in some communities were low: despite the organization of catch-up sessions, only 57 percent of participants completed 80 percent of the training sessions.

As to direct outcomes, most of them were achieved at expected quality. When comparing baseline and endline findings, we observe generally positive improvements. IPA observed a substitution away from saving money in cash towards more formal and semi-formal savings such

as saving groups and mobile money accounts, though these effects were modest. Youth also improved their knowledge of the cocoa value chain: they demonstrated a broader knowledge of activities and products at endline. Due to project delays, the timing of the surveys did not allow us to draw solid conclusions regarding the actual *participation* of youth in the cocoa value chain; the baseline was carried out during the low cocoa season and the endline during the harvesting period, giving the impression of a steep increase in the number of youth involved in cocoa activities. Finally, we were not able to observe any improvement in terms of youth's reported entrepreneurial activities, and there was limited data to confirm the progress of the Income Generating Activities (IGAs).

Recommendations for scale:

- **Investigate how to strengthen effects on savings:** Early evidence suggests that youth save more when their group has a clear and effective IGA (likely because they see saving money with the group as a profitable investment in the IGA). IPA recommends that INADES-Formation run specific focus groups in successful and less successful saving groups to test this hypothesis, and identify ways to strengthen the modest improvements on savings observed in this pilot.
- **Enroll larger groups in initial sessions:** IPA recommends creating bigger initial groups to account for inevitable youth attrition. This would obviate the need to enroll new members midway through the program and organize catch-up sessions for them.

3.Costs & Operations management

We observe good cost management based on the relatively limited information that we have.

The project has been implemented mostly as planned except for some shifts in the timing of activities and an overall one-month delay, both of which were approved by partners ahead of time. There was a significant delay in the validation of the final curriculum, which took seven months instead of three. This had some effects on the length of the program as facilitators were able to support youth clubs for only ten months instead of a full year. The start of activities with youth clubs' training was also delayed until the end of September (just before the harvesting season) instead of April, which qualitative feedback suggests lowered attendance rates

Cooperation between the different partners was good and Company Partner was highly involved in project management and coordination.

To the best of our knowledge, the project made efficient and productive use of the money available. Aflatoun and INADES-Formation both came in under budget, spending 90 percent of their total budget. However, this budget underestimates the true costs of the project, as significant in-kind contributions were provided by INADES-Formation. An office was set up in the project area by INADES-Formation for facilitators and motorcycles were put at the project's disposal. The project management team has proposed an increase in the number of beneficiaries for scale-up. Two components will play a significant role in the cost structure of the project: the

choice of location, and the amount of funding provided to help beneficiaries set up their Income Generating Activities(IGA).

Recommendation for scale:

- **Clarify in-kind contributions at scale:** INADES-Formation provided important in-kind contributions to the project such as transportation means for their staff in the field. For the scale-up budget, these types of costs should be taken into account (if they are not to be provided in-kind at scale) before the project roll-out.
- **Specify IGA funding in proposal:** It is unclear how much financial resources will be provided to youth to support their IGAs under the scale-up proposal. As this would be a new component of the program, we also recommend testing it at small scale, potentially using experimental variations, to find the most cost-effective model.
- **Increase local ownership in implementing structure:** To increase local ownership, project partners should explore alternative contractual structures that place INADES-Formation in the lead as implementer, possibly with Aflatoun as technical adviser.
- **Consider more cost-efficient ways to build community buy-in:** Inviting 40 participants, mostly from the broader community, to the five-day facilitator training is costly and risks diluting the focus of the training on the small number of staff who will actually deliver the program. At scale, partners should consider less costly and disruptive ways to build buy-in.

4.Capacity to learn, improve and innovate

Overall, the project collected sufficient data on the progress of the pilot, but data was not shared regularly and not always actionable. IPA's spot check visits found that there were several weaknesses in club leaders' reporting on training attendance and savings data. Moreover, INADES-Formation did not originally plan to digitize and aggregate attendance data. They did on request, but the process slowed analysis to the point where attendance data could not inform the program. Aflatoun and INADES-Formation implemented appropriate changes in program management and delivery based on the information available, including organizing catch-up sessions and peer translations. Aflatoun has made a genuine effort to better identify key assumptions of the Theory of Change.

Recommendation for scale:

- **Collect timely, actionable attendance data:** Project partners should either collect attendance data digitally to make it more actionable, or find a way to better streamline the process of converting paper attendance records to digital form.
- **Better train staff to data collection:** Train all parties involved in the Monitoring and Evaluation process (including group leaders if they must fill in attendance lists) to ensure the reliability of the data.
- **Collect data on Income Generating Activities:** More information should be collected on IGA performances to inform progress and identify successes.

5.Sustainability

The project exhibits limited prospects of sustained benefits in the community, beyond possible continuation of increased savings behavior. Beneficiaries face constraints to implement what they learned about cocoa farming, particularly a lack of land and resistance by older members of the community. There is also some uncertainty about the continuation of the saving groups and IGAs, particularly given the limited access to formal savings and credit in the target areas.

Despite strong efforts by the partners there seems to be limited evidence of government buy-in on the project, limiting the prospect for scale-up beyond company funding. Aflatoun did manage to increase collaboration with the Ministry of Education but the target audience would be different as it would include primary and secondary students. The new national strategy for financial education lays promising foundations for future collaboration and donors and industry partners seem to align on a new youth initiative. Aflatoun and INADES-Formation have the capacity to roll-out the program at a bigger scale even if a new contractual structure might be discussed

Data and Methodology

IPA both collected independent data and analyzed data from implementer and government sources (see Table 1).

IPA collected quantitative data (through interviews with beneficiaries and non-beneficiaries) and qualitative information through focus groups discussions. Quantitative surveys targeted a sample of 188 (out of 307) beneficiaries and 76 non-beneficiaries. The number of beneficiaries to survey was determined through a power calculation available in Annex A. IPA organized 7 focus groups as baseline and 8 during midline and endline.

(Details about sample size computation and data collection methodology are available in Annex A)

Table 1: Target population, Round of data collection, Sources of data and Sample size.

Round of data collection	Targets	Survey planned	Survey covered	Rate	Period of data collection
Baseline	Beneficiaries	188	188	100%	Sept. – Oct. 2018
	Non-beneficiaries	76	76	100%	
	Focus group	8	7	88%	
Midline	Beneficiaries	188	178	94.7%	March 2019
	Focus group	8	8	100%	
Endline	Beneficiaries	188	155	82.5%	June 2019
	Focus group	5	5	100%	

Purpose of Data Collection

IPA performed three rounds of data collection – baseline, midline and endline – for the pilot. The baseline survey aimed at gathering beneficiaries' characteristics at the beginning of the pilot, including their levels of need. The objective of the midline was to collect beneficiaries' feedback about the implementation of the program and understand rates of non-attendance. The endline

checked beneficiaries' progress on direct outcomes and collected overall feedback from participants.

At baseline, IPA also interviewed non-beneficiaries in the four pilot communities. The objective was to verify whether the program reached the young people who need the intervention the most, by comparing them with others in the community who didn't access the program.

Across the three rounds of data collection, IPA gathered qualitative input from focus group discussions. Discussions were gender oriented: Men and women did not attend discussion together. The goal of focus groups at baseline was to collect feedback on the needs of beneficiaries. At midline, focus groups were used to collect feedback and test whether youth were learning. During the endline, the aim was to capture beneficiaries' feedback and collect an indication on whether communities are likely to continue the program activities.

IPA conducted two spot-checks to observe the implementation of activities, check the accuracy of the administrative data, and deliver information to course correct the project if needed.

Sample covered

The baseline survey reached all sampled beneficiaries (188). Midline and endline surveys had slightly lower but still high response rates - 94 percent and 82 percent of those sampled respectively.

The main reasons for non-response or attrition reported by IPA enumerators at the midline and the endline were that beneficiaries left the area. Some of them found opportunities outside the pilot area and others needed to attend schools far from the communities. Another reason was that respondents had less willingness to be surveyed without some compensation – respondents reported that they received compensation for other surveys. As a general rule, IPA does not offer compensation in exchange for completing surveys.

In general, qualitative surveys were carried out as planned. At baseline, enumerators organized seven focus group discussions out of eight planned. This was due to the fact that not enough women participants were available at that time in one community. All focus groups planned during the midline and endline were organized.

Table 2 summarizes the sources of data used in the report and the associated sample of beneficiaries.

Table 2: Source of data and sample covered

Data	Sample
IPA data (Baseline, midline and endline)	Sample of 188 young beneficiaries (who were enrolled at the beginning of the program) and 76 non-beneficiaries

Aflatoun admin data	307 young beneficiaries
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1. Relevance

The relevance section will include the following two criteria:

- ✓ The program is targeting important needs in the community
- ✓ The program is aligned with donor's priorities

✓ 1.1 The program is targeting important needs in the community :

This project addresses important needs in targeted communities. These includes few prospects for formal jobs and low access to education and life skills training. We believe there is a need to improve youth's perceptions of agriculture, as qualitative evidence suggests that agriculture is a default choice for young people without much education. This explains the fact that 81 percent of youth saw agriculture as a viable source of income even at baseline. In general, the project theory of change is in line with the key barriers to increased financial inclusion and cocoa sector involvement identified by beneficiaries.

Finally, we observe that those who signed up for the intervention are comparable to that of the rest of the community in regards to the above identified needs.

This project addresses important needs in targeted communities. These include low access to financial services and low agricultural know-how, and limited access to farmland. We do not observe strong evidence of a need to improve youth's perceptions of agriculture, as many youths reported seeing agriculture as a viable source of income already at baseline. This result should, however, be interpreted with caution since qualitative evidence suggests that agriculture is a default choice for young people without much education. As such the quantitative result might also reflect a lack of alternative options rather than a sense of optimism about agricultural livelihoods. In general, the project theory of change is in line with the key barriers identified by beneficiaries during the needs assessment.

Finally, we observe that those who signed up for the intervention are comparable to that of the rest of the community in regards to the above identified needs.

✓ **Criteria 1.1.1. Aflatoun/INADES-Formation's needs assessment report and IPA's baseline surveys show evidence of the need being addressed**

✓ *Young adults have few prospects of a formal job and income*

Information collected by IPA during the baseline quantitative survey suggests there are few opportunities for formal jobs in these communities. In the main, youth get by on temporary work.

In sub-Saharan Africa, most employable active youth cannot afford not to work, even if they cannot find formal sector work. This is even more true in rural areas where agricultural activities remain a central pillar of households' livelihood. 90 percent of beneficiaries declared being at work¹ in the last 7 days before the baseline survey. These numbers include informal, seasonal and other forms of precarious employment. Indeed, most youth are employed in the informal sector as very few formal jobs are available in rural areas. This often results in poor working conditions with very low paid salaries. In line with this statement, data suggest that most beneficiaries are not totally satisfied with the economic prospects that their communities offer. In fact, 54 percent believe that they must necessarily leave their locality if they want to build a future. Young people probably anticipate higher incomes in bigger cities. It is likely the respondents thus associate the fact of changing occupation to the possibility of changing locality and consequently to have additional prospects and opportunities that their localities do not offer.

Regarding prospects of accessing further education, 73 percent of beneficiaries believed that their locality offered good training opportunities. However, during the qualitative interviews many reported that they lack the money to pay for vocational training.

Most beneficiaries have a good perception regarding agriculture in general and also more specifically about cocoa production. Around 80 percent of both beneficiaries believe that it is possible to earn a livelihood farming. Regarding their perception of cocoa production, 66 percent of beneficiaries reported that they want to produce cocoa.

✓ *Young adults have low access to education and life skills*

Youth in the pilot communities have low education levels and seem interested in gaining life skills. Education levels within the beneficiary group is low: 50 percent of beneficiaries stopped school after primary and 4 percent went to higher education. Access to education seems to be another issue, as INADES-Formation's needs assessment revealed that no secondary schools were available in three out of the four communities.

Youth are aware of and report that they adopt good financial practices such as planning expenses and saving. At the most basic level, 95 percent of beneficiaries reported that they plan their expenses. 60 percent of beneficiaries reported having saved money in the last three months.

Despite this, community leaders suggested a need for the adoption of better saving practices. This is because there is a sharp gap between understanding and practice of good financial habits, possibly reflecting access issues. 43 percent of respondents consider bank accounts as one of the best ways to save money. But few of them subscribe to traditional financial services. In fact, a large majority save money in cash; only 5 percent of beneficiaries have a bank account.

¹ The definition of work follows FAO (2018), *Guidelines for measuring youth employment and Decent Work in agriculture within developing countries*.

✔ Criteria 1.1.2 Those who received the intervention have a comparable or greater level of need compared with the rest of the community:

Both beneficiaries and non-beneficiaries interviewed in the pilot communities during IPA's baseline data collection have similar characteristics in terms of employment status, experience working in agriculture, and perceptions about work in agriculture.

Employment is consistent across beneficiaries and non-beneficiaries. 90 percent of beneficiaries and 89 percent of non-beneficiaries declared being at work during the last 7 days at baseline.

The rate of beneficiaries and non-beneficiaries who have experience working in agriculture is also quite similar. 89 percent of beneficiaries and 83 percent of non-beneficiaries have previous experience in agriculture. The difference is not statistically significant.

The perceptions of beneficiaries and non-beneficiaries regarding farming are also similar. Around 80 percent of both beneficiaries and non-beneficiaries believe that it is possible to earn a livelihood farming. Regarding their perception of cocoa production, 66 percent of beneficiaries and 61 percent of non-beneficiaries reported that they want to produce cocoa. Again, the difference between both groups is minimal.

Quantitative data collected however does indicate that beneficiaries are more involved in cocoa farming in their household than non-beneficiaries.

Table 3: Beneficiaries' and Non-beneficiaries' characteristics

	Beneficiaries		Non-beneficiaries		Diff	SIG
	N	Mean	N	mean	P value	
<u>Individual characteristics</u>						
Age	188	23	76	22	0.74	
% of women	188	32%	76	39%	0.27	
% that went to school	188	73%	76	74%	0.96	
<u>Marital status</u>						
Single	188	26%	76	24%	0.75	
Married	188	59%	76	58%	0.86	
Concubinage	188	15%	76	18%	0.47	
<u>Ethnic origin</u>						
From the region	188	47%	76	50%	0.63	
From other regions	188	33%	76	28%	0.39	
From outside Cote d'Ivoire	188	20%	76	22%	0.69	
Have children	188	46%	76	42%	0.59	

Worked in the past 7 days	188	90%	76	89%	0.81	
Has experience in agriculture	188	89%	76	83%	0.15	
Have access to land through their household ²	188	89%	76	84%	0.30	
<u>Household characteristics</u>						
Household size (persons)	188	6.63	76	6.31	0.59	
Household member above 15	187	3.93	72	3.79	0.74	
Household member above 15 with job	182	3.07	71	3.04	0.94	
Involved in agricultural activities	188	93%	76	85%	0.05	*
<u>Main crop cultivated</u>						
Cocoa	188	85%	76	64%	0.00	***
Rubber	188	1%	76	0	0.368648	
Part of a cocoa cooperative	160	58%	49	45%	0.104401	
% of people who are interested in a training in cocoa farming	188	87%	76	67%	0.000207	***

Statistically significant differences at : * $p < 0.1$; ** $p < 0.05$; *** $p < 0.01$ are marked with a star

✔ Criteria 1.1.2. Beneficiaries' and community description of their needs links to the outcomes delivered by the pilot

87 percent of the beneficiaries reported being interested in a training in cocoa farming. Data collected during IPA's baseline qualitative survey shows evidence that access to vocational and life skills training is one of the youths' concerns. The following statement suggests that the youths need training but lack the money to access it. *"In our community the problems that must be resolved to improve the youth employment rate are that the youth lack money to learn a trade like tailoring or hairdressing..."* Beneficiaries also reported that financial trainings would improve their employability.

Outside of beneficiaries, some of the communities' members' statements directly indicate a need for financial education. Elder members of the community reported that the youth could not manage their resources and had difficulties saving it. *"The boys here do not have a good mindset, when they earn money it's to drink, go clubbing and look for women..., young people here must work for someone to learn how to manage a farm"*. Moreover, members of the communities mentioned some of the benefits that the youths could derive from financial education. According to them, financial education could improve youths' employment. *"Financial education could help improve youth employment in our community by helping us to save money, to create an activity, to train other young people, and to give them loans so they can set up (their own farm) too"*.

Interviews with the community members also suggest that the youths would benefit from agricultural training. According to them, youth underestimate the value of agricultural work. *"They lack advice, they do not know the importance of cocoa, they say that there is no money in cocoa"*.

² At least one household member owns land

Community members also suggest that the existence of disease and difficulties maintaining farms deter youths from investing in this sector. *"In addition, there are people who do not want to get tired or discouraged when seeing the cocoa swollen shoot (cocoa plant pathogenic virus) that is here. "*

 1.2. Aligns with the priorities of the donors

Despite genuine interest from Company Partner around the implementation of the project at scale, program funders raised concerns about the sustainability of scale-up without strong government and partner support.

[Details removed]

2. Results (outputs and direct outcomes)

The Results section will include the following three criteria:

- ✓ Delivers outputs at high quality
- ✓ Achieves direct outcomes
- ✓ Beneficiaries' feedback about the program is positive

✓ 2.1 Delivers outputs at high quality:

Overall The project achieved most outputs at expected quality. The two facilitators delivering the program were trained during a five-day training at the beginning of the program as planned. INADES-Formation created 10 youth clubs within the 4 communities and started club activities in each of them including saving groups, volunteer work and Income Generating Activities. These positive findings regarding outputs are subject to two caveats: first, the gender sensitivity training component was not delivered as expected. Second, participation rates in some communities were low: despite the organization of catch-up sessions, only 57 percent of participants completed 80 percent of the training sessions.

✓ Criteria 2.1.1. Key outputs from the proposal logframe were achieved

✓ 2 "training of trainers" organized

As planned, Aflatoun organized two "training of trainers" sessions during the project.

The first happened from June 4 to 7, 2018 - at the beginning of the project - and the second from July 8 to 12, 2019 - at the end of the project. Both took place at INADES-Formation's office in Abidjan.

Table 4: Key output#1

Indicator	Targeted	Achieved	Data source
Facilitators training session organized	2	2	Aflatoun/INADES-Formation's final report

The "training of trainers" did not focus on the pilot's facilitators but targeted a wider audience: partners, pilot stakeholders, and local authorities. The two INADES-Formation facilitators did participate in the first training but were not the only target.

According to Aflatoun/INADES-Formation's final report, both sessions aimed to build capacity and equip staff and facilitators with life skills and financial education pedagogy. The first aim was to introduce the different concepts and strategies of Aflatoun. During the second training at the end of the program, the objective was to build capacities and discuss the feedback from the project implementation.

Having 40 persons at the five-day training was a significant allocation of time and resources, both for INADES-Formation and the stakeholders invited to the training. Besides, it risked diverting the focus of the training away from the actual facilitators

Recommendation for scale-up: Inviting key stakeholders to a 5-days workshop as a way to build buy-in might not be the most cost-efficient strategy, and potentially undermine the quality of training for the actual facilitators. IPA recommends focusing the training on the facilitators that will later deliver the modules in the field while exploring alternative ways to build buy-in.

✔ 40 people trained for the pilot phase

Aflatoun reached the target number of persons trained through the two "trainings of trainers". As described above, the two pilot facilitators participated in the first training.

24 persons from diverse organizations attended the first training of trainers and 25 persons participated in the second training (there is one possible duplicate).

The sessions included partners from the following organizations:

- INADES-Formation,
- Company Partner,
- TRECC,
- CASMA,
- Company partner,
- the Ministry of Agriculture,
- the Ministry of Finance,
- ANADER,
- the Office in Charge of National Civic Service,
- the State Secretary in charge of Professional Training and,
- Conseil du Café-Cacao.

Aflatoun trained all participants to become facilitators. Although Aflatoun/INADES-Formation's endline report said that all participants were able to motivate and lead youth at the end of the training, they did not conduct a pre-post test to measure knowledge acquisition.

Recommendations for scale-up: IPA recommends conducting a pre-post test of all trainings and collecting feedback from participants after trainings-of-trainers to assess the training quality and relevance.

Table 5: Key output #2

Indicator	Targeted	Achieved	Data source
# of participants in one of the "training of trainers"	40	49	Aflatoun/INADE S-Formation's endline report

✓ *10 clubs created*

As part of the pilot activities, beneficiaries were encouraged to create clubs in which they elected a leader that was in charge of handling the clubs' daily management. These clubs were planning projects (Income Generating Activities) and helping members learn saving practices. All beneficiaries who enrolled in the pilot joined clubs (usually 25 to 30 persons per club). Beneficiaries formed 10 clubs in the 4 pilot communities: 3 clubs in X3, NGnouankro, and X and one club in X2.

During IPA's spot check visit in May 2019, IPA's M&E assistant met with 8 club leaders (two were not available), who confirmed the creation and good operations of the clubs.

Table 6: Key output #3

Indicator	Targeted	Achieved	Data source
Clubs created	10	10	IPA's spot check data

✓ *300 participants in the clubs*

As described above, all beneficiaries who enrolled in the pilot joined clubs. Administrative data on training participation show that 309 beneficiaries enrolled in the program.

Table 7: Key output #4

Indicator	Targeted	Achieved	Data source
Participants to the clubs	300	309	Aflatoun/INADES-Formation's administrative data

Table 8 shows the number of beneficiaries, the number of clubs and the number of beneficiaries who participate in savings group per community. On average, clubs included 25 to 30 beneficiaries. In X2, there was a single club with 52 participants.

Table 8 : Number of beneficiaries and clubs per communities

Community	Number of clubs	Number of beneficiaries (club members)	Number of participants in savings group (% of members)
X2	1	52	24 (46%)
X3	3	80	26 (32%)
X4	3	100	69 (69%)
X5	3	77	30 (38%)
Total	10	309	149 (48%)

✓ *10 visits organized to MFIs or other (one visit per club)*

In each pilot community, Aflatoun and INADES-Formation organized a guided visit to Caisse Mutuelle d'Epargne and Crédit d'X2 for the beneficiaries to learn about microfinance.

IPA midline qualitative data confirmed that Aflatoun and INADES-Formation organized the visits in all 4 communities with all clubs. According to Aflatoun/INADES-Formation's administrative data, 248 beneficiaries (81 percent of all beneficiaries) participated in the visits.

Table 9: Key output #5

Indicator	Targeted	Achieved	Data source
MFIs visits organized	10	10	IPA's midline

✓ *# of clubs who took part in experience sharing visits organized*

The project management team organized a cultural day in X4 on the 8th of May 2019. All clubs participated in this visit. The agenda for the day included different activities that encouraged the clubs to interact: a quiz about the pilot, a football match, and theater.

Table 10: Key output #6

Indicator	Targeted	Achieved	Data source
# of clubs who took part in the experience sharing visit organized	10	10	Aflatoun/INADES-Formation's final report

According to INADES-Formation's report, the participants evaluated the cultural day as only average. The main criticism was about the delay in the activities of the day.

✓ 1 gender sensitivity training organized

Aflatoun organized a meeting to sensitize facilitators to gender issues. The training took place in Abidjan from December 10 to 12, 2018.

IPA did not participate in the training, but the report of the training seems to focus more on financial issues than gender.

Table 11: key output #7

Indicator	Targeted	Achieved	Data source
gender sensitivity training of trainers session	1	1	Aflatoun's training report

✓ 20 trainers trained in gender sensitivity

Aflatoun did not reach the targeted number of trainers trained through the gender-sensitivity training: only 15 persons participated in the training that took place in December in Abidjan.

Table 12: Key output #8

Indicator	Targeted	Achieved	Data source
gender sensitivity trainers	20	15	Aflatoun's training report

Other outputs

In the evaluation matrix, we agreed on the above listed output indicators of success. In addition to the outputs discussed, Aflatoun and INADES-Formation organized different workshops in the pilot communities. In each community, beneficiaries were invited to participate in:

1. A workshop presenting the activities of the CASMA cooperative and opportunities for young people and;
2. A workshop on Cocoa Processing by 'Douceurs de Suzanne. This visit took place during the extension of the pilot project in July 2019. This activity replaces the learning visit to a factory of Company partner planned by partners but too difficult to organize.

✓ Criteria 2.1.1 Participation rate

In total, 309 youth enrolled in the pilot. The project's youth benefited from training sessions on life skills and financial education.

Two INADES-formation's facilitators led the 23 training sessions in the four communities.

Data analyzed in this section comes from INADES-formation’s administrative data on training participation. Section 4 discusses the credibility of this attendance data. We find reasons for skepticism but make use of the data for this section.

✔ 80% average attendance rate

Although the project partners organized “catch-up sessions” to increase the attendance rate, the attendance fell just short of the initial target attendance rate.

INADES-Formation organized “catch-up sessions” at the end of the training in all communities and for all clubs. Overall, beneficiaries - who didn’t drop out - completed, **on average**, 77 percent of the modules (whether through normal sessions or catch up sessions).

Table 13: Average attendance rate to the training sessions

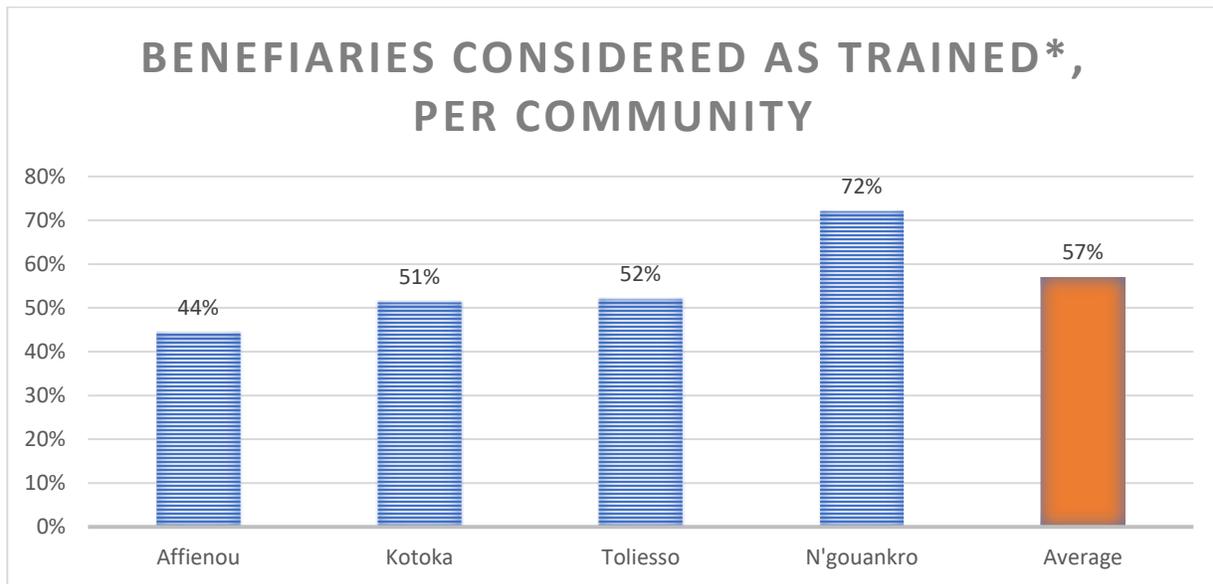
Indicator	Targeted	Achieved	Data source
Average attendance rate	80%	77%	Aflatoun/INADES-Formation’ administrative data

Note that the average attendance rate is different to the proportion of people who reached the 80% session threshold, which is discussed in the next indicator.

✔ 75% of beneficiary attended 80% of the sessions

Administrative data shared by INADES-Formation at the end of the program shows that 57 percent of the beneficiaries participated in at least 80 percent of the sessions by the end of the training. However, there are large differences across communities in the percentage of beneficiaries who reached the 80 percent target, ranging from 72 percent (X4) to 44 percent (X2). One possible explanation is that the very large group sizes in X2 might have had a negative impact on the quality of the sessions delivered. Indeed, there is only one club with 52 participants in X1, while clubs are in general composed of 25-30 persons.

Figure 1: Youth who attended at least 80% of the training sessions



*Attended at least 80% of the training sessions

Drop out and replacements

Our analysis of beneficiary participation uses the administrative data shared by INADES-Formation at the end of the program. This data reflects the final, rather than initial, set of beneficiaries - when we merged³ administrative data with the initial list of beneficiaries used for IPA's data collection, we found that 62 percent of the beneficiaries appeared in both lists. It means that 38 percent of persons who were in the initial list provided to IPA left the program and were replaced.

According to qualitative data collected in the field during our visits, some of the beneficiaries from the initial list refused to participate in the program because they were not compensated for participating in training sessions. We take this to be a major explanation for the 38 percent dropout rate.

Recommendation for scale-up: IPA recommends creating bigger initial groups to account for inevitable youth attrition. This would obviate the need to enroll new members midway through the program and organize catch-up sessions for them.

³ We performed a "fuzzy match" instead of a classic merge. This allows us to match names even if there are few differences in the exact spelling.

✓✓ 2.2. Achieves direct outcomes

Most outcomes were achieved at expected quality. When comparing baseline and endline findings, we observe generally positive improvements. IPA observed a substitution away from saving money in cash towards more formal and semi-formal savings such as saving groups and mobile money accounts, though these effects were modest. Youth also improved their knowledge of the cocoa value chain: they demonstrated a broader knowledge of activities and products at endline. Due to project delays, the timing of the surveys did not allow us to draw solid conclusions regarding the actual *participation* of youth in the cocoa value chain; the baseline was carried out during the low cocoa season and the endline during the harvesting period, giving the impression of a steep increase in the number of youths involved in cocoa activities. Finally, we were not able to observe any improvement in terms of youth's reported entrepreneurial activities, and there was limited data to confirm the progress of the Income Generating Activities (IGAs).

✓ Criteria 2.2.1 Changes of beneficiaries' knowledge, behavior and practices have been observed over time

✓ % of youth who increased financial practices and capability towards savings

Overall all indicators related to youth savings practices and financial inclusion significantly increased from baseline to endline. The biggest change was observed on the percentage of youth that participated in a savings group with an increase of 26 percentage points. This last result was somewhat expected as creating savings groups was one of the core activities of the program.

Table 14: saving behavior

Vars	N	baseline	endline	diff
Saving Practices				
% of youth who saved money in the last three months	154	60%	75%	15%***
% of youth who participated to a saving group	155	35%	61%	26%**
Financial Inclusion				
% of youth having a bank account	155	5%	10%	5%*
% of youth having a mobile money account	155	39%	49%	10%***

Statistically significant differences at : * $p < 0.1$; ** $p < 0.05$; *** $p < 0.01$ are marked with a star

IPA's baseline data show that youth have a low average access to financial services with only 39 percent having access to any types of account. According to the World Bank Findex⁴, 41 percent of adults own an account in Cote d'Ivoire⁵. This includes mobile money accounts that significantly rose during the past five years. Access to financial institution accounts is relatively low within the beneficiary population with just 5 percent having a bank account at baseline. This figure is significantly under the national average for access to formal bank account that reached 15 percent nationally. This can be explained by the high entry costs related to opening a bank account and the sparse physical presence of MFIs in rural areas in Cote d'Ivoire.

Evidence has shown that access to saving sometimes allows households to smooth consumption over time or increase overall consumption⁶. Following this line of evidence, one of the core messages of the program was also to increase the use of mobile money solutions to increase savings and facilitate payments. At the end of the project we do observe a small but significant increase in the number of beneficiaries having a mobile money account, going from 39 to 49 percent. These figures are again in line with the World Bank Findex 2017 findings that report that 38 percent of the Ivorian population made or received a digital payment during the last year. Finally, it is important to keep in mind that opening mobile money accounts does not imply an increase in savings behavior. In fact, during the endline survey only 50 percent of the beneficiaries that declared having a mobile money account were using it to make savings.

Did savings behavior change?

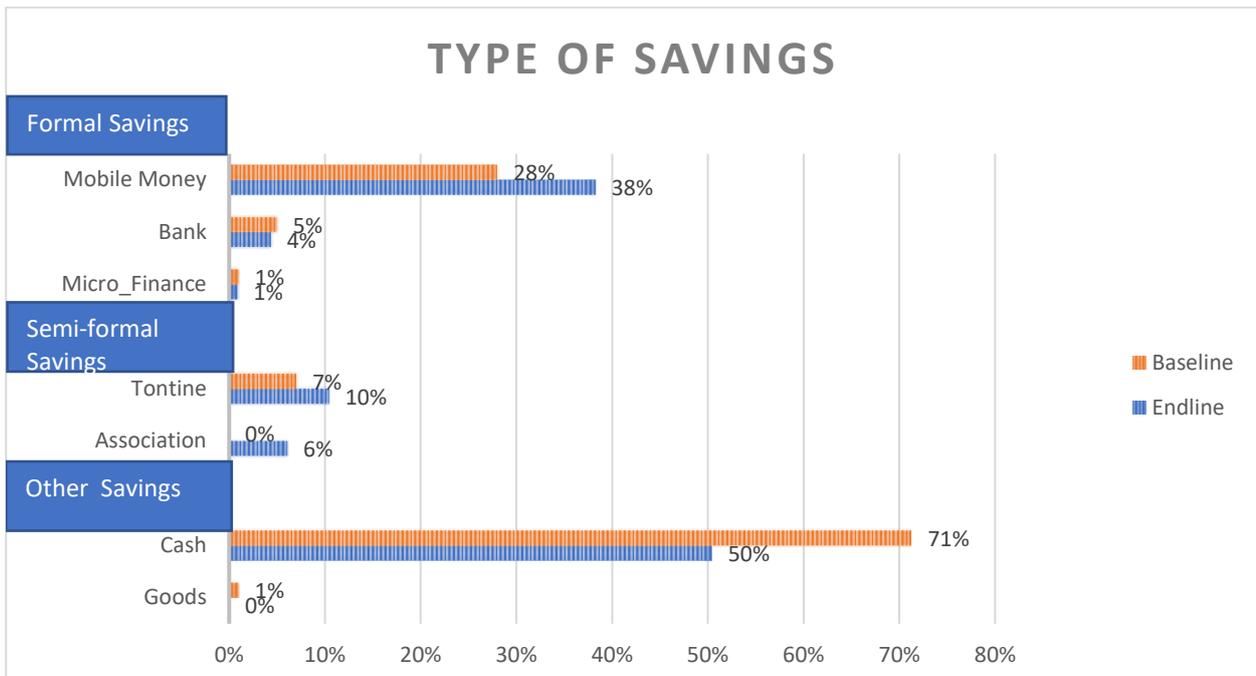
The World Bank⁵ distinguishes three types of savings behavior: **Formal savings** refers to money in any type of financial institution including mobile platforms, **Semi-formal savings** refers to money in a savings club or a person outside the household and **Savings in some other ways**, refers to in cash at home or saving in forms of livestock or any other assets. Looking at figure 3 we observe that cash savings decreased in favor of mobile money and association savings. Beneficiaries appeared to substitute part of their savings away from cash towards mobile money and saving groups. This quantitative evidence is also backed by qualitative information collected during focus groups. In Afienou six out of eight participants declared that they are now using mobile account solutions to save.

Figure 2: Evolution of reported savings behavior in the last three months

⁴ Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, Saniya Ansar, and Jake Hess. 2018. *The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution*. Washington, DC: World Bank.

⁵ This includes mobile money accounts

⁶ Abdul Latif Jameel Poverty Action Lab (J-PAL). 2019. "Facilitating savings among smallholder farmers to smooth or increase consumption." J-PAL Policy Insights. Last modified May 2019.

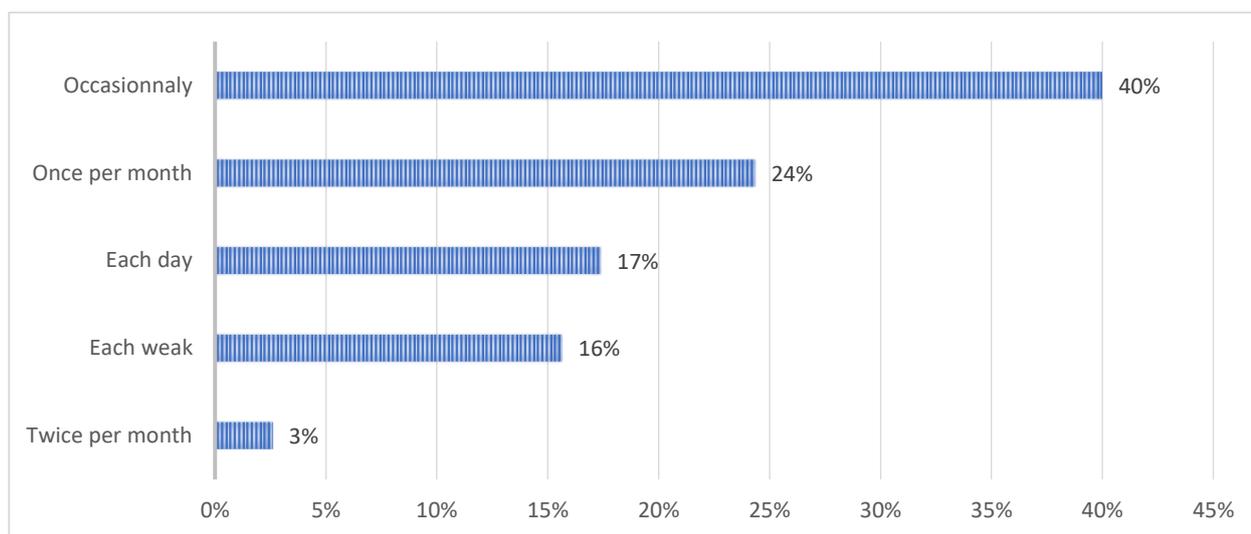


Multiple selection allowed

Looking at figure 3, 40 percent of the sample at endline reported saving occasionally, meaning less than twice per month during the last three months. Youth did report saving outside the saving groups implemented through the clubs. According to endline data, out of those declaring savings both in the group and outside the group (46 beneficiaries) during the last three months, we observe that on average they allocated only 10 percent of their total savings to the saving groups and 90 percent to other forms of saving. This result suggests that saving groups could leverage higher amounts. One possible way forward would be to make this pool of resources more lucrative for beneficiaries while giving access to loans to people in the group following the Village Savings and Loan Association model.

Early evidence suggests that youth save more when their group has a clear and effective IGA. This is likely because they see saving money with the group as a profitable investment in the IGA. Indeed, savings were much higher in X were 19 individuals started cultivating crops.

Figure 3: How often young people saved during the last three months



Working with financial institutions:

The MFI network is very limited in Cote d'Ivoire with only 139 physical branches in 2017⁷, mostly located in urban or peri-urban areas. Banking penetration is therefore relatively low in rural areas despite the increasing use of mobile banking solutions. Linking saving groups to MFI or financial cooperatives is an interesting idea but not realistic in the location where the project was implemented. Indeed, MFI and financial cooperatives have also high entry costs with a minimum deposit requirement. Finally, the fact that many MFIs have a high Portfolio at Risks⁷ further deters their willingness to lend money to youth.

The visits to the MFIs allowed the participants to understand the functioning of the banks (the execution of savings and credit operations in a formal MFI), but midline focus groups interviews highlighted that most beneficiaries did not consider opening an account. Beneficiaries considered that the costs to open an account are too high. Indeed, according to Aflatoun and INADES-Formation's quarterly report, the costs to open an account in the banks visited were 10 000FCFA – roughly the average amount of savings each 30-member club managed to accumulate over the course of the pilot.

Another key argument collected during focus groups concern the transportation costs to access the MFI : *“Imagine you want to do a deposit of 3000 XOF in the MFI, you need to pay transportation for 2000 XOF and at the end of the month they are taking from you 500 XOF, it's like if you kept 500.”* High entry costs and out-of-the pocket expenses to get a saving account within a formal institution such as an MFI does not seem to be a solution for youth living in remote rural areas with low savings capacities.

Recommendations for scale-up: Investigate alternatives for youth financial inclusion. Aflatoun and INADES-Formation should seek a MFI partner that is able to offer more attractive solutions for youth in these areas, or consider alternative mechanisms for financial inclusion such as rotating savings groups (tontines).

✓ % of youth who improved their knowledge of the cocoa supply chain

Beneficiaries did increase their knowledge around the different types of activities that exist in the cocoa supply chain. During the data collection IPA tested the knowledge of beneficiaries by asking

⁷ RAPPORT DE BENCHMARKING 2017 des performances financières des Systèmes Financiers Décentralisés de Côte d'Ivoire

two questions. First, we asked beneficiaries to list products that are included in the cocoa supply: *What are the products that can be obtained from cocoa processing?* The question was open-ended and enumerators were in charge of classifying the answer among the different categories presented in figure 6.

The second question focused on the activities in the cocoa supply chain. IPA asked respondents to list activities that exist in the cocoa supply chain. The details of these answers are available in annex 2. The questions were open ended and IPA’s enumerators coded the responses.

Overall, we observe an improvement of the knowledge along the activity and product dimensions of the cocoa supply chain as displayed in table 15. The most important improvement is about products. On average respondents cited one additional product compared to the baseline.

Table 15: Knowledges on the cocoa supply chain

	Sample	baseline	Endline	Diff
Identification of cocoa products				
Average number of products from cocoa processing cited by respondents (out of maximum 6 products)	155	2.27	3.52	1.25***
Identification of value chain activities				
% of youth who know other activities than farming in the cocoa supply chain	155	42%	64%	22% ***

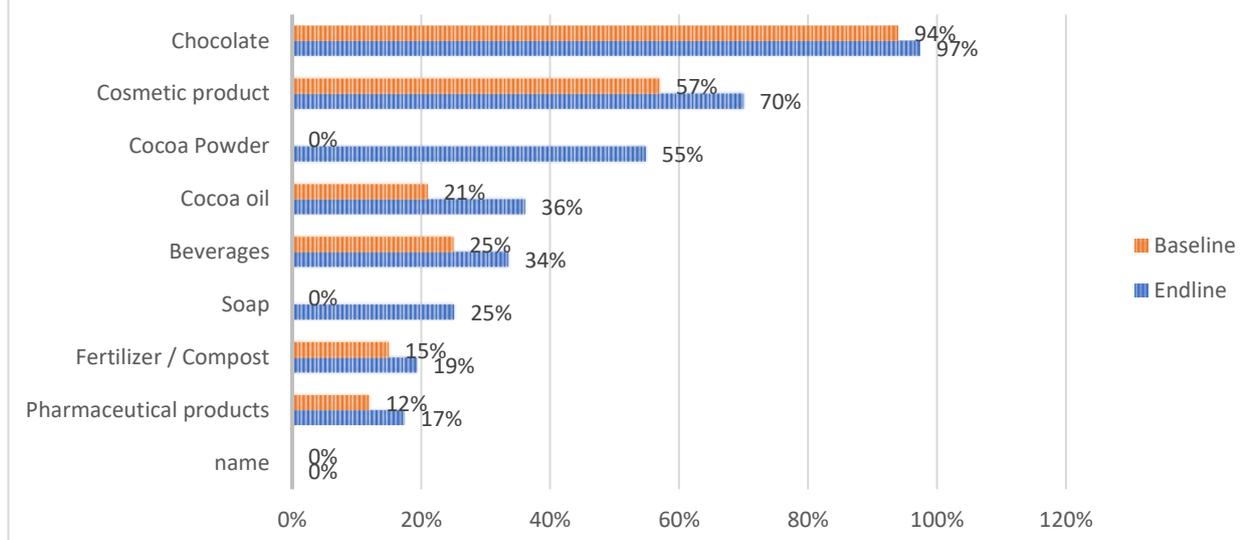
Statistically significant differences at : * $p < 0.1$; ** $p < 0.05$; *** $p < 0.01$ are marked with a star

Which cocoa products are respondents familiar with?

Beneficiaries were able to name more cocoa products at endline than at baseline. Some products that respondents named at endline had not been mentioned at all at baseline. This increase in knowledge might be due to the demonstration workshop organized by “les douceurs de Suzanne” towards the end of the program.

Figure 4 : Products from cocoa processing – percentage of respondents naming each

REPORTED PRODUCTS OF THE COCOA VALUE CHAIN



Multiple selection allowed

✓ % youth who improved perception towards cocoa farming

As displayed in table 16, we observe change on all indicators reflecting perception towards agriculture but most of the changes are not significant.

IPA asked beneficiaries about their view of agriculture. As explained earlier, it seems that youth already think that it is possible to make a living out of agriculture as 81 percent agreed with this statement during baseline. At endline this had increased to 88 percent, statistically significant. The percentage of beneficiaries that want to stay or become farmers didn't significantly change through the project.

Looking at the perception of those that are involved in agriculture as their main activity, we observe an increase both in attitude and satisfaction. The percentage of youth farmers satisfied with their job changed from 62 percent to 82%. Several factors can explain the increase in satisfaction; this could be an effect of the training, as well as exogeneous shocks such as farm yields or price increases. The macro economic environment including the cocoa market price or the prevalence of specific viruses affecting cocoa trees can also significantly affect the perception towards cocoa farming. In this sense, the fact that cocoa buyers agreed on a floor price in Ivory Coast and Ghana in June 2019 might also have played a positive impact on youth perception towards cocoa farming. In addition, we cannot rule out the fact that respondents declared being more satisfied with their job because they know it is the answer they are supposed to provide

Qualitative interviews suggest that despite some early signs of change in perception towards cocoa value chain, it remains generally unappealing. More than half of focus group participants clearly stated that they want to leave their village to have access to better opportunities in cities. Significant differences have been observed across communities and it seems that educated youth are more

eager to leave the village than others. It is not clear that youth are generally willing to stay in their community to farm cocoa.

Table 16: Perception towards farming

	N	Baseline	Endline	diff
% of youth who think that it is possible to make a living out of agriculture	155	81%	88%	7%*
% Youth who want to stay or become a farmer	155	69%	72%	3%
Youth with main activity in agriculture				
% of youth who think that it is possible to make a living out of agriculture	93	77%	87%	10%*
Youth who are satisfied with their job	93	62%	82%	20%***
% who intend to migrate to urban areas	93	45%	42%	-3%

Statistically significant differences at : * $p < 0.1$; ** $p < 0.05$; *** $p < 0.01$ are marked with a star

✓ (Limited data available)

% of youth who reported diversifying their participation in the cocoa supply chain

The difference between endline and baseline results suggest youth diversified their role in the cocoa supply chain – but contextual factors make it difficult to attribute this change to the pilot.

At endline, fewer youth declared working in agriculture as a main activity, and more youth declared being involved in other supply chain activities such as transportation of cocoa or drying and removing pods. The percentage of beneficiaries involved in other activities of the cocoa supply chain than farming increased from 20 percent to 38 percent.

Table 17: Involvement in the other activities of the cocoa supply chain

	N	Baseline	Endline	diff
% of youth declaring agriculture as their main activity	155	60%	42%	18%***
% of youth participating in activities other than farming in the cocoa supply chain	155	20%	38%	18%***

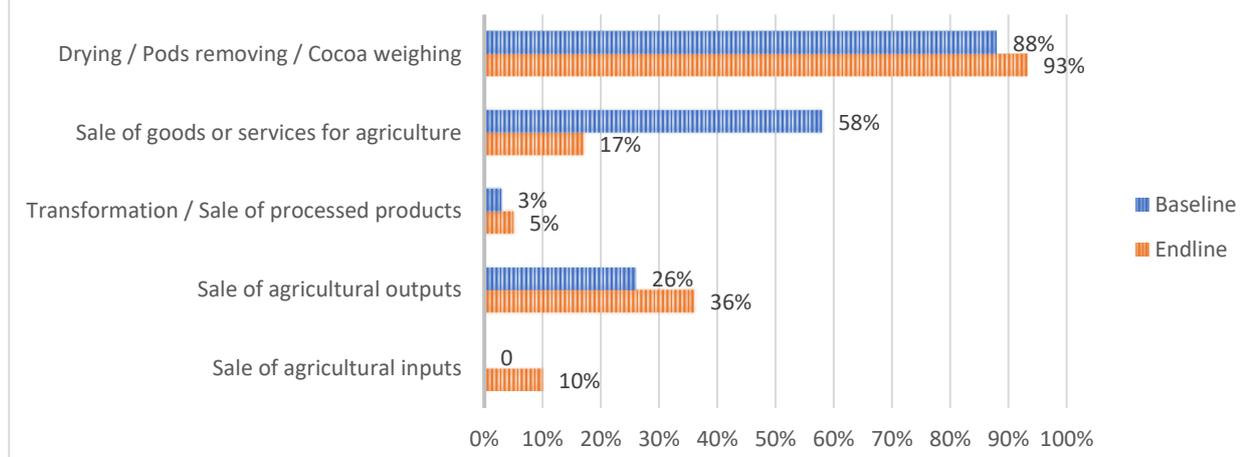
Statistically significant differences at : * $p < 0.1$; ** $p < 0.05$; *** $p < 0.01$ are marked with a star

The most common activities in the cocoa supply chain beside farming are drying, cocoa weighing and the removing of cocoa pods as displayed in figure 7. Out of the 59-youth declaring participating in other activities, half of them are involved in the cocoa supply chain by working on the fermentation of cocoa beans. Respondents also worked as drivers or sellers. The beneficiaries are more likely to work in activities such as fermentation, drying, storage, or transport because these activities are more accessible. For a more detailed account of the different activities' youth were doing outside farming please refer to the annex 3.

Given the small sample size and the seasonality of the work in the cocoa value chain it is very difficult to draw strong conclusions about these outcomes. The baseline data was collected just before the high cocoa season (end of September) – there was naturally little post-harvest work such as pods removing or drying to be done. The endline survey was however implemented in June 2019, at the end of the small cocoa season, offering more opportunity for different types of work within the cocoa value chain. As such, the change in beneficiaries' self-reported activities could be driven by the pilot teaching them about more work possibilities in cocoa supply chains, or it could be an artifact of the timing of the surveys.

Figure 5 Participation in other cocoa value chain activities

BENEFICIARIES' PARTICIPATION IN OTHER COCOA VALUE CHAINS ACTIVITIES



✓ % of youth who improved their entrepreneurial attitudes

The proportion of youth who undertook or decided to start a business at the endline has slightly decreased compared to the baseline. We observe a similar decrease in the proportion of youth who have a business idea but have not started it yet. Overall these differences are not statistically significant. At the same time, among the pool of participants that decided to start a business the proportion of beneficiaries who invested time or money in their income generating activities increased but not significantly. Note that our survey measured entrepreneurial activity as a proxy for entrepreneurial attitudes.

Table 18A: Entrepreneurial activity of respondents

	N	Baseline	Endline	diff
% of youth who decided to start a business after the beginning of the program	155	59%	57%	-1%
% young people who have a business idea but have not decided to start yet	155	29%	26%	-3%
Among youth that decided to start a business				
% of youth that started and invested time or money in their business	65	16%	23%	7%
% youth developing their new business in agriculture	65	14%	18%	4%

Statistically significant differences at : * $p < 0.1$; ** $p < 0.05$; *** $p < 0.01$ are marked with a star

The following outcomes are not in the matrix

In addition to being a platform to deliver facilitators' training in financial education, clubs organized activities. As discussed above, the main objectives of the clubs were (i) to develop a network of peers, (ii) to create savings groups and; (iii) identify and engage in income generating activities (IGA) within cocoa-growing communities. Below is a discussion of each of those activities and the extent to which clubs achieved them.

(i) Develop a network of peers

The clubs and social activities helped beneficiaries to develop a network of peers. At the beginning of the pilot, all beneficiaries chose a name for their club and elected a club leader. Clubs visited Micro Finance Institutions (MFI). All club leaders interviewed at endline were enthusiastic about their club's overall dynamic. At midline, a beneficiary declared *"we got together in clubs, we see each other, talk and laugh. We take each other's numbers. I feel like we're family"*.

Volunteer work was also organized in the community to foster clubs' engagement. Community activities included cleaning schools or planting flowers.

(ii) Setting savings groups

As part of the training, all participants were encouraged to join "savings groups".

In this context, savings groups are the clubs that save together to make a collective investment (for their club IGA). Each club could decide the amount of savings and the frequency of savings of the group. All decided to save 100 FCFA (0.17 CHF) once a week or every two weeks. Among all clubs, the total amount saved through the project is 102 700 FCFA (172 CHF).

The participation in saving groups was not mandatory— about half of the beneficiaries saved in those groups. The percentage participation is the lowest in Kotoba, with 32 percent of beneficiaries participating in saving groups. Looking at the total amount saved in X3, we observe that savings were collected for a period of 8 weeks⁸.

Recommendation for scale-up: Given the uneven engagement of participants in the savings groups across different communities, ranging from 32 percent to 69 percent, IPA recommends Aflatoun and INADES-Formation attempt to understand the negative and positive deviance to better engage youth in future projects

Savings were pooled together and later used to start collective (i.e group) IGAs. This could explain to a certain extent the low amount youth committed to engaging in the savings group. Groups with effective IGAs tended to have higher savings; it's not clear whether this simply reflects an underlying high level of motivation in those groups, or if having a good IGA encourages people to save with the group (because they can see their money is going to something profitable). Either way, it is likely valuable to encourage groups to run collective IGAs.

Table 18 : Savings data per club

Communities	Clubs	Amount of savings (FCFA)	Frequency of savings	Investors			Total amount of savings (FCFA)
				Men	Women	Total	
X1	The hope of the winners	100	Once a week	16	8	24	11400
X3	Success at the end of cocoa	100	Once a week	6	3	9	9500

⁸ 9 persons * 100 FCFA * 8 weeks = 6900 FCFA

	Agriculture is the future	100	Once a week	8	1	9	6900
	The winners of tomorrow	100	Once a week	8	0	8	9800
X4	The Rich Club	100	Once every two weeks	5	16	21	87 00
	The Union of Winners	100	Once every two weeks	7	15	22	105 00
	Winners of cocoa	100	Once every two weeks	13	13	26	101 00
X2	The cocoa experts	100	Once a week	5	4	9	77 00
	Knowledge All-Stars	100	Once a week	8	3	11	9800
	Cocoa Leaders	100	Once a week	7	3	10	8200
TOTAL				83	66	149	102 700

(iii) Identify and engage in income generating activities (IGA) within cocoa-growing communities

As part of the training on life skills and financial education in cocoa communities, beneficiaries were encouraged to diversify their revenue sources by diversifying their agricultural activity. Clubs tried to create groups of income generating activities and participants started cultivating crops.

Aflatoun/INADES-Formation's final report reported the following results in the field:

- Overall, 4 gardens were set up as collective IGAs;
- 19 individuals started cultivating crops in X4;
- 3 clubs are cultivating crops in Kotoba;
- one individual and 3 clubs are cultivating crops in X;
- one individual and one club are cultivating crops In X2.

The collective IGAs were set up using the saving groups' money.

Apart from two individual IGAs in X4, all activities set up are not generating income (yet). For now, we have no data that allow us to say that there are likely to generate income in the future. It is important to consider that generating income in such a short period is difficult.

According to Aflatoun and INADES-Formation, participants said that the project has opened their eyes but regret that it is of such short duration to accompany them in their activities. IPA's endline data highlighted the same comments from beneficiaries: most would like (and have an idea) to start a IGA but are lacking financial resources.

The scale-up phase of the project plans to continue supporting youth both technically and financially in realizing their IGAs.

 2.3. Beneficiary feedback about the program is positive

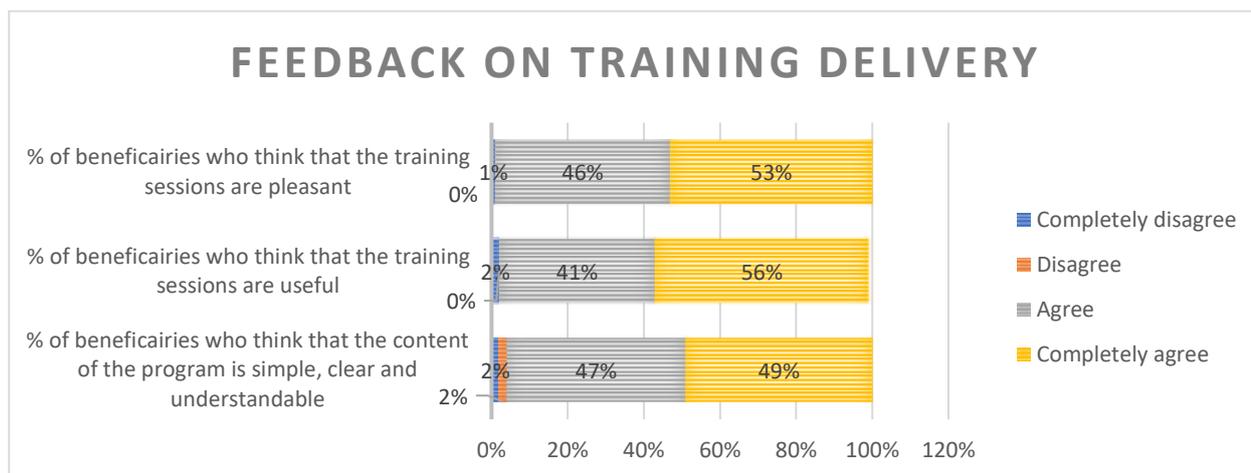
Most beneficiaries reported being satisfied with the way the training was conducted and feedback on the trainers was very positive. Focus groups revealed that youth learned new saving. Finally, beneficiaries reported many important barriers to sustained activities. This includes access to financial and natural resources that are scarce.

✔ Criteria 2.3.1.a Beneficiaries provide positive feedback on the delivery of outputs

✔ % of youth who are satisfied with the way the training sessions were conducted;

Through the quantitative questionnaire we observe a high level of satisfaction with the way sessions were conducted. In fact, most participants found sessions enjoyable, useful and clear. We observe a lower rate of approval on the clarity dimension as most sessions were translated by people from the community in local languages. Despite this shortcoming, focus group interviews confirmed that INADES-Formation managed to implement successful remediation strategies. For instance, after teaching a concept in French, INADES-Formation’s coaches had recourse to beneficiaries who understand both French and local dialect to explain the information in local language to members who do not understand French

Figure 3: Overall satisfaction



✔ Criteria 2.3.1.b Beneficiaries provide positive feedback on the main immediate outcomes

✔ % of youth who report changes in their life, financial and entrepreneurial skills

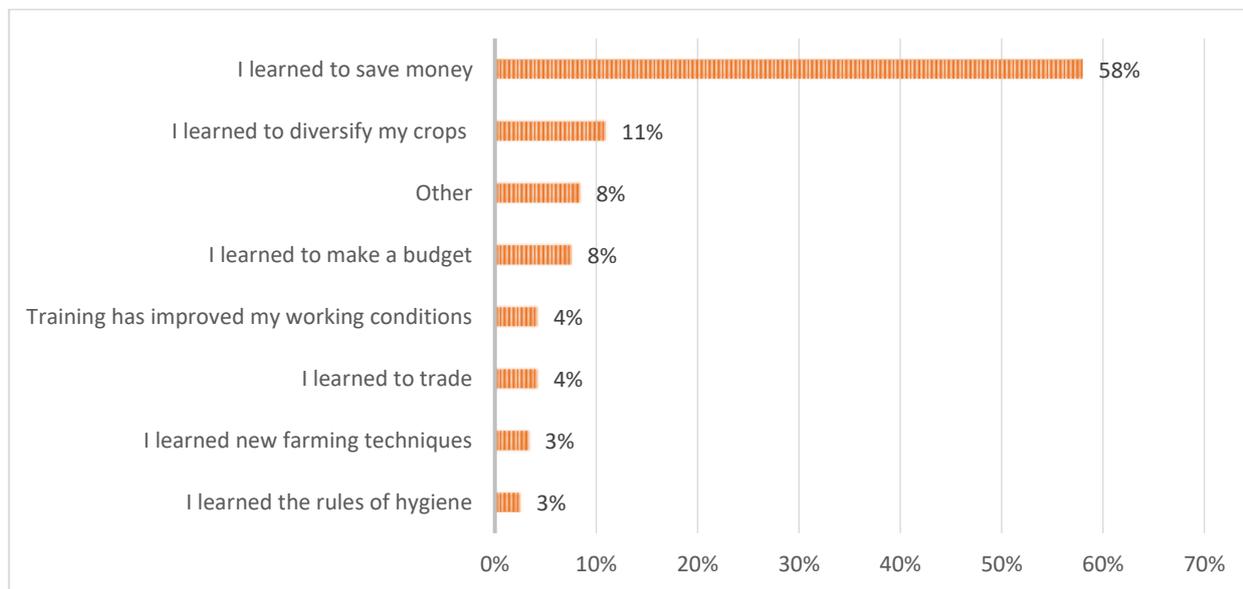
IPA collected qualitative feedback about the program through the endline survey in the following way:

- We asked the opinion of the respondents about this statement: “There have been changes in your life as a result of the program”
- If they agreed, they were asked: “Please can you list these changes”.

For these types of questions with very high scores it is important to keep in mind the possibility of a desirability bias. Individuals would report positive impact of the program because they know that it is the answer we expect from them. To validate the quantitative results, qualitative research should explore respondents’ views in-depth.

57 percent of respondents strongly agreed that the program triggered changes in their life. The types of changes are detailed in figure 6. The most common answer was that beneficiaries started saving more, which is appropriate as the program emphasized saving. The second most common answer was that they diversified crops, another focus of the program. It is hard to determine whether these answers reflect serious engagement with the program or just a sense that the hoped-for answers likely focus on savings and crops.

Figure 4: Reported effect of the training sessions



✔ *Criteria 2.3.1.c Beneficiaries describe positive experiences with the program*

Beneficiaries provided positive feedback regarding their experience with the project, but they reported difficulties applying certain practices taught during training.

During focus groups, some beneficiaries reported that their coaches explained well and made efforts so that beneficiaries could understand the concepts and information taught during training. Also, beneficiaries seem to have appreciated the fact that the training content was sometimes translated into local dialects to facilitate learning. *"They explain well. There is some French we do not understand but they do everything to understand. They repeat a lot and translate even in Agni until we understand"*.

Additionally, they seem to appreciate the actions undertaken by INADES-Formation's coaches to foster their participation in training sessions. According to certain beneficiaries, their coaches facilitated their participation to coaching sessions by visiting them to enquire about the reasons for their absences and by looking for them when they were absent from sessions. *"When someone is away, they go to his house to see him"; "often when ... there are not enough people, he will pick us up on a motorcycle "*.

However, some beneficiaries reported that the period chosen for holding training sessions was not optimal for their application of certain practices. For this reason, some beneficiaries were not able to apply certain practices taught during the pilot. Some of them stated that they were not able to plant food crops because the period was not favorable for such activities. *"During the season when we were doing classes, we were in the rainy season, so it was difficult to plant food, it is in December that we plant so we wait until December to apply."* It shows the necessity to choose a training period that is suitable to the practice of the concepts learned. Practice is important for new knowledge

acquisition because it increases the chances that the learners will understand and remember the new information.

✔ *Criteria 2.3.2 Beneficiaries report that the pilot was meaningful for them*

Beneficiaries report that the pilot improved their knowledge and practices regarding agricultural practices, income generating activities and resources management. Some beneficiaries applied the knowledge learned during training, but barriers - such as limited access to land, or lack of financial resources - prevent others to put the knowledge learned in practice.

Beneficiaries report that they have learned and applied various practices during the project. Regarding agriculture, beneficiaries report that they have learned information on how to better maintain their plantations. *"Before we planted cocoa trees close to one another but now that I know that it is necessary to respect the spaces between the cocoa trees so that the sun and the wind enters the field, we space cocoa trees"*. Beneficiaries report that they have applied good agricultural practice learned during training and seem to be satisfied with the results. *"They showed us how to sow the corn, I cleaned my field and put the seeds, after that I sprayed the phytosanitary products and my field is on point"*.

Beneficiaries also seem to appreciate being taught about how to create income generating activities through the pilot. *"It's a good project because it gives us training on how to create an activity for a good future"*. They report that they applied this knowledge by undertaking individual or collective income generating activities. *"I cultivated okra ", "I cultivated banana ", "I cultivated banana and corn "*.

Beneficiaries were also taught about saving practices which some of them were able to apply. *I divide money into three areas, food, health and the future, I keep it on [mobile money platform] Orange Money"*. To save their incomes, the beneficiaries adopt different saving practices suitable to them according to their preferences. Some of them report that they keep their savings at home, while others use mobile money services. *"I use Orange Money because at any time you can send me the money, and I can withdraw nearby. The agency is not far. " I use a box at home because my money is in my hand, it's safe. "*

Barriers to changes in practice

That said, beneficiaries reported that they often encounter difficulties that prevent them from putting into practice the knowledge they have learned during training sessions. Beneficiaries mentioned: the lack of money, lack of land, reluctance from land owners or parents, and difficulties selling their goods.

Lack of land impedes the application of certain practices. Access to land is crucial for the application of farming practices. Certain beneficiaries reported that they cannot apply farming practices learned during the pilot because they do not have access to land. *"There are no more plots for us so we cannot do or put into practice what we learned, our parents no longer have land."*

The reluctance of parents to let the youth apply the practices on their land is another barrier to change. Some parents are reluctant to allow the beneficiaries to apply the practices learned during training because are not confident about these. *"the parents refuse that we cut the trees' branch in their field because they have not yet understood the importance, for them we will ruin their field"*. But

also, some parents seem to be distrustful about the adoption of changes. *"He says he's been out there since my mother was not born yet so it's not my place to teach him that kind of stuff."*

Lack of financial resources impede certain practices. Beneficiaries explained that lack of financial resources prevents them from applying certain practices learned during the training. *I've been taught, even now there are a lot of herbs in my field, but I cannot clean it myself and I do not have the money to pay the contractors to do it".*

3. Costs and operations management

The Costs and operations management section will include the following two criteria:

- ✓ Costs are well managed
- ✓ The project management is successful

✓ 3.1. Costs are well managed

The project made efficient and productive use of the money available. Aflatoun and INADES-Formation both came in under budget, spending 90 percent of their total budget. However, this budget underestimates the true costs of the project, as significant in-kind contributions were provided by INADES-Formation. An office was set up in the project area by INADES-Formation for facilitators and motorcycles were put at the project's disposal. The project management team has proposed an increase in the number of beneficiaries for scale-up. Two components will play a significant role in the cost structure of the project: the choice of location, and the amount of funding provided to help beneficiaries set up their Income Generating Activities (IGA).

[Details removed]

✓✓ 3.2. Project management is successful:

The project has been implemented mostly as planned except for some shifts in the timing of activities and an overall one-month delay, both of which were approved by partners ahead of time. There was a significant delay in the validation of the final curriculum, which took seven months instead of three. This had some effects on the length of the program as facilitators were able to support youth clubs for only ten months instead of a full year. The start of activities with youth clubs' training was also delayed until the end of September (just before the harvesting season) instead of April, which qualitative feedback suggests lowered attendance rates. Cooperation between the different partners went well and Company Partner was highly involved in the project management and coordination

[Details removed]

4. Capacity to learn, improve and innovate

The Capacity to learn, improve and innovate section will include the following two criteria:

- ✓✓ Project collects credible monitoring data
- ✓✓ Monitoring is used to learn and improve:

✓✓ 4.1. Project collects credible monitoring data

Overall, the project collected data on the progress of the pilot but data was not shared regularly and not always actionable. Club leaders were in charge of collecting the data on training attendance and savings. IPA's spot check visits found that there were several weaknesses in club leaders' reporting. Moreover, INADES-Formation did not originally plan to digitize attendance data. They did on request, but the process slowed analysis to the point where attendance data could not inform the program.

✔ Criteria 4.1.1. Routine monitoring data are collected and shared on time with the stakeholders

During the project, INADES-Formation collected routine operational data on attendance to the training sessions, the amount of savings collected in each savings group and the number of collective and individual income generating activities created by the groups or beneficiaries. Aflatoun or INADES-Formation also collected data on specific events such MFI visits or training of trainers. Reports of those activities are detailed and clear.

During operational committees, updates on the pilot's progress - excluding attendance on the training sessions - and challenges were shared with all pilot partners. INADES-Formation was not able to share data on attendance to training sessions regularly. INADES-Formation sent the attendance data to IPA about two months after we asked for it for the spot-check visit. According to INADES-Formation, the delay was caused by the consolidation of the aggregated database from facilitators' logs. INADES-Formation did not plan to collect detailed individual attendance data, so they had to gather and digitize all the attendance data on request. This is a good example of a potential monitoring system improvement.

As a response to the low participation rate recorded by the end of the program, the team decided to organize catch-up sessions. A more efficient data collection process would have allowed the project team to notice and react faster to this challenge.

Recommendation for scale-up: Plan to have detailed data on attendance, digitized regularly as it comes in, to better inform program partners and implementation decisions.

✔ Criteria 4.1.2 IPA spot check visits confirm the quality and accuracy of the data shared by partners.

To assess the credibility of data collected, we will use three key concepts:

1. **Validity:** valid data accurately captures the core concept one is seeking to measure
2. **Reliability:** implies that the same data collection procedure will produce the same data repeatedly
3. **Unbiased:** data does not have systematic errors

Through spot check visits, IPA observed that the monitoring data collection process implemented during the pilot was not reliable for attendance and savings data.

From April 18 to April 19, IPA reviewed the attendance data of the logs of 8 clubs (two logs were not available). The objective was to back-check INADES-Formation's database and verify the difference. However, as described above, INADES-Formation could not share the data on time. Therefore, IPA observed the data collection process during the spot-check visit.

IPA observed some potential sources of errors in the process of collecting administrative data. Club leaders, equipped with notebooks, filled in the attendance logs during the training sessions. Some club leaders did not distinguish between the different sessions in their notes, introducing the risk of later confusion or mistakes. Some others only recorded the first sessions. IPA reported the same issues on savings data that leaders also collected in their notebook. Leaders had no M&E training.

Recommendations for scale-up: IPA recommends training all persons involved in the Monitoring and Evaluation process (including group leaders if they must fill in attendance lists) to ensure the reliability of the data.

After the spot-check, INADES-Formation said they would take corrective actions to improve its process. Unfortunately, it was not possible to correct past mistakes to improve the quality of the data. IPA’s agents had no chance to observe the changes in the process in the field because IPA made those recommendations during the last spot-check.

Facilitators collected the number of income generating activities created in the communities where they work. We are confident in the credibility of those data as spot-checks didn’t identify any discrepancy.

Figure 8 :Credible data criteria

Credible data criteria	Valid	Reliable	Unbiased
Attendance to training			
Data on savings			
Data on the number of incomes generating activities			

Criteria 4.1.3 Monitoring data is actionable and aligned with program management

During pilot implementation INADES-Formation collected different data which were not all actionable at any time.

For instance, data on attendance were not actionable during the first half of the pilot (because they were not digitized). As discussed in section 4.1, a more efficient data collection process would have allowed the project team to notice and react faster to the decrease in participation.

Also, data collected on savings and Income Generating Activities were not enough to monitor how well saving and IGAs went. The amount of collective savings or the number of IGAs provide little to no information about the pilot performance on investments and revenues. For instance, it does not provide information on how the savings were used or on the likelihood of the IGA to generate income.

Recommendation for scale-up: During this pilot, it may not have been an issue since IGA just started, but at scale, clearer monitoring strategies with more data collected should be implemented to be able to have a clear understanding of the performance of those IGAs in each club.

✓ 4.2. Monitoring is used to learn and improve:

Based on the information available to stakeholders, appropriate changes in program management and delivery were implemented. Aflatoun made a genuine effort to better identify key assumptions of the Theory of Change.

✓ Criteria 4.2.1. Program improvement in response to monitoring

Aflatoun/INADES-Formation demonstrated a clear willingness to learn and implemented mitigation strategies in response to monitoring. Aflatoun also organized focus groups in the field to collect beneficiaries' feedback on the program. Updates were shared regularly on project field activities during operational committee meetings

In response to data collected during the needs assessment, the implementing partners decided to relax some of the pilot's selection criteria. The number of beneficiaries who were interested in the project and fulfil all criteria was lower than the target number of beneficiaries to enrol. Therefore, the committees agreed on increasing the maximum age to participate and reduce the target number of women to include in the pilot.

After IPA spot-checks and partners' field visits a discussion started on how facilitators could deliver the training in different local languages. Indeed, in two out of the four communities many beneficiaries could not speak French. INADES-Formation with Aflatoun then decided to implement a system of translation.

✓ Criteria 4.2.2. Refine the Theory of Change:

Aflatoun discussed critical assumptions of the theory of change of the program in their report. Two important assumptions of the theory of change were discussed and broke down in the current implementation of the pilot.

The first one holds that if youth are linked to MFIs they would receive loans. In light of the data collected during the pilot this assumption does not seem to hold and alternative sources of finance should be identified to allow youth to invest in their Income Generating Activity.

The second critical assumption discussed by Aflatoun is that diversification of activity would result in an increase in revenue. As discussed in the final Aflatoun/INADES-Formation report this seems to be a strong assumption that is not holding across contexts. Aflatoun is therefore offering to investigate this question during the scale-up phase.

5. Sustainability

The Sustainability section will include the following two criteria:

- ✓ Provides sustained benefit to community
- ✓ There are prospects of scale-up beyond GMM2:

✓ 5.1. Provides sustained benefit to community

The project exhibits limited prospects of sustained benefits in the community, beyond possible continuation of the increased savings behavior. Beneficiaries face constraints to implement what they learned about cocoa farming, particularly a lack of land and resistance by older members of the community. There is also some uncertainty about the continuation of the saving groups and Income Generating Activities.

✓ Criteria 5.1.1. Indications that the community members are likely to continue with the practices or program activities

There are limited signs of sustained benefits for the community, other than the continuation of good saving practices. Weaker evidence exists on the sustainability of the club structure and no clear strategy was designed to sustain club activities after the end of the project.

On a spot check, IPA also visited the communities to gain a better understanding of the clubs' structure and the leaders' role. At the end of the program, IPA interviewed the youth who benefited from the program through focus group discussions. During the same event, IPA interviewed club and communities' leaders in individual interviews. This section discusses the prospects for the project's sustainability.

Possibility of beneficiaries continuing to implement the practices they learned

Beneficiaries reported that, through the project, they have learned new practices that can improve their lives. Many youths reported changing their savings behavior while using more mobile money solutions.

However, many youths seem to be more interested in activities other than farming. As described above in section 3, in qualitative interviews many youths expressed a desire to seek opportunities in the city or outside farming, even if the reported satisfaction with farming work increased. Even for those with an interest in agriculture who might be able to apply what they learned, this is conditional on having access to land. Youth reported that external factors also impacted land access: *"Gold prospectors destroy land, there is no more land for agriculture"*. Scarce availability of land and limited youth enthusiasm around farming raises concern as to their future involvement in program activities that revolve around farming.

Also, the beneficiaries faced the reluctance of older members of their communities who are not confident about the practices learned during the program. As mentioned in Section 2.3, some

beneficiaries reported that their parents were reluctant to allow the beneficiaries to apply the practices learned during training because they are not confident about these.

Possibility of the community continuing the program in the absence of the implementing partners

Beneficiaries do not seem to be confident in their capacity to continue the project, they seem to believe that it is INADES-Formation's role to continue the program.

At the time of IPA's last survey, beneficiaries lacked a clear long-term vision as to the next steps of the project. When asked whether they were aware of initiatives put in place for the continuity of the project, beneficiaries unanimously responded negatively. Beneficiaries seem to rely on INADES-Formation and the other partners of the project to support them for the continuity of the program.

They reported that for the continuity of the project they need financial, material and technical support from INADES-Formation "*We need to be financed, to get material and advises on how to keep books*".

The lack of access to formal savings and credit opportunities, discussed above in section 2.2, casts further doubt on the sustainability of the project.

Recommendation for scale-up: The current program didn't give access to specific resources to youth to kick start their activities. This is something that might positively impact sustainability and that should be considered in future iterations of the project.

Clubs' saving and IGA

The clubs served as a structure to collect contributions and organize the creation of IGAs. Once every week or two, each member gave 100 XOF, and the club members' contributions were then supposed to be used for the creation of IGAs. Thanks to this system, the different club members were able to set up collective IGAs.

Independently of INADES-Formations' staff, the clubs collected and allocated the contributions to activities agreed upon by clubs' members. Along with information regarding attendance, the club leaders regularly collected and kept a registry tracking each members' contributions. This type of organisation presents the advantage of empowering the clubs and increases the chances that the saving mechanisms put in place within the clubs continue beyond the pilot.

However, it seems that either only a small part of the beneficiaries contributed to the savings or that members did not regularly pay their contributions. Based on the information provided by INADES-Formation, roughly half of the 309 beneficiaries contributed to the clubs' savings. Under such circumstances, it is questionable whether this model be maintained in the future.

✓ 5.2. There are prospects of scale-up beyond GMM2:

Despite strong efforts there is limited evidence of government buy-in on the project, limiting the prospect for scale-up beyond company funding. Aflatoun did manage to increase collaboration with the Ministry of Education but the target audience would be different as it would more focus on primary and secondary students. The new national strategy for financial education lays promising foundations for future collaboration and donors and industry partners are aligned on a new youth initiative. Aflatoun and INADES-Formation have the capacity to roll-out the program at a bigger scale even if a new contractual structure might be discussed.

✓ Criteria 5.2.1 Evidence of government/partners buy-in

Despite Aflatoun's efforts we observe limited government buy-in on the project at this stage. Aflatoun has been seeking institutional buy-in while organizing two rounds of trainings with many governmental partners including the Ministry of Agriculture, the Ministry of Finance and the State Secretary in charge of professional training. In Cote d'Ivoire the National financial education strategy is led by an Agency under the control of the Ministry of Finance called the Agency for Financial Inclusion and Promotion (APIF). Unfortunately, no representative of this institution was part of the training.

One of the ambitions of Aflatoun is to integrate the financial skills curricula within the national education curricula for primary and secondary education as it was tested in Ghana. The main contact point has been the Programme Éducation Financière (PEF), led by the Ministry of Education (MENET-FP) with which Aflatoun has signed an MoU. The director for this initiative Mr Felix YAO also appeared to be the regional trainer for Aflatoun that rolled-out the two master trainers training. This is a very interesting way forward and more work should be carried out on the advocacy side to push the agenda.

Local governmental institutions have also been included in the different visits such as the Agence Emploi Jeune (AEP). Despite being a good point of contact, the AEP has no offices in these rural areas and does not deliver loans if no clear business plan is submitted.

Also, the Cocoa and Coffee Council (CCC), in charge of developing the cocoa sector, is a possible lead with a particular interest in financial education and entrepreneurship. The CCC already financed youth training program in different regions of Cote d'Ivoire and declared being willing to create synergies but no concrete step forward has been taken to our knowledge.

✓ Criteria 5.2.2 Enabling environment

Côte d'Ivoire is promoting financial education through a national strategy called La Stratégie Nationale d'Inclusion Financière 2019-2024 (SNIF). This strategy aims at improving financial inclusion in Cote d'Ivoire for youth, women and rural populations. As part of this strategy, the Programme Éducation Financière (PEF), led by the Ministry of Education (MENET-FP) aims at providing training and teachings on financial education. To date, the PEF has reached over 600 agents of the ministry

that work as trainers in different regions. 20,000 teachers have been trained on credit, debt and the elaboration of personal and family budget plans.

The financial inclusion initiative is working at the crossroad of many Ministries. This has an impact on the clarity of the roles and responsibility of the different governmental counterparts.

Holistic programs such as the one implemented by Aflatoun have difficulties finding clear governmental anchors. Indeed, vocational training is under the responsibility of the MENET-FP while agricultural training is more under the responsibility of the Ministry of Agriculture. Youth entrepreneurship also usually has a different governmental counterpart with the Ministry of Youth. These multiple layers of cooperation between governmental institutions does not position the pilot for a clear path to scale. Millennium Challenge Corporation

Vocational training is at the center of many donors' programs. This includes the Millennium Challenge Corporation (MCC) project that will invest \$155 million for Skills for Employability and Productivity Projects.

During a Key Informant Interview a partner mentioned a new Public Private Partnership with the support of International Institutions to finance youth and vocational training during the next 5 years. This initiative could support scaling the current initiative.

✔ Criteria 5.2.4 Organizational capacity to implement at scale

Aflatoun and INADES-Formation would have the capacity to run the current pilot at a bigger scale within the cocoa value chain. This might require a change in roles that would place INADES-Formation as the lead implementer

Aflatoun is an international NGO based in the Netherlands offering social and financial education to children and young people. The organization is working through a social franchise model and created an extensive network of partners working in around 100 countries. Aflatoun's built strong expertise in creating tailored curricula for different age groups and contexts. This endeavor was supported by a genuine interest in research projects; Aflatoun already completed around 30 research projects. Aflatoun would therefore be a very good partner supporting the technical side of the roll-out. However, their limited country presence would not place the organization in a good position to work on the day to day operations of the program at scale.

INADES-Formation or the African Institute for Economic and Social Development is a network of African NGO's working in 10 countries with a headquarter in Abidjan. INADES-Formation started their activities in 1962 delivering distance education. The organization is now specialized in training delivery with a specific focus on rural areas. INADES-Formation has an extensive presence in the different Ivorian regions and is experienced working with international partners such as the AFD, Swissaid or CCFD terre solidaire. Able to manage multiple projects, INADES-Formation could be a good implementing partner at scale. Despite these strengths INADES-Formation has revealed limited capacities in communicating in English and IPA could not really assess their financial management (Aflatoun took the lead on this component). Despite these caveats, local field staff seemed well trained and management responsive to identified problems.

6. ANNEXES

Annex 1: Question related to the assessment of the financial capability

The questions are drawn from Company Partner-Aflatoun training material. We computed a score based on the responses given by the respondents, in fact the respondent got one point for each correct answer. In this report we displayed the percentage of respondents who gave the correct answer to at least 50% of the questions.

First set of questions: Questions on the loan

Question	Answers
The money from a loan belongs to the person who borrows it.	False
If you borrow money from a friend, you don't need to pay it back.	False
Using borrowed money is generally expensive than using your own money	True
A loan can help to start a business when you don't have enough money	True
If you miss a loan payment, I will not suffer any consequence as long as you end up paying	False
Borrowing from a loan shark is not expensive	False
Credit refers to both the money you can spend, and someone else's money that you must pay back.	True

Second set on question: Question on the budget

Questions	Answers
A budget is used to plan and to keep track of expenses.	True
A budget is only used to collect money for events (birthday, weddings...).	False
A budget allows to make sure that money is spent as planned.	True
The budget is useful for planning all kinds of expenses.	True
Only public servants need to make a budget.	False
To make a budget you must note your incomes and your expenses	True

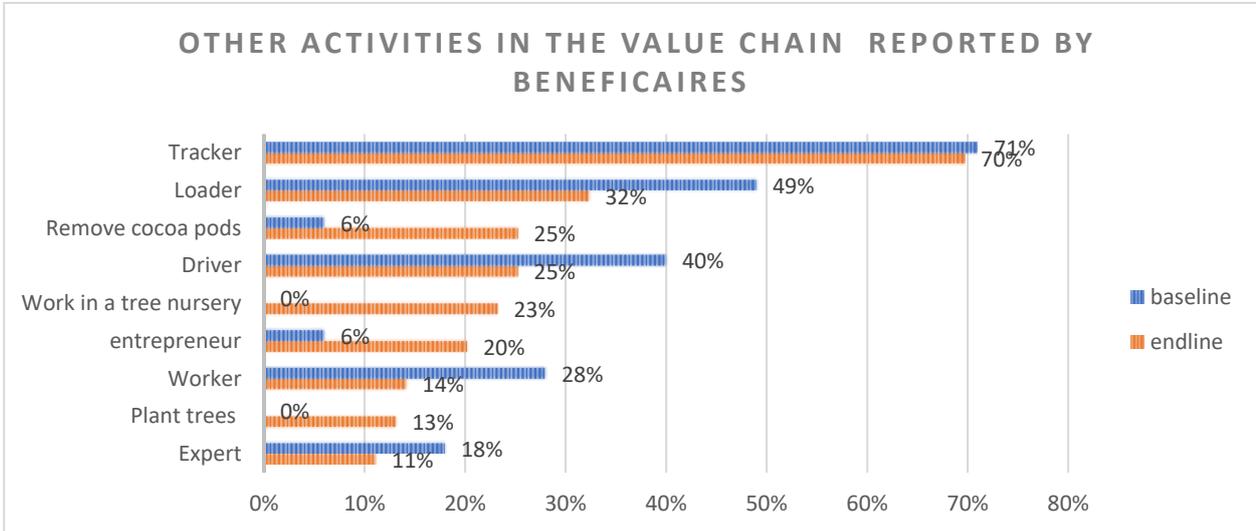
Third set of questions: Questions on the financial institutions

For the following structures, please answer in truth if it is a financial institution and false if you think it is not a financial institution	
A bank	True
A savings bank	True
an agricultural cooperative	False
A loan shark	False
A close, an acquittance	False
Micro-finance agency	True

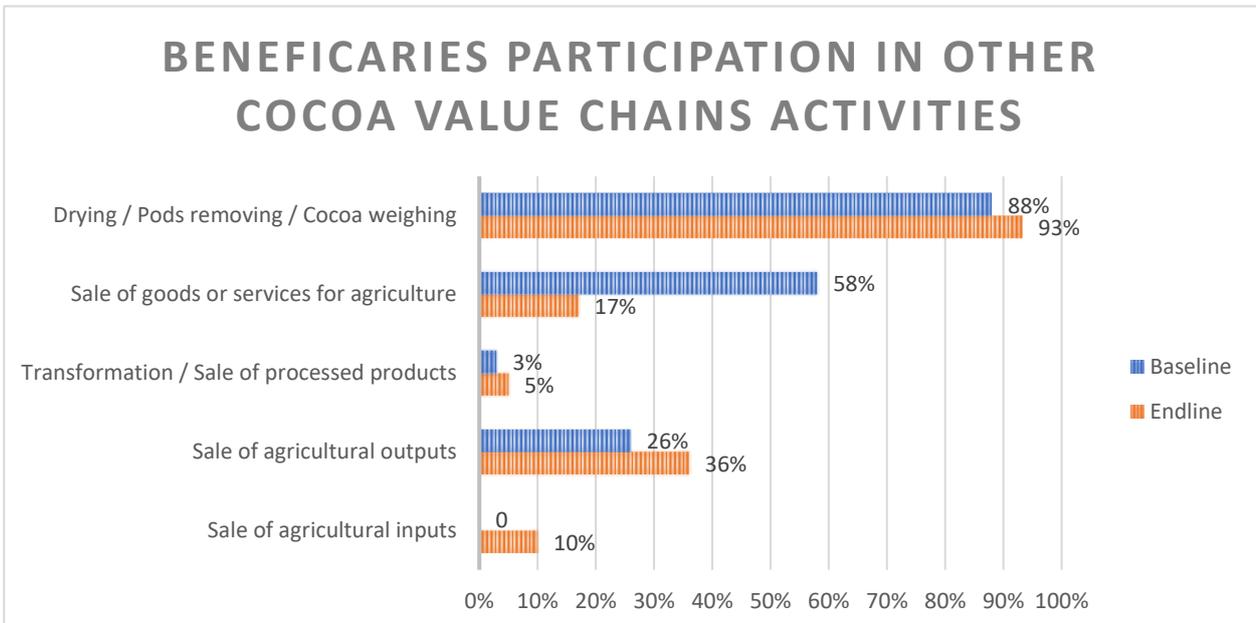
For the following structures, please answer in truth if it is a financial institution and false if you think it is not a financial institution	
Keeping people's saving	True
Taking care of their customers' safety	False
Give loans to customers	True
Offering financial services to their clients	True
Ensure the travel of their clients	False

Deal with the transportation of their customers' goods	False
Provide insurances services	True
Distribute money to their client	False

Annex 2 Reported other activities by beneficiaries



Annex 3 Reported other activities beneficiaries are engaged in



Content Framework

Section	Session	Overall Outcome	Learning Objectives	Topics and Activities Covered
1. Me & Myself				
1	Introduction	<ul style="list-style-type: none"> To guide participants through introductions, to begin to form a group, and to gain an overview of the course purpose, structure and format. Participants develop team spirit and become excited about the overall programme. 	<ul style="list-style-type: none"> After this lesson participants will feel more comfortable in the group and be ready to learn. Participants learn to trust one another as a precondition to self-expression and sharing. Participants begin to form a team. Participants share their visions for what they hope to achieve by the end of the course and beyond. 	<ul style="list-style-type: none"> Overview Touch Three Things Pair interviews Name Learning Games Hopes and fears Taking pride in farming
2	My Goals, My Dreams	<p>This Session will help participants establish goals and steps to achieve these goals. It will allow participants to prepare for the upcoming modules and challenge them to start thinking about money, work and entrepreneurship.</p>	<ol style="list-style-type: none"> Describe the difference between goals and dreams. Identify one realistic goal and three tangible steps to achieve that goal. Describe how money impacts their goals in terms of saving, investing or borrowing. Set one work-related goal, such as getting a job, starting an entrepreneurial venture, or gaining further education. 	<ul style="list-style-type: none"> Start: Case studies Learn: Team problem solving game Reflect: Goal setting
3	Problem Solving & Critical Thinking	<ul style="list-style-type: none"> Participants learn to approach problems from a critical perspective. 	<ul style="list-style-type: none"> To equip participants with a methodology that helps them identify challenges and issues of concern to them, to explore them and to experiment with strategies for dealing with them. 	<ul style="list-style-type: none"> Start: Image Theatre Introduction exercises Learn: Image Theatre Reflect: Group Discussion

4	Agriculture is the Future!	Understanding the importance of agriculture and the pride farmers should take in their work as well understanding the opportunities the cocoa value chain might provide.	<ul style="list-style-type: none"> To understand the importance of agriculture Consider agriculture and the cocoa sector as a career path; and all services / job opportunities linked to the cocoa supply chain 	<ul style="list-style-type: none"> Start: Whole Group Discussion Learn: Memory Cards Reflect: Whole Group Discussion
5	Sourcing of Capital & Agriculture	To link saving to farming and understand how farmers save and access capital.	<ul style="list-style-type: none"> Describe how farming families access capital Understand the importance of saving for successful farming Understand that investing in livestock or seed is a form of saving 	<ul style="list-style-type: none"> Start: Image Theatre Learn: Seasonal calendar demonstration Reflect: Colours of the circle
6	Mixed Cropping	Based on INADES lesson		
7	Taking Care of My Body	Participants appreciate the need to eat nutritious food and have a healthy life style	1. Explain basic information regarding nutrition and nourishing the body.	<p>Start: group personae drawing</p> <p>Learn: Experts' groups + drama exercise + Image theatre</p> <p>Reflect: Catch the ball + laughter game</p>
8	handwashing			
2. My World and my Community				
9	Child Labour	Participants will understand the importance of protecting children from child labour.	<ul style="list-style-type: none"> To identify children's rights, and to be able to distinguish between child labour and child work. To commit to protecting children's rights and preventing child labour. 	Rights; Responsibilities; Children's rights; Protection.
10	Good Social Practices	Participants will understand that they can demand certain basic working conditions.	<ul style="list-style-type: none"> To understand that standards/certification place certain responsibilities on the employer/farm owner. To see that good working conditions lead to more productive farms. 	Working Conditions; Farm Productivity; Responsibilities.

11	Gender	<ul style="list-style-type: none"> Participants will seek to explore the meanings, beliefs and stereotypes associated with men and women 	<p>Describe the difference between sex and gender</p> <p>Examine individual attitudes about gender differences, roles and inequalities with a focus on agriculture</p> <p>Question how individuals' attitudes towards gender can affect their behaviour</p>	<ul style="list-style-type: none"> Start: reviewing previous session; take a stand Learn: Brainstorming and image theatre Reflect: answer the ball and looking ahead to the next session
12	Should I Stay Or Should I Go?	Participants can make a considered decision for themselves as whether or not migration to the city might benefit them.	<ol style="list-style-type: none"> Summarise the reasons people often choose to migrate to the city Summarise some of the advantages associated with migration. Summarise some of the disadvantages associated with migration. 	<ul style="list-style-type: none"> Start: Personal story-telling Learn: Cubing exercise Reflect: Image Theatre
3. Financial Education				
13	Money Streams	<p>Participants will become more aware of their various income generating activities and be able to categorize and analyze them for their value.</p> <p>Participants will also be made aware of other social ways that impact their ability to save or provide and consider, through talking with their peers, what type(s) of work is really best for them.</p>	<ol style="list-style-type: none"> Identify different income streams: entrepreneurial, agricultural and wage (informal or formal) and consider the frequency of this work: full time, as needed, when necessary, seasonal, etc. View their different sources of income as part of their budget and time management Understand the social aspects of their financial resources, such as what they barter for, favours, different forms of payment, demands or support from family. 	<p>Start: Peer Interviews</p> <p>Learn: Small group brainstorming and chart making</p> <p>Reflect: Group discussion</p>
14	Needs, Wants and Budgeting Basics	<ul style="list-style-type: none"> Participants understand the value of budgets for their own lives. 	<ul style="list-style-type: none"> In this session participants will be encouraged to distinguish between products and services that are essential and those that are merely 'nice-to-have'. Participants are introduced to the concept of 'responsible' spending and demonstrate that balancing income and expenditure is important when trying to manage your finances effectively. 	<ul style="list-style-type: none"> Start: Ball Game Learn: Vote With Your Feet Reflect: Group Exercise Budgeting

			<ul style="list-style-type: none"> • Participants learn to make a simple budget 	
15	Saving and Budgeting	<ul style="list-style-type: none"> • Participants become familiar with different savings options and start thinking about setting personal savings goals. • Participants understand why saving and budgeting is important and how to save more effectively. 	<ul style="list-style-type: none"> • Participants look at different methods of saving and places we can deposit money and choose the best for them • To understand the importance of setting realistic saving goals. • To identify saving goals and saving targets. • To practice creating a budget 	<ul style="list-style-type: none"> • Start: Ball Game • Learn: Group Work • Reflect: Group Work
16	Gender, Household Budgets, Money and Power	<ul style="list-style-type: none"> • Participants examine how earning power can transform the social status of females 	<ul style="list-style-type: none"> • Identify who makes most of the financial decisions and manages resources in their household • Recognise that someone's gender may negatively affect their access to resources and participants to decision making • See how by improving their economic status they might also improve their decision-making influence within the home 	<ul style="list-style-type: none"> • Start: Mingle Game • Learn: Tower of Power • Reflect: Group Reflection
17	Borrowing Money	<ul style="list-style-type: none"> • Participants will understand how to borrow safely and responsibly. • Participants become aware of the risks of loans. 	<ul style="list-style-type: none"> • To understand the risks associated with borrowing money. • To understand the implications of borrowing money. • To understand that there are different types of loans. • To understand basic interest calculations. • Optional: Participants prepare for a visit to a bank 	<ul style="list-style-type: none"> • Start: Vote With Your Feet • Learn: Group Discussion • Reflect: Scenario Cards

			or other financial institution in the community	
18	Keeping our Natural Resources	<ul style="list-style-type: none"> • Participants become aware of the importance of protecting natural resources. 	<ul style="list-style-type: none"> • To learn how a healthy environment benefits farmers and the community. • To understand how to preserve non-financial and community resources. 	<ul style="list-style-type: none"> • Start: Where Do I Stand? • Learn: Image Theatre • Reflect: True or False
4. Entrepreneurship in Agricultural Communities				
19	Micro-Enterprises in the Agricultural Communities: Part 1	<ul style="list-style-type: none"> • Participants identify enterprise opportunities along the cocoa value chain. 	<ul style="list-style-type: none"> • To help participants understand business enterprises in their area. • To teach participants to make informed decisions so as to better control the outcome of their farming business goals. 	<ul style="list-style-type: none"> • Start: Case Studies • Learn: Human Value Add Chain & Planning Our Enterprises • Reflect: Presentation
20	Micro-Enterprises in the Agricultural Communities: Part 2	Participants identify who their customers would be and what they're looking for. Through this they learn to recognize if their enterprise is a good idea.	<ul style="list-style-type: none"> • Identify customers, do some market research and understand the attributes of a successful enterprise. 	<ul style="list-style-type: none"> • Start: Who's my Customer • Learn: Market Research • Reflect: Is it a good idea? Ranking Group Work
21	Business Accounting Basics	<ul style="list-style-type: none"> • Participants get a basic understanding of how to calculate profit and make a budget for a cocoa farm 	<ul style="list-style-type: none"> • Participants can identify start-up costs, direct and indirect costs, calculate fixed and variable costs • Participants can identify when they are breaking even and make profit or loss • calculate expenditure and simple book keeping and record keeping 	<ul style="list-style-type: none"> • Start: Group Work • Learn: Group Work • Reflect: Presentation
22	I can do it!	<ul style="list-style-type: none"> • Participants are ready to deal with set-backs. 	<ul style="list-style-type: none"> • Participants think about the attributes they will need to develop in order to succeed in business • Participants are prepared for obstacles and ready to tackle them. • Participants understand the importance to network + are prepared for obstacles and ready to tackle them. 	<ul style="list-style-type: none"> • Start: Group Work • Learn: SWOT analysis • Reflect: Image Theatre

23	Looking Ahead	<ul style="list-style-type: none"> •Participants look ahead by using SMART Goal setting and Action Planning tools. 	<ul style="list-style-type: none"> • Participants learn how to set business goals with the SMART method • Participants learn to use a tool that helps them action plan 	<ul style="list-style-type: none"> • Start: Pairs Planning Ahead • Learn: SMART Goals • Reflect: Group Work Action Plan + certificates ceremony
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Annex A: Independent Data Collection General Methodology

1. Introduction

The Independent Data Collection (IDC) is led by IPA in the context of the TRECC-GMM2 project in order to inform the Evaluation Matrix. This comes in complement to the administrative data collected by the respective M&E team of each pilot. The objective is to better understand the context in which the pilots are being implemented, learn and provide feedback and recommendations to TRECC, implementers and companies.

This document presents the protocol guiding our independent data collection. It is organized in two main parts: first, the methodology (this document) and second, its application to the specifics of each pilot. The methodology part includes 5 main sections about: i) the different waves of data collection; ii) the data collection methods; iii) the sampling strategy; iv) data quality; and v) the regulatory requirements. The part on the pilots includes as many sections as the number of pilots.

2. Sampling for quantitative survey

2.1. Sampling of beneficiaries

The beneficiaries are the principal source of information which will be used during each round of IDC. They will be selected from a list provided by the implementer, using a sampling method specific to each pilot, detailed in the separate sections for each pilot.

2.2. Sampling of non-beneficiaries

In addition of the beneficiaries, we may need to interview non-beneficiaries at baseline if the targeting of the program to a specific segment of the population is an important part of the program. In those cases, non-beneficiaries (similar to the beneficiaries except that they are not taking part to the program) will be selected using a systematic choice from a listing done with village chief, Community agent etc. In most cases it won't be necessary to survey non-beneficiaries during follow-up or endline surveys, because baseline data will be sufficient to assess the program's success in targeting the beneficiaries most in need.

2.3. Sample size

Determining a sample size to have credible and reliable results is very important. Thus, the main criteria to determine our sample size will be to achieve a representative sample within the budget and ensure that we have adequate statistical power to detect target changes on key indicators between baseline and endline for immediate outcomes. The default parameters for our sample size calculations are:

- Margin of error: We will use the standard margin of error of 10% percent, where the budget allows.
- Confidence interval: we will use the standard rate of 95%.

This means that we will be able to say with 95% confidence that the true value of variable of interest is within 5 percentage points of our sample estimate.

The general formula we use in our Sample size calculator is:

$$n \geq \frac{\alpha * N}{N + \alpha - 1} \text{ avec } \alpha = \left(\frac{Z}{\varepsilon}\right)^2 * p * (1 - p) \quad (\text{E.1})$$

n : The sample size

N : The population size

ε : The margin error

p : The estimated proportion of people having the studied characteristic.

Z : z score with 95% confidence

Table 19 : Sample covered

Round of data collection	Targets	Survey planned	Survey covered	Rate	Period of data collection
Baseline	Beneficiaries	188	188	100%	Sept. – Oct. 2018
	Non-beneficiaries	76	76	100%	
	Focus group	8	7	88%	
Midline	Beneficiaries	188	178	94.7%	March 2019
	Focus group	8	8	100%	
Endline	Beneficiaries	188	155	82.5%	June 2019
	Focus group	5	5	100%	

3. Data Quality

IPA has strong requirements regarding high data quality and will implement a Data quality insurance plan.

The plan defines all data quality protocols and steps in processing the data that should be done during the data's lifetime.

3.1. Focus group discussion

i. Design

This survey will be done at the village/community level with a group of 8-12 people. Depending on the data collection wave to be conducted, the FG could be direct/indirect beneficiaries/non-beneficiaries.

The goal will be to get qualitative data on:

- Perceptions of the community members regarding the problem the pilot is seeking to address,
- Community members' current practice as compared to what the intervention is seeking to bring
- Beneficiaries' description of their needs links to the outcomes delivered by the pilot
- Beneficiaries describe positive experiences with the program
- Indications that the community are likely to continue with the practices or program activities
- General feedback about interventions (current and past/future);
- General ideas on local behaviors and beliefs.

ii. Staffing

- A focus group moderator (1)
- A focus group moderator-assistant (1-2)

Focus groups moderators (and assistants) will be selected from the IPA database or from a recruitment process. We will require previous experiences in focus group and Key Informant Interviews, with focus on strong qualitative data collection experiences. Once selected, they will be trained to use the research instruments of this project.

Number and composition of focus group discussions

The number of discussion sessions will depend on the characteristics of the pilot (number of village, size of the population, number of community/ethnic group etc.). Depending on the local culture and in order to increase interactions / discussions, it may be possible to re-organize people in order to have a homogenous discussion group.

3.2. Key informant interviews

IPA will run key informant interviews in order to complete the evaluation matrix regarding questions like alignment with priorities, sustainability and operations. It will consist of individual structured interviews with key people for each pilot.

Those interviews will be led by the facilitators, the Field managers or the M&E staff depending on the level of the people to be interviewed.

4. Regulatory requirements

i. Language concerns/accommodations

There are many local languages and not one main language in Cote d'Ivoire. Therefore, it may be useful for the team to have guides/translators. Together, team leaders / enumerator who speak the language and the guides will agree translations of questions. In addition, some regularly used words / expressions in some local languages could be added in the electronic form.

Regarding the focus group, teams could take translators (who are not participants) to help them during the interview if needed.

ii. Confidentiality and privacy

We strongly care about the privacy and the confidentiality. The name of the companies associated with the implementers and other details from other pilots should not be mentioned during interviews or any other moment outside IPA office.

Information from interviews should not be discuss outside / after interviews even in another village or location. We remind that all interviews are strictly confidential.

iii. Consent

As this project is a M&E project, we are not required to submit for approval by an Institutional Review Board (IRB). However, we still ask consent from respondents to whatever survey they are taking part in.

To be able to interview children aged under 18 involved in an intervention (for example, primary school students), consent from their parents/ legal guardian is needed as well as consent (verbal or written) from the child and youth themselves.

For the specific case of the focus group, they should be done whenever the minimum number is achieved and people consent to be part of it. However, this should be done with sensitivity to cultural expectations – for example, we will notify the relevant community or group leader about the focus group if appropriate.

iv. Personal data protection

Collecting and/or sharing personal data (personal data are those that can allow to identify an individual; this includes name, first name, phone number, GPS coordinates, etc.) in Côte-D'Ivoire is regulated by the recently created Autorité de Régulation des Télécommunication en Côte-D'Ivoire (ARTCI). Although the regulation is quite new and its application still has some ambiguities, it appears that in order to collect and share such data in conformity with national rules and regulations, an organization needs to comply with the Law No. 2013-450 of 19 June 2013 regarding the protection of personal data of ARTCI. Since companies, implementing agencies and IPA will be collecting and sharing personal data, it is important that each partner investigates whether it needs to comply with ARTCI.

IPA has submitted a request to ARTCI for an authorization and has designated its M&E coordinator as "ARTCI data protection correspondent". The process is still ongoing, and we are waiting for ARTCI approval. As far as the process is ongoing IPA can legally start the data collection.

Annex B: Matrix

The Transforming Education in Cocoa Communities (TRECC) initiative aims at improving the living conditions of children and youth in Côte d'Ivoire by promoting quality education in cocoa-growing communities. Via its Grant Matching Mechanism round 2 (GMM2), 9 pilots-to-scale projects are being co-funded with 10 cocoa companies and implemented by 14 implementing organizations in the sectors of Early Childhood Development, Primary Education and Vocational Training.

The role of Innovations for Poverty Action (IPA) is to provide technical support to the companies and implementing agencies to design and implement sound monitoring systems to closely monitor and learn from these pilots. In parallel, IPA conducts its own independent and complementary data collection. IPA will use these two sources of information – the administrative data collected by the implementing organizations through their own M&E system and the independent data collection – to feed into an evaluation matrix to assess each pilot.

Each evaluation matrix describes how IPA will use the data to make recommendations on the potential scale-up of the pilots to other relevant cocoa-growing communities. In addition, TRECC may consider whether certain pilots are feasible for future scale-up beyond such communities, for example to the regional or national level, though this is not a central focus of this evaluation matrix given the existing contractual arrangements on GMM2.

The evaluation matrix comprises five sections which will be the basis on which to recommend eligibility of a pilot team to submit a proposal for potential scale-up. The five criteria are Relevance; Results (outputs and immediate outcomes); Costs & Operations management; Capacity to learn, improve and innovate; and Sustainability. For each criterion, we describe the key evaluation questions, which will be common across all pilots.

This document presents the evaluation matrix tailored to the AFLATOUN/INADES and Company Partner pilot, with the five criteria and the qualitative and quantitative indicators to that will be used to assess each criteria. IPA will work with Company Partner and AFLATOUN/INADES to finalize the indicators, targets and data sources for the pilot, drawing on their logical framework.

We will use a “traffic light” color system to provide an overall assessment against each of the five criteria: green will mean that the pilot is compliant with the criteria requirement for potential scale-up, red will mean that it is not, and orange will mean that it does partially comply and that eligibility for scale-up should be conditional on corrective measures to be taken. At the final evaluation stage:

- pilots with green assessments on all 11 criteria will receive an *unconditional* recommendation for eligibility for a scale-up proposal;
- pilots who have only green and orange criteria (no red), and among these a majority of green criteria, will receive a *conditional* recommendation for scale-up – i.e. conditional on corrective measures in response to findings from monitoring and evaluation.
- pilots who have only green and orange criteria (no red), and among these a majority of orange criteria, will not be recommended for scale-up.
- pilots with any red criteria will not be recommended for scale-up

During implementation, IPA will provide work-in-progress traffic-light assessments to the pilots as part of our quarterly updates (ideally during advisory calls), for criteria for which there is enough data already

available for an interim assessment. This will allow opportunities for course correction and improvement. Before sharing our work-in-progress assessments, if any are orange or red light assessments, we will discuss them with the implementing partners first.

1. Relevance					
Evaluation Criteria	Evaluation Questions	Quantitative indicators	Qualitative indicators	Data source and collection method	Assessment definitions
<p>1.1. Targets an important need in the community</p>	<p>1.1.1. Is there any evidence of this being an important need in the community?</p> <p>1.1.2. Is the intervention model appropriate to respond to the identified need?</p> <p>1.1.3. If relevant, do the project's targeting criteria allow to reach the group that needs the intervention the most in the community?</p>	<p>1.1.1. AFLATOUN/INADES's needs assessment report shows evidence of the need being addressed</p> <ul style="list-style-type: none"> - Young adults are in waithood; they do not have a job, any prospects on a formal job and income, nor further education. It is difficult to earn adulthood markers such as income, marriage, children, and community role, and therefore it becomes difficult to create a future. - Low availability and accessibility to secondary school and limited attention given to life skills (living independently, financial literacy, etc) - There are limited role models and guidance to make decisions towards next steps in life. 	<p>1.1.2. Beneficiaries' description of their needs links to the outcomes delivered by the pilot</p> <ul style="list-style-type: none"> - 	<p>Administrative data</p> <ul style="list-style-type: none"> o Project targeting criteria o Needs assessment report <p>Independent evaluation</p> <ul style="list-style-type: none"> o Quantitative and qualitative Interviews with beneficiaries 	<p>Green:</p> <ul style="list-style-type: none"> o Pilot addresses specific important needs that were among targeted population. o The intervention as implemented focuses on the objectives initially agreed, or agreed changes. <p>Orange:</p> <ul style="list-style-type: none"> o Pilot did not fully address important identified needs and/or partially reached the targeted population o The implementation strayed somewhat from the initial agreed objectives o Feasible remedial measures are identified to address these issues <p>Red:</p> <ul style="list-style-type: none"> o Pilot does not address important needs in the

1. Relevance					
Evaluation Criteria	Evaluation Questions	Quantitative indicators	Qualitative indicators	Data source and collection method	Assessment definitions
					<p>community and/or does not serve the targeted population</p> <ul style="list-style-type: none"> The implementation shows that program objectives are no longer relevant to those originally agreed. No feasible remediation identified for these issues
<p>1.2. Aligns with the priorities of the donors</p>	<p>1.2.1. Does the pilot still align with the objectives of TRECC and Company Partner?</p>		<p>1.2.1. The pilot, as implemented, remains aligned to the objectives originally agreed and any agreed changes have been documented</p> <ul style="list-style-type: none"> Interview with program management team confirms that the program goals remain aligned with the priorities originally described in the proposal which is to unlock potential of young people in cocoa-growing communities 	<p>Independent evaluation</p> <ul style="list-style-type: none"> Interviews with program management including TRECC and Company Partner Desk Research Review of initial proposal 	<p>Green:</p> <ul style="list-style-type: none"> Pilot addresses specific important needs that were among targeted population. The intervention as implemented focuses on the objectives initially agreed, or agreed changes. <p>Orange:</p> <ul style="list-style-type: none"> Pilot did not fully address important identified needs and/or partially reached the

1. Relevance					
Evaluation Criteria	Evaluation Questions	Quantitative indicators	Qualitative indicators	Data source and collection method	Assessment definitions
			in Ivory Coast to become agents of change in their own lives through a comprehensive Life Skills and Financial Education Programme		<p>targeted population</p> <ul style="list-style-type: none"> o The implementation strayed somewhat from the initial agreed objectives o Feasible remedial measures are identified to address these issues <p>Red:</p> <ul style="list-style-type: none"> o Pilot does not address important needs in the community and/or does not serve the targeted population o The implementation shows that program objectives are no longer relevant to those originally agreed. <p>No feasible remediation identified for these issues</p>

2. Results (outputs and direct outcomes)					
Evaluation Criteria	Evaluation Questions	Quantitative indicators	Qualitative indicators	Data source and collection method	Assessment definitions

<p>2.1. Delivers outputs at high quality</p>	<p>2.1.1. Has the pilot produced measurable outputs with the required quality? 2.1.2. Did the expected number of beneficiaries engage in sustained way?</p>	<p>2.1.1. Key outputs from the proposal logframe were achieved</p> <ul style="list-style-type: none"> - 2 trainers/facilitators training sessions organized - 40 trainers/facilitators trained for the pilot phase disaggregated by community/gender/project - 10 Clubs created - 300 participants to the clubs - 10 visits organized to MFIs or other (One visit per club) - 10 Savings group set initiating a project - 10 of experience sharing visits organized - 300 of youth who participated to the experience sharing visits - 1 of gender sensitivity training organized - 20 of gender sensitivity trainers trained <p>2.1.2. Participation rate</p> <ul style="list-style-type: none"> - 80% average attendance rate - 75% of beneficiary attended 80% of the session 	<p>e</p>	<p>Administrative data</p> <ul style="list-style-type: none"> o Review of the quarterly & annual reports and routine monitoring reports o Analysis of project monitoring data <p>Independent Evaluation Results from spot-checks</p>	<p>Green:</p> <ul style="list-style-type: none"> o Most of the outputs and key immediate outcomes were achieved, and with the expected quality o A high and sustained participation rate was recorded among beneficiaries, who provided positive feedback <p>Orange:</p> <ul style="list-style-type: none"> o Some outputs and/or key immediate outcomes were not achieved, or not with the expected quality o Below expectation participation rate was recorded among beneficiaries who provided mixed feedback o Feasible remedial measures are identified to address
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					<p>these issues</p> <p>Red:</p> <ul style="list-style-type: none"> o Outputs and key immediate outcomes were only partially achieved and/or low quality o Low participation rate was recorded among beneficiaries who provided negative feedback o No feasible remediation identified for these issues
<p>2.2. Achieves direct outcomes</p>	<p>2.2.1. Have changes been observed/self-reported in the knowledge, attitudes, behavior or practices directly targeted by the interventions?</p>	<p>2.2.1.b. Changes in beneficiaries' knowledge, behavior and practices have been observed over time⁹</p> <ul style="list-style-type: none"> – % of youth who increased financial capability and attitudes towards savings – % of youth who improved their knowledge of the supply chain for cocoa farming – % of youth who improved perception towards cocoa farming (differentiating between cocoa farming and other farming) – % of youth who understand the cocoa supply chain 		<p>Administrative data Independent evaluation</p> <ul style="list-style-type: none"> o Quantitative interviews with the direct beneficiaries 	<p>Green:</p> <ul style="list-style-type: none"> o Most of the outputs and key immediate outcomes were achieved, and with the expected quality o A high and sustained participation rate was recorded among beneficiaries, who provided

⁹ Any changes observed over time cannot be attributed to the program without a counterfactual; but the absence of such changes might indicate that the program is not operating as planned.

		<ul style="list-style-type: none"> - % of youth who reported having taken to participate the cocoa supply chain - % of youth who improved their entrepreneurial attitudes (% participating youth that have invest time / money in a new Income Generating or diversifying Activity or diversified their income sources) 			<p>positive feedback</p> <p>Orange:</p> <ul style="list-style-type: none"> o Some outputs and/or key immediate outcomes were not achieved, or not with the expected quality o Below expectation participation rate was recorded among beneficiaries who provided mixed feedback o Feasible remedial measures are identified to address these issues <p>Red:</p> <ul style="list-style-type: none"> o Outputs and key immediate outcomes were only partially achieved and/or low quality o Low participation rate was recorded among beneficiaries who provided
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					<p>negative feedback</p> <ul style="list-style-type: none"> o No feasible remediation identified for these issues
<p>2.3. Beneficiary feedback about the program is positive</p>	<p>2.3.1. How satisfied are the beneficiaries with the intervention ?</p> <p>2.3.2. How meaningful is the intervention to beneficiaries' lives?</p>	<p>2.3.1.a Beneficiaries provide positive feedback on the delivery of outputs</p> <p>% of youths who are satisfied with the way the training sessions were conducted;</p> <p>% of youths who would be likely to recommend the group meetings to a family member or friend.</p> <p>2.3.1.b Beneficiaries provide positive feedback on the main immediate outcomes</p> <p>% of youths who report changes in their life, financial and entrepreneurial skills.</p>	<p>2.3.1.c Beneficiaries describe positive experiences with the program</p> <p>Interview with the youths shows that they are satisfied with the project</p> <p>2.3.2. Beneficiaries report that the pilot was meaningful for them</p> <p>During the interviews with the youths , they can describe how the program had a positive effect on life, financial and entrepreneurial skills to young people in the cocoa sector</p>	<p>Independent evaluation</p> <ul style="list-style-type: none"> o Focus group discussions with beneficiaries o Quantitative Interviews with beneficiaries 	<p>Green:</p> <ul style="list-style-type: none"> o Most of the outputs and key immediate outcomes were achieved, and with the expected quality o A high and sustained participation rate was recorded among beneficiaries, who provided positive feedback <p>Orange:</p> <ul style="list-style-type: none"> o Some outputs and/or key immediate outcomes were not achieved, or not with the expected quality o Below expectation participation rate was recorded among beneficiaries who provided

					<p>mixed feedback</p> <ul style="list-style-type: none"> o Feasible remedial measures are identified to address these issues <p>Red:</p> <ul style="list-style-type: none"> o Outputs and key immediate outcomes were only partially achieved and/or low quality o Low participation rate was recorded among beneficiaries who provided negative feedback o No feasible remediation identified for these issues
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3. Costs and operations management

Evaluation Criteria	Evaluation Questions	Quantitative indicators	Qualitative indicators	Data source and collection method	Assessment definitions
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<p>3.1. Costs are well managed</p>	<p>3.1.1. Did the project make efficient utilization of resources? 3.1.2. Does the implementing partner have a vision for cost-efficiency at scale within GMM2?</p>		<p>3.1.1. Budget expenditures show good value for money The expenditure indicates cost-efficient use of money There are indications that cost-effectiveness was continuously sought during the pilot – avoidance of unnecessary high costs, efficiencies found, etc. 3.1.2. Partner's vision for scaling Company Partner and AFLATOUN/INADES team can explain how they will achieve a more cost-efficient model at greater GMM2 scale.</p>	<p>Administrative data</p> <ul style="list-style-type: none"> o Pilot Financial proposal o Pilot Quarterly and annual financial reports o GMM2 Scale-up Proposal <p>Independent Evaluation</p> <ul style="list-style-type: none"> o Interview with AFLATOUN/INADES 	<p>Green:</p> <ul style="list-style-type: none"> o Good cost and project management, in line with the proposal <p>Orange:</p> <ul style="list-style-type: none"> o Some signs that costs could have been better managed resourced better allocated; some delays were observed; costs significantly exceeded initial budget; some activities initially planned were not implemented because of lack of time or resources o Most issues were justified and feasible remedial measures are identified to address these issues if pilot was scaled-up <p>Red:</p> <ul style="list-style-type: none"> o Signs that costs were not well managed and some resources were
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					<p>wasted; costs significantly exceeded budget without justification; important delays occurred without justification; key activities were not implemented by lack of resources or time.</p> <ul style="list-style-type: none"> o No feasible remediation identified for these issues
<p>3.2. Project management is successful</p>	<p>3.2.1. Has the project been implemented as planned, with any changes being justified or outside the partners' control? 3.2.2. Have the cooperation partners been involved in the pilot management according to agreed aspects?</p>		<p>3.2.1. Intervention is implemented according to roadmap, and any changes are fully justified The pilot was implemented according to the roadmap, and significant deviations were fully justified and approved. 3.2.2. Cooperation Partners' involvement Company Partner participated as agreed in the management and implementation of the pilot, or changes in this role have been documented.</p>	<p>Administrative data</p> <ul style="list-style-type: none"> o Review of the proposal including planned end dates of key activities and planned budget o Review of the quarterly & annual reports including realized end dates of key activities and realized spending o Review of the pilot relevant meetings reports (operational, advisory, steering and review meetings) reports <p>Independent evaluation</p> <ul style="list-style-type: none"> o Interviews with AFLATOUN/INADES o Interviews with Company Partner 	<p>Green:</p> <ul style="list-style-type: none"> o Good cost and project management, in line with the proposal <p>Orange:</p> <ul style="list-style-type: none"> o Some signs that costs could have been better managed resourced better allocated; some delays were observed; costs significantly exceeded initial budget; some activities initially planned were not implemented because of

					<p>lack of time or resources</p> <ul style="list-style-type: none"> Most issues were justified and feasible remedial measures are identified to address these issues if pilot was scaled-up <p>Red:</p> <ul style="list-style-type: none"> Signs that costs were not well managed and some resources were wasted; costs significantly exceeded budget without justification; important delays occurred without justification; key activities were not implemented by lack of resources or time. <p>No feasible remediation identified for these issues</p>
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4. Capacity to learn, improve and innovate

Evaluation Criteria	Evaluation Questions	Quantitative indicators	Qualitative indicators	Data source and collection method	Assessment definitions
<p>4.1. Project collects credible monitoring data</p>	<p>4.1.1. Is actionable monitoring data collected? 4.1.2. Are the routine monitoring data credible and reliable?</p>	<p>4.1.1. Routine monitoring data are collected and shared on time with the stakeholders Monitoring data are collected and analyzed by program management and shared with IPA monthly as defined in the monitoring plan. 4.1.2. IPA spot check visits confirm the quality and accuracy of the data shared by partner IPA spot check confirms the data quality; percentage discrepancies found in the data shared by Company Partner/AFLATOUN/IN ADES compared with IPA independent data is not statistically significant</p>	<p>4.1.1.b. Monitoring data is actionable and aligned with program management - Routine monitoring data that was collected that provides actionable insight on program management. - AFLATOUN/IN ADES identified and documented project risks IPA observed in spot checks and acted on them in a timely manner.</p>	<p>Administrative data</p> <ul style="list-style-type: none"> o Review of the monitoring plan and routine quarterly reports o Analysis of the project routine monitoring data o RAID Template <p>Independent evaluation</p> <ul style="list-style-type: none"> o Results of spot-check visits o Review of the pilot relevant meetings reports (operational, advisory, steering and review meetings) reports 	<p>Green:</p> <ul style="list-style-type: none"> o Credible and reliable data was regularly collected by the partner and shared according to the agreed calendar o Data were analyzed and used to learn and take corrective measures to improve the implementation <p>Orange:</p> <ul style="list-style-type: none"> o Signs that data was not always credible or reliable and/or was not collected and shared according to agreed calendar o Data was collected but was only sometimes used for learning and improvement or not documented o Most issues were justified and feasible

					<p>remedial measures are identified to address these issues</p> <p>Red:</p> <ul style="list-style-type: none"> o There was little data collected and shared and/or data was not reliable nor credible o If data was collected, it was rarely used to take corrective measures or documented o No feasible remediation identified for these issues
<p>4.2. Monitoring is used to learn and improve</p>	<p>4.2.1. Is the AFLATOUN/INADES demonstrating willingness to learn, innovate and incorporate monitoring feedback?</p> <p>4.2.2. Did the AFLATOUN/INADES test some key assumptions in their theory of change?</p>		<p>4.2.1. Program improvement in response to monitoring Significance of appropriate changes in program management or delivery that can be linked to monitoring findings</p> <p>4.2.2. Use of data to refine the ToC AFLATOUN/INADES shows that they have refined their understanding of the Theory of Change through use of</p>	<p>Administrative data</p> <ul style="list-style-type: none"> o Review of the monitoring plan and routine reports o Analyses of the project routine monitoring data and reports o GMM2 scale-up proposal <p>Independent evaluation</p> <ul style="list-style-type: none"> o Interviews with AFLATOUN/INADES 	<p>Green:</p> <ul style="list-style-type: none"> o Credible and reliable data was regularly collected by the partner and shared according to the agreed calendar o Data were analyzed and used to learn and take corrective measures to improve the implementation <p>Orange:</p> <ul style="list-style-type: none"> o Signs that data was

			<p>their own data, and documented these refinements.</p>		<p>not always credible or reliable and/or was not collected and shared according to agreed calendar</p> <ul style="list-style-type: none"> o Data was collected but was only sometimes used for learning and improvement or not documented o Most issues were justified and feasible remedial measures are identified to address these issues <p>Red:</p> <ul style="list-style-type: none"> o There was little data collected and shared and/or data was not reliable nor credible o If data was collected, it was rarely used to take corrective measures or documented
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5. Sustainability

Evaluation Criteria	Evaluation Questions	Quantitative indicators	Qualitative indicators	Data source and collection method	Assessment definitions
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<p>5.1. Provides sustained benefit to community</p>	<p>5.1.1. Are there any signs that the intervention from the pilot will continue to benefit the beneficiaries/community members over time?</p>		<p>5.1.1. Indications that the community members are likely to continue with the practices or program activities Interview with youths shows that they are equipped to overcome challenges to their continued use of the practices adopted during the program Evidence of actions taken by AFLATOUN/INADES to sustain the pilot in the communities after the end of the pilot</p>	<p>Independent evaluation</p> <ul style="list-style-type: none"> o Field observations o Qualitative interviews with the beneficiaries, community members and key informants o Interview with the AFLATOUN/INADES 	<p>Green:</p> <ul style="list-style-type: none"> o Strong signs of sustained benefits in the community o Promising prospects for scale-up beyond the company funding <p>Orange:</p> <ul style="list-style-type: none"> o Some signs of sustained benefits in the community and ways of improvement are identified o Few potential prospects can be explored for scale-up beyond the company funding <p>Red:</p> <ul style="list-style-type: none"> o No sign of benefits or only short-term benefits o No prospect for scale-up beyond the company funding was identified
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<p>5.2. There are prospects of scale-up beyond GMM2</p>	<p>5.2.1. Are there indications that there is potential for further scale-up of the pilot approach in some way, by the government of Côte d'Ivoire, the Cooperation Partner or other development actors?</p>		<p>5.2.1.1. Evidence of government/partners buy-in Level of participation of government representatives in implementation or monitoring Government staff confirm the alignment of the pilot with government priorities</p> <p>5.2.1.2. Enabling environment Interviews with relevant stakeholders show that the national and or local environment is suitable for pilot scale-up</p> <p>5.2.1.3. Financing Interviews with TRECC indicate the potential for government, other donors or the Cooperation Partner to fund the scale-up</p> <p>5.2.1.4. Organizational capacity to implement at scale AFLATOUN/INADES can demonstrate capacity to operate at larger scale, or plans to handover the program to a partner with this capacity</p>	<p>Independent evaluation</p> <ul style="list-style-type: none"> o Keys informant interviews with implementing Côte-D'Ivoire government/Cooca company relevant representatives o Interview with TRECC team o Interview with Brookings Institution team 	<p>Green:</p> <ul style="list-style-type: none"> o Strong signs of sustained benefits in the community o Promising prospects for scale-up beyond the company funding <p>Orange:</p> <ul style="list-style-type: none"> o Some signs of sustained benefits in the community and ways of improvement are identified o Few potential prospects can be explored for scale-up beyond the company funding <p>Red:</p> <ul style="list-style-type: none"> o No sign of benefits or only short-term benefits o No prospect for scale-up beyond the company funding was identified
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