Qualitative Farmer Economics Study:
Final Report

Presented to Workstream 6B
April 14th, 2015
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Study Background + Methodology
Objectives

A. Understand characteristics and decision-making processes of cocoa farmers in Côte d’Ivoire who employ professional farming techniques.

B. Identify insights that inform services/interventions for the general cocoa-farming population based on Objective A.
Timeline of work completed:

1. **LANDSCAPE + SECONDARY RESEARCH**
   - Start Jan 5, 2015: 3 weeks
   - Activities: Kickoff, Key informant and expert interviews, Secondary research, Comparative analysis in other countries, Research framework definition & plan, Fieldwork logistics & preparation, Recruiting.

2. **FIELDWORK + QUAL RESEARCH**
   - Feb 2015: 3 weeks
   - Activities: In-depth qualitative interviews, Farm tours, Point of sale, point of input purchase and community observations/intercept interviews, Co-creation groups, Write-ups, Preliminary analysis, Preliminary hypothesis generation.

3. **ANALYSIS + DELIVERABLES**
   - March 2015: 4 weeks
   - Activities: In-depth analysis, Deliverables (such as insights, persona development experience journeys, framework development), Develop final paper + presentation.

**DEALVERABLES**

- Report including existing cases, key assumptions and insights, a basic research plan & the conversation guide.
- Transcripts from audio files.
- Consent forms.
- Preliminary findings in ppt format.
- Final deliverables (in document and presentation formats including findings, analysis and recommendations).
The landscape research defined successful farmers as entrepreneurs

Successful farmers were recruited based on the following criteria for fieldwork:

**BUSINESS MANAGEMENT**
- Invests at least ~10-30% of revenue from cocoa back into farm (this was based on an objective perception)

**COMMERCIALIZATION STRATEGY**
- Has access to inputs (fertilizer, pesticide)
- Belongs to a cooperative or farmer association/group

**PRODUCTIVITY STRATEGY**
- Applies GAP (pruning, pesticide, fertilizer, improved planting material) as well as other new farming techniques
- Has yields of > 600 kg/HA (over a sustained period of time) (yields data was not always consistent between cooperatives, farmer-reporting, and team calculations)

**HUMAN CAPITAL**
- >10 years of experience in cocoa farming (this was not necessarily as a farm owner)
- Updates knowledge by actively participating in FFS

THE “LESS SUCCESSFUL” FARMERS IN THE SAMPLE DID NOT MEET ALL OF THE SUCCESS MEASURES ABOVE
Landscape research results – 10 areas to explore

The following were identified as potential areas in which successful farmers might be different from other farmers from the same social groups, with the same access to resources, confronted with the same risks.

Farmer Outlook
Production factors
Commercialization strategies
Social capital
Farm management approaches
Human capital
Finance factors
Risk management approaches
Community factors
Next generation cocoa approaches

Icons were adapted from The Noun Project.
Fieldwork was carried out in 6 villages across 3 regions in Côte d’Ivoire.

Successful farmer in-depth interviews (n = 30)*
Successful household member in-depth interviews (n = 30)
Less successful farmers, 6 co-creation groups (n = 36)

SOUBRÉ
- Petit Bondoukou

ABENGOUROU
- Kpangbankro
- Amélékia
- Aniassué

ABOISSO
- Kétesso
- Bianouan

*All farmers (both successful and less) belonged to a cooperative due to difficulty identifying farmers through traitants. One successful farmer’s data was excluded from the successful sample and included in the less successful sample for analysis due to inconsistencies in the recruitment data with the information collected during the interviews.
18 observations and 54 informal conversations

A. Observations and informal conversations at various points in each village made farmers feel more at ease with our presence and allowed us to obtain systemic contextual knowledge to inform the rest of the fieldwork.

Point of sale

Point of informal knowledge exchange

Point of input access/purchase
60 interviews with successful farm households

B. In-depth interviews with successful farmers and other household members included visual participatory activities as well as farm visits to triangulate data and get a fuller picture of the farmer’s life, values, and decision-making processes.
6 co-creation groups with less successful farmers

C. During the first half of the co-creation groups we probed on problems that are holding less successful farmers back. Farmers came up with solutions in dyads.
6 co-creation groups with less successful farmers

C. In the second half of the groups, farmers shared ideas from the dyads and together, we further refined them into new interventions that might alleviate the problems they had identified. The co-creation groups served to better understand how insights from successful farmers might be applied.
Findings and Opportunities
FARMER PERCEPTIONS OF SUCCESS

For all farmers, success is characterized by material assets and social mobility.

Both successful and less successful farmer participants perceive success based on indicators such as building modern houses, having motorcycles, sending their children to school, providing for their immediate and extended families, and helping their communities progress (infrastructure, schools, electricity, water, etc.).
Insights from areas that influence success

While most farmers (successful and less successful alike) perceive success similarly, the findings from the fieldwork suggest that a successful farmer’s outlook plays an influential role in shaping the strategies he/she uses when it comes to the other nine areas that influence success.
Successful farmers use critical and analytical business skills to develop effective strategies.

Initiative, resourcefulness, passion, and perseverance are all characteristics of the farmers we interviewed. A proactive attitude guides these farmers towards the business strategies that are right for them, differentiating them from less successful farmers.

“\textit{I want my children to succeed in school and learn that life is difficult so I sent them to a neighboring village where my brother lives even though there are 3 schools here. This way they will learn life skills.}”

-Successful farmer, R2

Many less successful farmers don’t share this mindset:

“\textit{There is no cure for Swollen Shoot but the chocolate companies need us so they will pay for us to rehabilitate our farms if we wait until the cocoa starts to run dry.}”

-Less successful farmer, R1
Effective strategies for success

A successful farmers’ outlook, confidence, and know-how result in their use of effective success strategies. These strategies are related to each of the following categories identified in the landscape phase of the fieldwork:

- New techniques and trusted info are adapted to meet individual values and needs.
- Cooperatives are used as sources of financial \textbf{and} social capital, networks of knowledge and support.
- Farming is approached as a business that requires daily management and maintenance efforts, including documentation and analysis.
- Farm employees are trained, overseen, and treated with appreciation and respect.
- Expenses are planned in advance and money is set aside for safekeeping.
- Successful farmers create a holistic economic system around the cocoa farm in which diversified revenue streams supplement and sustain cocoa farming efforts.
- Successful farmers are highly invested in the community.
- Education is prioritized for all children. Hopefully, one child will take over the farm.
New techniques and trusted info are adapted to meet values and needs.

Trial and error, past knowledge and experience, and intuition all play a role in the way various successful farmers interpret and implement the information they receive from trusted sources (i.e. FFS). For example, the majority clean their farms more often than the recommended three times per year and some prefer to use organic practices.

“I use branches that I prune from my cocoa trees and mix them with sheep feces and fermented cocoa pods to apply them to the base of my cocoa trees to strengthen the tree.”

-Successful farmer, R1
PRODUCTION FACTORS

Successful farmers have four approaches to fertilizer use:

- **Organic methods + small amount of comm. fertilizer: compost (cocoa pods, feces)**
  
  "I farm cocoa with respect for the environment…I’ve only been using compost with feces for the past year since this does not deplete the soil like chemical fertilizer does and it is also much cheaper."
  
  - Successful farmer, Region 1

- **Focused investment on rehabilitation instead of fertilizer, in face of disease**
  
  "For the past two years, I prefer to allocate my resources to the progressive replanting of my cocoa farm because I noticed that chemical fertilizer is not effective since the farm became infected with Swollen Shoot in 2012."
  
  - Successful farmer, Region 1

- **Chemical fertilizer: applied only on older trees, not younger ones**
  
  "I only start applying fertilizer to trees that are between 10 and 15 years old. Putting fertilizer on young trees is like a girl having many children when she’s 12. Then she gets tired."
  
  - Successful farmer, Region 2

- **Chemical fertilizer: applied according to GAP learned in FFS**
  
  "I learned in farmer field school to correctly apply fertilizer around the trees…I learned from the STCP World Bank project that D6 fertilizer is very effective for young plants because it eliminates pests and helps them grow."
  
  - Successful farmer, Region 3

1. Only two farmers report using this practice. They were both in the same community and one has clearly heard it from the other.
COMMERCIALIZATION STRATEGIES / SOCIAL CAPITAL

Coops are used as sources of financial and social capital, networks of knowledge and support.

Successful farmers enjoy certification premiums and bonuses that strongly incentivize best practices. Membership provides loans for inputs and schooling and access to new opportunities like microfinance, banking, etc. Successful farmers know that not all coops are trustworthy. A few verify cocoa weights to anticipate sales or to avoid being duped.

“With the traders, there are too many problems. They reduce the weight of your cocoa or they promise to pay later and you never see them again.”

-Less successful farmer, R3
FARM MANAGEMENT
APPROACHES

Farming is approached as a business that requires daily management and maintenance efforts.

Farmers lament the fact that rubber farming is seen nationally as more organized than cocoa farming and a more professional career as a result. Despite this, successful cocoa farmers regard the farm as an office where they need to show up to work every day. The best of the best document their daily practices and analyze effects over time.

“Rubber is taking over cocoa because the rubber sector is more organized. The government needs to help cocoa farmers become as organized as rubber farmers.”

-Cooperative Administrator, R2
Farm employees are trained, overseen, and treated with appreciation and respect. Some successful farmers keep a strictly professional relationship with their sharecroppers, requiring them to sign a contract at the beginning of each season, while others treat them like part of the family. All regularly transmit the technical knowledge they learn in FFS to their employees and some even take their sharecroppers along to FFS.

“Each season I sign a contract with my sharecropper…I go to farmer field school with him because sometimes I travel and the work must go on without me supervising.”

-Successful farmer, R1
Expenses are planned in advance and money is set aside for safekeeping.

Many successful farmers plan ahead by dividing their income and designating each part for different types of expenses. They all keep their money in a trusted, “off-limits” place (this could be in a bank account(s) or with a trusted person or group) to avoid having to give it away. The majority keep all their sales and input receipts even if they cannot read or write.

“Each season, after paying my sharecropper, I divide my [net] income from cocoa sales into three parts: the first is for household expenses, the second is for farm maintenance, and the third I put in the bank because you never know what illnesses or problems will arise.”

-Successful farmer, R1
SUCCESSFUL FARMERS

Successful farmers create a holistic economic system around the cocoa farm.

Diversification supplements and sustains cocoa farming efforts, especially with expensive rehabilitation efforts. Successful farmers rehabilitate little by little. They already have vibrant, holistic economic systems in place, especially if farms are plagued by disease. This also provides a buffer for planting a nursery in the face of unpredictable rains.

“To speed up the gradual replanting of my cocoa trees, with the Mercedes variety, I started breeding African chickens because selling chickens and eggs in the city will help me with this endeavor.”

-Successful farmer, R2
Successful farmers have differing diversification strategies:

“Successful farmers have differing diversification strategies:

Food crops (plantains, yams, etc.) for household consumption, shade, and sale

Food crops + cash crops (rubber, palm oil) +/or commerce (restaurant, goods)

Food crops + cash crops + livestock (chickens, sheep, goats, rabbits, pigs, cattle, fish)

Food crops + cash crops + livestock + commerce (input store, renting a house, etc.)

“I grow plantains and some yams in addition to cocoa. I diversify for financial stability because when you grow your own plantains, you don’t have to stock up on them at the market and you save money that way.”

-Successful farmer, Region 3

“To diversify my income, I grow coffee, rubber, yams, plantains, and taro. I use the money I make from selling the food crops to pay my workers. When there’s not enough money from food crops, I also use money from rubber.”

-Successful farmer, Region 3

“In addition to cocoa, I have 3 ha of rubber, and plantains, taro, and cassava. I also raise sheep and African chickens. I plan to start pig, cattle, and modern chicken farming and I already made a dam with a shallow area so I can corner fish to catch and sell.”

-Successful farmer, Region 3

“I would never stop cocoa farming because it gives me money to do other things…[I have rice because we learned in FFS that] February is the month that it doesn’t rain so I grow crops in the wetlands…[I also have chickens and] I want to do more livestock farming…[and] I’m building a house in my native village and houses in the city to rent.”

-Successful farmer, Region 1

RISK MANAGEMENT APPROACHES
Successful farmers are highly invested in the community.

Successful farmers are highly invested in the community and make the village their primary residence. Many include spouses in farm decision-making, others do not. Some farmers use their spouses to resolve issues with sharecroppers. Female farmers are often stigmatized. One woman has her son attend cooperative meetings to combat this issue.

“When I have problems with my sharecroppers, I talk with my wife. She gives me advice about how to talk to them so they’ll listen to my instructions.”

- Successful farmer, R2
Education is prioritized for all children. Hopefully, one child will take over the farm.

Education is highly valued so farming can only be taught during school vacations. This means an heir is not ensured, especially if the children end up in an office job in the city. A few farmers incentivize their children to farm by giving them money from the work they do that serves as their allowance.

“One of my children is in 9th grade in a school in Abidjan. I went to see the director of an agricultural school so after he finishes his BEPC he will continue his education, specializing in agriculture. Once he finishes, I’ll bring him to the village to take over for me because I’m getting old.”

-Successful farmer, R3
### Successful strategies could help less successful farmers reach their goals.

<table>
<thead>
<tr>
<th>Area</th>
<th>Successful strategies</th>
<th>Barriers from co-creation groups</th>
<th>Initial intervention ideas</th>
</tr>
</thead>
<tbody>
<tr>
<td>![Brain Icon]</td>
<td>Successful farmers use critical and analytical business skills to develop effective strategies, right for them.</td>
<td>Lack of proactive mindset, reactionary decision-making</td>
<td>Co-creation groups; F2F mentoring program</td>
</tr>
<tr>
<td>![Leaf Icon]</td>
<td>New techniques and trusted info are adapted to meet individual values and needs.</td>
<td>Difficulty applying GAP; aging trees; diseases (Swollen Shoot, brown rot)</td>
<td>Simpatica F2F Learning (see management approaches); coop banking program for inputs</td>
</tr>
<tr>
<td>![Truck Icon]</td>
<td>Cooperatives are used as sources of financial and social capital, networks of knowledge and support.</td>
<td>Need for immediate cash makes selling to traders more attractive</td>
<td>Coop marketing campaign - availability of premiums for quality and credit</td>
</tr>
<tr>
<td>![Gear Icon]</td>
<td>Farming is approached as a business that requires daily management and maintenance efforts, including documentation and analysis.</td>
<td>Lack of motivation; no documentation; do not think farming requires daily efforts</td>
<td>Simpatica – farmers document activities on the farm, data is input into centralized system, farmers meet in cohorts to analyze data over time</td>
</tr>
<tr>
<td>![People Icon]</td>
<td>Farm employees are trained, overseen, and treated with respect.</td>
<td>Lack of consistent labor (most use group workers/shared sharecroppers)</td>
<td>FFS for employees; include organizational psych principles in farmer management training</td>
</tr>
<tr>
<td>![Currency Icon]</td>
<td>Expenses are planned in advance and money is set aside for safekeeping.</td>
<td>Lack of vision; do not reinvest in the farm; lack of access to credit; money management issues</td>
<td>Coop banking program for inputs could include “matching” in bricks etc. to build a house</td>
</tr>
<tr>
<td>![Hand Icon]</td>
<td>Successful farmers create a holistic economic system around the cocoa farm in which diversified revenue streams supplement and sustain cocoa farming efforts.</td>
<td>Too much reliance on cocoa revenue; lack of long-term plan; no financing for rehabilitation efforts; climate change</td>
<td>Livestock on credit; nursery irrigation/wells on the farm; program for women to earn more revenue by making and selling cocoa juice</td>
</tr>
<tr>
<td>![House Icon]</td>
<td>Successful farmers are highly invested in the community.</td>
<td>Wives not included in farm decision-making; land shortage for growing food crops</td>
<td>Teach wives of sharecroppers to work with farmer’s wives to grow and sell food crops</td>
</tr>
<tr>
<td>![School Icon]</td>
<td>Education is prioritized for all children. Hopefully, one child will take over the farm.</td>
<td>Children interested in leaving the village to get a job in the city, especially if they succeed in school</td>
<td>FFS for adult children; teach farmers to give land parcel to older children to supervise while in school; school with agricultural core curriculum</td>
</tr>
</tbody>
</table>
SUCCESSFUL FARMER PERSONAS

OVERVIEW

4 successful farmer personas can be mapped by business motivations and decision-making criteria. Their strategies illustrate different paths to success that can be adapted to inform interventions for less successful farmers.

Motivated by financial growth

- **Goal oriented**: Decisions are made with a specific goal in mind
  - **NURTURING PROVIDER**: “The cocoa farm is the legacy my father left me so that’s what I do to take care of my family.”
  - **DETERMINED EXPERIMENTER**: “Cocoa is fast money.”

- **System oriented**: Decisions are made according to lifestyle or outlook
  - **STRATEGIC COMMUNITY LEADER**: “A man should always do what he says if he wants others to trust him.”
  - **INTUITIVE THINKER**: “I come up with solutions to my problems in my dreams…like using organic fertilizer instead of other methods.”

Motivated by financial stability
Motivated by the desire to achieve success and status in the eyes of the community, he/she may have some education but saw an opportunity to earn money and realize this goal as a cocoa farmer. Highly motivated by the certification premium, he/she joined the cooperative for monetary reasons (premium, loans for farming and non-farming related expenses). A lot of value is placed on the information learned in FFS and from experts. Learnings are executed on the farm exactly as taught which has increased yields.

A spouse or trusted relative is consulted for all farming and non-farming decisions, especially for diversification efforts. He/she uses determination and research skills to venture into multiple new territories that are perceived to have a large pay off (e.g. selling inputs, other cash crops, many types of livestock farming, etc.).

Organized, meticulous, and demanding, he/she keeps all receipts and makes sure to execute all previously proven practices to the extreme (e.g. cleaning 4 times per year instead of 3). Sharecroppers usually are not able to execute practices as desired so anything technical is carried out alone. Family and/or contractual workers are often used to save money on labor especially for younger plants that mostly require cleaning.

Money is saved in a bank account and schooling for children, farm maintenance, and savings are all prioritized. He/she hopes that children will do well enough in school to land an office job in the city and also help continue farming from a distance with the help of sharecroppers. Rehabilitation efforts are staggered and are usually financed by money from activities apart from cocoa.

“Cocoa is fast money.”

STRATEGIES TO LEARN FROM

Consult experts and those who have achieved success in the cocoa sector

Link daily actions and hard work with desired outcomes
### Adapting the resourceful researcher’s success strategies for less successful farmers

<table>
<thead>
<tr>
<th>FROM STRATEGIES</th>
<th>TO OPPORTUNITY AREAS</th>
<th>TO NEW INTERVENTION IDEAS</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Consult experts and those who have achieved success in the cocoa sector.</td>
<td>Give less successful farmers structured opportunities to exchange experiences and learn from successful farmers (vs. only agricultural experts).</td>
<td>Mentorship program where determined experimenters coach two or more less successful farmers. As an incentive they might receive points that they can use towards input credit.</td>
</tr>
<tr>
<td>2. Link daily actions and hard work with desired outcomes.</td>
<td>Incentivize less successful farmers to formally save for and invest in fertilizer and rehabilitation.</td>
<td>(Mobile) banking program in which farmers contribute a certain amount every season. This money is off limits but becomes pre-paid credit to be used toward fertilizer purchase or rehabilitation efforts (e.g. improved planting material). As an incentive, the amount farmers contribute could be “matched” up to a certain amount by companies in bricks or other materials to build a modern house.</td>
</tr>
</tbody>
</table>

1. Informed by barriers and solutions identified in co-creation groups with less successful farmers.
Most of the community leaders did well in school and some even went on to higher education. However, they either looked up to their father who was a cocoa farmer or found that they were passionate about cocoa farming work through a sense of family and community.

From his father he learned the value of working both smarter and harder and multitasking across many business endeavors. He also learned the importance of humility and charisma in helping him identify new opportunities for both himself and others in the community. As a result, he quickly became a role model and leader in the community.

He is an integral member of the cooperative and may even be involved in its administration. He values the awareness of programs sponsored by international businesses and the knowledge gained through agricultural technicians and FFS. He is strategic about which productivity practices he invests in, asking advice from experts if they are not working as expected.

He probably has more than 5 hectares of cocoa. He diversifies with activities he sees as lower risk (could be rubber, palm oil, livestock, etc. depending on the farmer’s situation and past experience). As a result, he oversees multiple sharecroppers who often attend FFS with him. He understands the importance of keeping them close to avoid problems so he and/or his wife treats them like family to remain aware in case any issues arise.

He thinks ahead planning and analyzing cash flow and staggering rehabilitation efforts. To stay organized and avoid any chance of losing money, he keeps his money in multiple bank accounts. During difficult times, he borrow money from his wife(s) who he respects but may or may not include in his decision-making regarding the cocoa farm. He also serves as a role model for his sons.

“A man should always do what he says if he wants others to trust him.”
## Adapting the strategic community leader’s success strategies for less successful farmers

<table>
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<th>FROM STRATEGIES</th>
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<tbody>
<tr>
<td><strong>1</strong> Use staggered rehabilitation, replanting one or two hectares every few years.</td>
<td>Help less successful farmers manage and minimize the risks associated with rehabilitation.</td>
<td>Encourage less successful farmers to rehabilitate gradually and provide them with a plan for irrigating and shading their nurseries when there is a drought to minimize risk.</td>
</tr>
<tr>
<td><strong>2</strong> Wives become close with sharecroppers and their families and are able to make sure any management issues are more easily resolved.</td>
<td>Give less successful farmers the tools to attract and maintain full-time labor.</td>
<td>Program in which wives of farmers and wives of full-time sharecroppers work together to grow and sell food crops. Wives of sharecroppers could receive one third of the profits.</td>
</tr>
</tbody>
</table>
**NURTURING PROVIDER**

Motivated by a strong sense of family responsibility, he/she didn’t have opportunities besides cocoa farming, with no education past primary school.

Learning from relatives and friends, he/she worked hard to save money with trusted people or informal savings groups and prioritized children’s education, household expenses, and farm maintenance.

Soon he/she joined the cooperative because of the loans, subsidized inputs, and the premium package including FFS. After applying GAP and fertilizer, productivity increased.

Family responsibility brings one older, more educated child home to help manage the farm and inform decision making.

Sharecroppers, are treated like family. They receive housing, food, loans, respect, and gratitude (including higher pay and incentives sometimes), as well a summarized version of information from FFS. The result is higher productivity and more devoted sharecroppers.

During difficult times, diversification is necessary, usually only with one other endeavor (cash crop or commerce). This also funds rehabilitation and farm expansion efforts. If the farmer is male, his wife is the one who advised him to diversify.

**SUCCESS TRAJECTORY**

1. Motivated by a strong sense of family responsibility, he/she didn’t have opportunities besides cocoa farming, with no education past primary school.
2. Learning from relatives and friends, he/she worked hard to save money with trusted people or informal savings groups and prioritized children’s education, household expenses, and farm maintenance.
3. Soon he/she joined the cooperative because of the loans, subsidized inputs, and the premium package including FFS. After applying GAP and fertilizer, productivity increased.
4. Family responsibility brings one older, more educated child home to help manage the farm and inform decision making.
5. Sharecroppers are treated like family. They receive housing, food, loans, respect, and gratitude (including higher pay and incentives sometimes), as well a summarized version of information from FFS. The result is higher productivity and more devoted sharecroppers.

**FORMULA FOR SUCCESS**

`stability focused + family-driven + trusted confidants` makes a little go a long way

**STRATEGIES TO LEARN FROM**

Respect and train employees

Combine credit with diversification to make savings go a long way
Adapting the nurturing provider’s success strategies for less successful farmers

<table>
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<tbody>
<tr>
<td>1. Respect and train employees.</td>
<td>Highlight the value of employee relations as a long-term business investment for less successful farmers.</td>
<td>Include soft managerial skills in farmer business training such as communication, coaching and mentoring, and empathy for workers and create FFS specifically for employees.</td>
</tr>
<tr>
<td>2. Use a combination of credit with diversification to make savings go a long way.</td>
<td>Help less successful farmers leverage their existing resources to increase financial stability.</td>
<td>Start a program that teaches female farmers and farmers’ wives to use the byproducts of cocoa for sale.</td>
</tr>
</tbody>
</table>

www.suava.com
He always knew he was going to be a cocoa farmer as he started learning from his father at a young age. An independent thinker guided by an inner compass, school was not the right fit for him. As a result, he started farming on his own in his teens.

In his early twenties, he inherited land from his father and started cocoa farming on his own with a sharecropper. Soon he joined the cooperative because of the loans, subsidized inputs, and the premium package including FFS. In farmer field school he and his sharecroppers learned about planting shade trees and using compost. He liked the idea of enhancing the sustainability of the farm. Based on his experience, and trial and error on the farm, he started mixing animal waste with compost and instructed his sharecroppers to apply it to enhance cocoa productivity.

He does not trust informal financial structures so he saves his money in a bank account. He prioritizes schooling fees for all of his children because he believes in the importance of sending his children to school even though they help out on the farm during vacations. He also prioritizes farm maintenance but he only sprays once a year and he uses a minimal amount of chemical fertilizer if any.

To save on money for the animal waste he mixes with compost, he realized he could diversify with livestock and also create a new source of revenue. He also diversifies with other crops and commerce as necessary to fund his cocoa farming efforts such as rehabilitating his cocoa farm and providing for his household during difficult periods.

“I come up with solutions to my problems in my dreams…like using organic fertilizer instead of other methods.”

Success Trajectory

1. nederland
2. agriculture
3. sustainable
4. diversification
5. family

Formula for Success

- stability focused
- lives by religious morals and intuition
- wife as partner
- considers the long-term impact of actions on society and the environment

Strategies to Learn From

- Use trial and error to identify the productivity practices that work best for individual farm and lifestyle
- Diversify with revenue streams that reinforce cocoa farming efforts and provide more than one value to the farmer
## Adapting the intuitive thinker’s success strategies for less successful farmers

<table>
<thead>
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<th>FROM STRATEGIES</th>
<th>TO OPPORTUNITY AREAS¹</th>
<th>TO NEW INTERVENTION IDEAS¹</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1</strong> Use trial and error to identify the productivity practices that work best for individual farm and lifestyle.</td>
<td>Encourage less successful farmers to critically analyze new practices as they implement them.</td>
<td>Create a program in which less successful farmers try out various practices on their farms, document the results over time, and discuss in cohorts (refer to Simpatica).</td>
</tr>
<tr>
<td><strong>2</strong> Diversify with revenue streams that reinforce cocoa farming efforts and provide more than one value to the farmer.</td>
<td>Help less successful farmers extract greater value from their land to fund cocoa farming efforts and provide for their families.</td>
<td>Provide less successful farmers with livestock (e.g. goats) on credit, training, and an awareness campaign about the nutritional value of milk. Farmers can use part of the money they earn to pay off the credit and fund cocoa farming efforts and use the milk for household consumption.</td>
</tr>
</tbody>
</table>

¹. Informed by barriers and solutions identified in co-creation groups with less successful farmers.
Making successful farmers more successful

Successful farmers can be identified as specific personas by selecting them to participate in a survey according to the recruiting criteria and asking them to self-identify using the following statements.

<table>
<thead>
<tr>
<th>Persona</th>
<th>Survey statements for farmers to self-identify</th>
<th>Relevant intervention ideas</th>
</tr>
</thead>
<tbody>
<tr>
<td>DETERMINED EXPERIMENTER</td>
<td>• I apply commercial fertilizer as recommended and I get technical advice from experts&lt;br&gt;• I farm cocoa for the money and I earn money from other endeavors as well&lt;br&gt;• I save my money in a bank account&lt;br&gt;• I often apply technical practices on the farm myself because I don’t trust my workers to apply them correctly&lt;br&gt;• I confide in my wife and consult her about all farming and non-farming related matters (for males only)&lt;br&gt;• I hope my children work in an office in the city; I prioritize their education as a result</td>
<td>• FFS for sharecroppers to increase trust in sharecroppers to carry out more tasks on the farm&lt;br&gt;• FFS for spouses because of inclusion in farming decisions&lt;br&gt;• Agricultural core curriculum for children to promote cocoa farming as a modern, viable future career option&lt;br&gt;• Coop/mobile banking program for inputs (maybe with brick matching) as they are highly motivated by status&lt;br&gt;• Soft skills (e.g. include organizational psych principles in farmer management training)</td>
</tr>
</tbody>
</table>

Targeted programs will help them develop in areas where there is still room for improvement.

Note: It may make sense to target this persona type with programs that encourage new agricultural techniques as this persona is highly influential in the community due to his/her status so these techniques will most likely be diffused to others in the community (including successful and less successful farmers) as a result.
Making successful farmers more successful

<table>
<thead>
<tr>
<th>Persona</th>
<th>Survey statements for farmers to self-identify</th>
<th>Relevant intervention ideas</th>
</tr>
</thead>
<tbody>
<tr>
<td>STRATEGIC COMMUNITY LEADER</td>
<td>• I try new FFS practices but if something is not working I ask experts for advice</td>
<td>• Simpatica F2F Learning program for socializing and increasing trust in GAP</td>
</tr>
<tr>
<td></td>
<td>• I enjoy farming cocoa and I am proud to be a cocoa farmer</td>
<td>• Program for wives to earn more revenue by making and selling cocoa byproducts to provide when money is tight</td>
</tr>
<tr>
<td></td>
<td>• I have other businesses to supplement my income from cocoa</td>
<td>• Nursery/irrigation program to reduce risks associated with rehabilitation</td>
</tr>
<tr>
<td></td>
<td>• People in my community come to me for advice</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• I don’t consult my wife about decisions related to the cocoa farm (for males only)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• It is important for me to teach my children how to farm during school vacations and I believe at least one of my children will follow in my footsteps as a cocoa farmer</td>
<td></td>
</tr>
</tbody>
</table>

Note: It may make sense to target this persona type with programs that encourage new agricultural techniques as this persona is highly influential in the community due to his/her status so these techniques will most likely be diffused to others in the community (including successful and less successful farmers) as a result.
## Making successful farmers more successful

### Persona

**NURTURING PROVIDER**

- I farm cocoa primarily to provide for my family
- I don’t like to save my money in a bank account. I save with family or friends.
- One of my older children came back to the village and helps me supervise the farm
- I treat my sharecroppers as if they were part of the family
- When money is tight, I find side jobs or seasonal activities to supplement
- I take loans from the cooperative and I always pay them back

### Survey statements for farmers to self-identify

### Relevant intervention ideas

- Co-creation groups to help instill a sense of empowerment
- F2F mentoring program because they rely on informal
- Livestock on credit to help them diversify without having to invest
- Mobile (matching) banking program for inputs to help encourage formal savings structures
Making successful farmers more successful

<table>
<thead>
<tr>
<th>Persona</th>
<th>Survey statements for farmers to self-identify</th>
<th>Relevant intervention ideas</th>
</tr>
</thead>
<tbody>
<tr>
<td>INTUITIVE THINKER</td>
<td>• With practices on the farm, I try to respect the environment as much as possible</td>
<td>• FFS for spouses because they may be able to influence farm decision-making to some extent</td>
</tr>
<tr>
<td></td>
<td>• I try things out on my farm to see what practices work for me</td>
<td>• Agricultural core curriculum for children so that children will talk about what they are learning with the farmer who is not likely to have much formal education</td>
</tr>
<tr>
<td></td>
<td>• I keep my relationship with my workers strictly professional (I don’t provide them with food or a place to live)</td>
<td>• Awareness campaign promoting environment-friendly practices; option to use farm as a FFS demonstration plot for environment-friendly practices and grafting</td>
</tr>
<tr>
<td></td>
<td>• I don’t like taking informal credit but I do get formal loans from banks or the cooperative for cocoa farming my children’s school fees</td>
<td>• Livestock on credit; promote different types of trees (teck, makore, etc.) with potential long-term pay off in some cases and intercropping.</td>
</tr>
<tr>
<td></td>
<td>• My wife gives me advice about how I should diversify my income (for males only)</td>
<td></td>
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</tbody>
</table>
Findings from this study should inform existing and new interventions as well as other work streams.

A workshop with the partners is recommended to discuss, prioritize, and further envision targeted applications for the insights identified in this study.

The farmers’ engagement levels and attitudes after participation in the co-creation sessions were very positive. As a result, co-creation sessions like the ones conducted in this study should be used more often with farmers as part of future qualitative studies. This method can also be used to co-design new services with farmers to make them feel more empowered and better understand the value that the services provide.
INNOVATION THROUGH RESEARCH

INSITUM is an international research and innovation consulting firm that specializes in helping companies discover new opportunities for developing products, services, messages and strategies based on a deep understanding of their customers and stakeholders.

We employ a unique approach to research and product development that combines methods drawn from anthropology, psychology, communication studies, design and business strategy. This multidisciplinary approach is not just valuable for gaining knowledge on your market, but also is used as a basis for developing completely novel, more useful and more effective products and services.

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IN | Spain +34 711 701 065

Thank you!
Landscape – secondary research and interviews

Secondary research, interviews with global key informants from WCF and partners, and interviews with external experts informed our definition of “success,” the fieldwork sites and recruitment sample as well as the conversation guides.
Landscape – interviews

The landscape research plan was to include interviews with ~ 12 key informants from WCF/partners globally and 3-4 interviews with external experts. However, due to limited time and availability these were the interviews conducted.

<table>
<thead>
<tr>
<th>Country</th>
<th>Organization</th>
<th>Key Informants and Experts</th>
<th>Subjects discussed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Côte d’Ivoire</td>
<td>World Cocoa Foundation</td>
<td>Jean-Yves Couloud, Koffi Tehua, and N’jankouaWantchiDieu-Ne-Dort</td>
<td>Concept of a successful cocoa farmer; local context</td>
</tr>
<tr>
<td></td>
<td>Olam</td>
<td>Andrew Brooks</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cargill</td>
<td>Jean-Marie Delon and Lokou</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Nestlé</td>
<td>Cheikh Mboup, Nathan Bello, and Dr. Tapi Arthur</td>
<td></td>
</tr>
<tr>
<td></td>
<td>University of Cocody</td>
<td>Professor Affou Yapi</td>
<td></td>
</tr>
<tr>
<td>USA/Europe/Asia</td>
<td>World Cocoa Foundation</td>
<td>Paul Macek</td>
<td>Concept of a successful cocoa farmer; current and future streams of work this study might inform; expectations and aspirations for this study</td>
</tr>
<tr>
<td></td>
<td>World Cocoa Foundation</td>
<td>Ethan Budiansky</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Cargill</td>
<td>Ywe Franken</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Starbucks</td>
<td>Pablo Ramirez</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Sustainable Food Lab</td>
<td>Stephanie Daniels</td>
<td>Concept of a successful farmer; past professional/successful farmer studies</td>
</tr>
<tr>
<td></td>
<td>International Finance Corporation</td>
<td>Alexis Geaneotes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Michigan State University</td>
<td>Dr. Steven Haggblade</td>
<td></td>
</tr>
</tbody>
</table>
GENERAL FINDINGS
FROM ANALYSIS

Specific strategies individual farmers said they use to achieve success

Productivity Factors, Farm Management Approaches, and Human Capital

• Accurately identify suckers based on experience (one farmer says many less successful farmers think they are baby cocoa pods)
• Progressively stop cutting the suckers so that they kill old trees while also planting the Mercedes variety within the old trees that will be destroyed (rehabilitation technique)
• Wet the soil around the tree before the rainy season, right before it’s time to apply fertilizer so the granules are better absorbed
• Clean 4 times per year
• Apply pesticide 5 times per year
• Apply pesticide only 1 time per year
• Rotate the location for breaking cocoa pods to fertilize the soil
• Partially prune using branch suspension to keep the pods ripening for harvest
• Plant tufts of coffee among cocoa trees in areas where cocoa doesn’t grow well
• Plant trees among the cocoa trees to fertilize the soil for future rehabilitation
• Use sharecroppers on older farms to carry out more technical practices and contractual workers and spouses on younger farms for cleaning
• Give sharecroppers gifts and pay them 1/2 the cocoa revenue instead of 1/3
• Hire sharecroppers around the age of 30
• Tell sharecroppers to clean their machetes with bleach to avoid passing diseases from farm to farm during group work
• Bring sharecroppers to FFS so that they doesn’t question instructions (from a female farmer)
GENERAL FINDINGS
FROM ANALYSIS

Specific strategies individual farmers said they use to achieve success

Commercialization Strategies and Social Capital

• Attend FFS with older son/daughter so they can help with farm management
• Connect to the internet on a computer to access agricultural knowledge
• Watch TV and listen to agricultural radio stations and programs
• Apply new practices on a small portion of the farm to verify they work before applying them on the rest of the farm
• Visit other farmers’ farms and demonstration plots to observe new techniques (one farmer even went to Ghana)
• Call ANADER, CNRA, and certification auditors for agricultural advice

• One farmer is from Mali and doesn't speak French, but the cooperative Director translates FFS for him
• Farmers who are illiterate:
  • One wants to take literacy courses in the future
  • Others keep documents and take notes so that others who can read can help them
GENERAL FINDINGS
FROM ANALYSIS

Specific strategies individual farmers said they use to achieve success

Finance Factors and Risk Management Approaches

- Designate a specific fund for staggered rehabilitation in a bank or microfinance account
- Plant shade trees and build wells on the farm to protect nurseries from too much sun and droughts
- Focus on growing food crops like rice in wetlands during the dry season to cope with the lack of income from cocoa
- Visit the cooperative headquarters to observe weigh ins to avoid receiving less than the expected amount for cocoa sales
- Test humidity levels and weigh cocoa before selling it to ensure and anticipate premiums
- Have money from cocoa sales deposited directly into a bank account by the cooperative
- Borrow money from a spouse when in need
- Make a savings target every season (smaller for the smaller harvest, bigger for the bigger harvest)
- Pay for inputs in advance or have the cooperative take a portion from cocoa sales to pay for inputs in advance
- For diversification activities and expansion of the cocoa farm, start small and build up over time (e.g. build from selling inputs on a table to opening a store, planting one hectare of cocoa at a time)
## GENERAL FINDINGS
### FROM ANALYSIS

### Problems and solutions from co-creation with less successful farmers

<table>
<thead>
<tr>
<th>Area</th>
<th>Barriers identified by less successful farmers</th>
<th>Solutions suggested in co-creation with less successful farmers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Lack of proactive mindset, lack of motivation</td>
<td>• F2F mentoring program</td>
</tr>
<tr>
<td></td>
<td>• Reactionary decision-making</td>
<td>• Include business training in FFS</td>
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<tr>
<td></td>
<td>• Do not think farming requires daily efforts and view the farm as a family responsibility rather than a business</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Difficulty applying GAP, aging trees, soil infertility, diseases (Swollen Shoot, brown rot)</td>
<td>Interventions that incentivize opening a bank account and saving money:</td>
</tr>
<tr>
<td></td>
<td>• Limited access to certified inputs</td>
<td>• Access to inputs for farmers who open a bank account. The money can be taken directly from the account to pay for the inputs (the V4C CVC program could be expanded to include this or through the coop)</td>
</tr>
<tr>
<td></td>
<td>• Need for immediate cash makes selling to traders more attractive</td>
<td>• Implement/expand programs where one or two kg worth of money are subtracted from every sale to finance inputs</td>
</tr>
<tr>
<td></td>
<td>• Limited access to farmer field school and ANADER agents for agricultural advice</td>
<td>• Coop banking program for inputs could include “matching” in bricks etc. to build a house</td>
</tr>
<tr>
<td></td>
<td>• Money management issues, lack of access to credit</td>
<td></td>
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<tr>
<td></td>
<td>• Do not prioritize farming expenses, too many school fees for children and relatives’ children</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Too much reliance on cocoa revenue, shortage of land for women to grow food crops</td>
<td>• Teach women new trades to supplement household income</td>
</tr>
<tr>
<td></td>
<td>• Lack of long-term planning, limited information about access to improved planting material for rehabilitation efforts</td>
<td>• Expand group farms for women to grow food crops together</td>
</tr>
<tr>
<td></td>
<td>• Climate change (too much rain or too much sun)</td>
<td>• Livestock on credit to supplement farmer income</td>
</tr>
<tr>
<td></td>
<td>• Climate change (too much rain or too much sun)</td>
<td>• Program or sessions in FFS that teach the use of farm wells for nursery irrigation and also break down preconceptions about the Mercedes variety being overly vulnerable to drought</td>
</tr>
<tr>
<td></td>
<td>• Climate change (too much rain or too much sun)</td>
<td>• Provide access to improved planting material (expand Cocoa Plan)</td>
</tr>
<tr>
<td></td>
<td>• Climate change (too much rain or too much sun)</td>
<td>• Breed and distribute planting material for varieties of shade trees not sought out by the government</td>
</tr>
<tr>
<td></td>
<td>• Lack of consistent labor (most use group workers/shared sharecroppers)</td>
<td>• FFS for employees</td>
</tr>
<tr>
<td></td>
<td>• Children interested in leaving the village to get a job in the city, especially if they succeed in school so cannot help on the farm</td>
<td>• FFS for older children after school who can provide working group services to farmers in the village and help their parents on the farm</td>
</tr>
<tr>
<td></td>
<td>• Children interested in leaving the village to get a job in the city, especially if they succeed in school so cannot help on the farm</td>
<td>• Village schools with an agricultural core curriculum (e.g. where math and science are taught through farming)</td>
</tr>
</tbody>
</table>