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# Investing in women and communities to build resilient cocoa supply chains

A high-level overview of CARE's work in cocoa



## Executive summary

CARE partners with cocoa companies, suppliers, and brands to support farming families and strengthen the cocoa supply chain. Together, we help communities build safe, stable incomes while helping companies maintain reliable cocoa sourcing.

Extreme weather events like droughts and floods are becoming more common in cocoa-growing regions. At the same time, companies face rising costs and growing regulatory expectations. Businesses need practical solutions that support farming families and support cocoa-growing communities.

For more than two decades, CARE has worked across cocoa-growing communities to advance opportunities and support women's leadership. We help families build stronger livelihoods, improve farm productivity, and plan for the future. When families have more stable incomes and stronger support systems, cocoa farming becomes a more reliable and attractive livelihood.

## Why companies partner with CARE

CARE combines deep, lasting community relationships with experience working alongside companies and producers. Our programs are tested in real communities and are designed to create clear, measurable results for both families and businesses. Key advantages include:

- **Proven, scalable approaches that help companies build stronger and future-ready supply chains.** CARE's approaches combine community-based development, advancement for women and girls, and value-chain expertise to build the skills and capacities of farmers.
- **Programs that help families grow their incomes, make decisions together, and build resilience.**
- **Locally led and globally connected delivery,** with best-in-class experts driving strategy, partnerships, and implementation based on a deep understanding of market dynamics, supplier realities, and community priorities.
- **Trusted local leadership,** decades of work in complex sourcing regions, and trusted relationships with communities, cooperatives, governments, financial institutions, and peer and partner NGOs.
- **Support that helps companies navigate rising cocoa compliance demands** by strengthening data collection, reporting systems, and supplier-level transparency to meet evolving industry and regulatory expectations.

## Where CARE works in cocoa

CARE's cocoa programs focus on West Africa, particularly Côte d'Ivoire and Ghana. We also work in Asia-Pacific and Latin America. Across more than 100 countries and 130 production networks, CARE shares lessons learned and strategic approaches that help partners expand successful programs more quickly.

## Who we work with

CARE works with leading cocoa companies, traders, suppliers, and brands including Barry Callebaut, Cargill, General Mills, the Hershey Company, Mars, Mondelēz International, ofi, Starbucks Coffee Company, and Unilever. We also collaborate with financial institutions like Advans, Ecobank, and MTN; industry platforms such as DISCO, ICCO, the World Cocoa Foundation; governments; and peer NGOs to drive pre-competitive learning and scale.

**Since 2008, CARE has led more than 50 cocoa projects, reaching more than 1 million people in cocoa-growing communities.**



## Since 2008:

**50+**

cocoa projects



**1M+**

people reached



## CARE's community approach

CARE connects corporate partnerships with community-led programs to strengthen families and support more reliable, resilient supply chains. The pillars below outline how the model works and why it matters for businesses.

## CARE's integrated cocoa approach

1

### Savings and access to finance

Village Savings and Loan Associations (VSLAs) provide a trusted, community-run financial system that helps families — especially women — build savings cushions, access small loans, and develop financial and digital literacy. These groups often evolve into platforms for entrepreneurship, formal finance linkages, and collective action. For companies, stronger household liquidity reduces negative coping strategies, supports farm investments, and underpins supply stability.

2

### Income diversification and entrepreneurship

CARE helps families develop additional sources of income both on and off-the farm, thereby reducing exposure to cocoa price and climate volatility. For companies, diversified income increases household resilience and reduces exit from cocoa.

3

### Family business planning

Family Business Management Training promotes joint goal-setting, budgeting, and decision-making. When women and men make decisions jointly, families are often able to manage their resources more effectively and plan for longer-term goals. For companies, this lowers social risk (including the root causes of child labor) and supports households to make better financial decisions.

4

### Climate-smart agriculture

CARE trains agricultural families through Farmer Field and Business Schools to improve soil health, manage water, and strengthen crop quality. These practices help households improve food security, diversify income, and reduce risks, creating more resilient farming communities in cocoa-producing communities.

5

### Community leadership and essential services

CARE works with community groups, cooperatives, and local governments to strengthen local systems and connect families to resources like better food, clean water, and improved education. This includes partnerships to embed services into national strategies and support policy reforms and sustain outcomes beyond project timelines. Stronger communities create more stable farming conditions and more reliable cocoa supplies.



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## Program snapshots

### Cargill: PROSPER Program

*Côte d'Ivoire & Ghana*

With a partnership spanning more than 65 years, Cargill and CARE drive community-driven change in cocoa-growing communities across West Africa. Between 2019 and 2022, the program supported equality for women and girls, inclusive markets, community wellbeing, and household resilience across 180 communities, reaching more than 130,000 people. Program evaluations show a 31% reduction in poverty and a 27% decrease in food insecurity, as well as significant increases in women's participation in financial decision-making. Together, these gains support more equal households, stronger local economies, and more stable cocoa-sourcing regions, demonstrating how holistic, community-led investments can drive meaningful and lasting impact.<sup>1</sup>

### General Mills: Cocoa Sustainability Initiative

*Côte d'Ivoire & Ghana*

For more than a decade, CARE and General Mills' Cocoa Sustainability Initiative has advanced agroforestry, sustainable agriculture, financial inclusion, women's leadership, community wellbeing, and child protection across cocoa-growing communities in Ghana and Côte d'Ivoire. Since 2014, the initiative has supported nearly 42,000 farmers and 100,000 community members across 50 communities, establishing 267 VSLAs that have collectively saved nearly \$2.5 million. The program has strengthened protection systems by training over 10,000 people to identify and prevent child labor, while 100% of trained farmers have adopted at least one good agricultural practice, supporting more resilient farms and diversified household livelihoods.

<sup>1</sup> CARE. [PROSPER II: Outcomes and Impacts Power BI report](#). Retrieved February 6, 2026.

## **Mars: Women for Change**

*Côte d'Ivoire & Ghana*

For 10 years, CARE and Mars' flagship model has used VSLAs as an entry point to financial inclusion, entrepreneurship, equality for women and girls, and healthier households. More than 4,800 groups with 106,000 members (77% women) have saved more than \$26 million and loaned over \$17 million. From 2020 to 2025, members saw major gains: ownership of digital or formal bank accounts rose by 67%, and access to loans doubled, enabling more than 39,000 new income generating activities, with 68% adopting better business practices. In Côte d'Ivoire, women's self-confidence increased by 38%, and their participation in financial decisions grew by 109%.<sup>2</sup>

## **Mondelēz International: Opportunities for Entrepreneurship Pathways in Cocoa**

*Côte d'Ivoire & Ghana*

Building on previous community development work under Mondelēz International's Cocoa-Life program, OP-EN is a pilot initiative to expand income opportunities for VSLA entrepreneurs through advanced business training, mentoring, and tailored access to finance. In 2025, VSLA members involved in 50 entrepreneurship activities completed trainings. OP-EN also launched an adapted VSLA loan product in partnership with Advans and CARE UK's Lendwithcare platform, benefitting 50 businesses in Côte d'Ivoire by the end of 2026. Early enterprises, which range from poultry farming to soap making, are helping households in Ghana and Côte d'Ivoire to diversify income and reduce reliance on cocoa. Match funding from Beyond Chocolate and growing private sector interest are supporting expansion of the model, which is open for other investors to join.

## **The Hershey Company: Hershey Income Accelerator Program**

*Côte d'Ivoire*

In collaboration with Rainforest Alliance and PUR, the Hershey Income Accelerator Program (HIAP) is a VSLA-driven pathway toward living income that strengthens women's economic participation, financial inclusion, decision-making, nutrition, and access to clean water and hygiene facilities.<sup>3</sup> By 2027, under CARE's HIAP VSLA component, the program aims to reach 15,000 people (80% women) with access to financial services and entrepreneurship support for diversified income. Early results show growing income diversification, stronger household financial management, and improved financial inclusion through VSLAs, with 68% of women actively saving.<sup>4</sup>

## **Innovation Spotlight (Cargill & Unilever): Cocoa Upcycling**

*Côte d'Ivoire*

This pilot transformed cocoa pod waste into green charcoal, biochar, and potash, turning an environmental challenge into new economic opportunities. Nearly 250 people, including 200 women, were trained through CARE-supported VSLAs to launch upcycling micro-enterprises, gaining skills in green charcoal, biochar, and potash production. The initiative sparked five new businesses ranging from eco-friendly charcoal to biochar-based ointments and black soap while helping households diversify income and reduce both waste and deforestation.

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<sup>2</sup> CARE (2025). Women for Change Impact Brief.

<sup>3</sup> CARE (2023). [Hershey Supports Cocoa Farmers in Côte d'Ivoire through New Income Accelerator Program.](#)

<sup>4</sup> Wageningen University & Research (2025). [Hershey Income Accelerator Program \(HIAP\) Phase One Progress Report: April 2023-May 2025.](#)

## Partnering with CARE

Companies work with CARE to:

- **Scale evidence-backed solutions** that strengthen household resilience, diversify income, improve community wellbeing, and reduce risk in priority sourcing regions.
- **Co-design resilient strategies** that align household-level impact with supplier engagement, reporting needs, and company goals to reduce supply chain vulnerabilities, supported by simplified, audit-ready reporting and sector-aligned metrics.
- **Leverage pre-competitive platforms and working groups** to accelerate learning and share costs across the sector.
- **Co-partner with governments, cooperatives, and pressure groups** to influence policies and advance industry-wide commitments.

## Contact

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