



CO-OPERATIVES BUILD A BETTER WORLD FOR COCOA FARMERS

**HOW CO-OPERATIVES DRIVE
CHANGE FOR COCOA FARMERS
IN WEST AFRICA: EVIDENCE
FROM 2024-25**

**RACHEL WADHAM, HEAD OF EVIDENCE &
INSIGHTS, DECEMBER 2025**



**Kindo Yacouba, Cocoa Farmer,
COOPAPIG, Côte d'Ivoire**

Executive summary

How co-operatives drive change for cocoa farmers in West Africa

2025 was declared the International Year of the Co-operatives by the UN General Assembly under the theme of “Co-operatives Build a Better World”. This put a much-needed spotlight on how the co-operative model is a vital solution to overcome many global challenges, while highlighting its role in accelerating efforts to achieve the Sustainable Development Goals (SDGs) by 2030.

For cocoa farming communities in West Africa, the role of co-operatives is incredibly clear: amidst the challenging contexts of volatile prices, decreasing production and climate change impacts, the co-operative model is critical for building resilience and driving change for farmers.

Based on new data and evidence collected from Fairtrade's unique programmes, alongside other independent studies and research projects, this short report highlights how strong co-operatives create value for co-operative members, communities and global supply chains.



True resilience is not measured only by what we endure, but by how we stick together.

Baya Sidibe, FairVoice participant, Yeyasso co-operative, Côte d'Ivoire

This report also showcases the role of co-operatives in improving the livelihoods of smallholder cocoa farmers by:

- 1** Providing access to markets for higher returns and stability
- 2** Delivering services to boost productivity and profitability
- 3** Unlocking access to finance for farmers
- 4** Improving transparency and addressing risks

As 2025 draws to a close, major cocoa brands and suppliers will be planning their next milestones and strategies towards building sustainable cocoa supply chains. Fairtrade calls on them to review both their purchasing practices and programme investments to recognise the importance of strong, member-led co-operatives, and to build long-term partnerships and holistic interventions that drive sustainable, resilient livelihoods for cocoa farmers.



Opening thoughts

The view from a co-operative

Co-operatives are groups of producers organised according to co-operative principles with the aim of defending common interests and providing the necessary organisation and governance for development. They enable the development of partnerships and the negotiation of markets in the interest of all.

Co-operatives create relationships of trust. A well-organised and structured co-operative with good governance is more credible and has more commercial clout than an individual producer.

A co-operative is an actor capable of seeking partnerships, negotiating, guaranteeing the commitments of producers across the group, creating the conditions for inclusive development, and developing strategies and guidelines to ensure sustainable cocoa farming.

Aminata Bamba

**Sustainability Manager, ECOOKIM –
a co-operative union in Côte d'Ivoire**

Cocoa in 2025 West Africa



Cocoa farmers in West Africa are trapped in a cycle of poverty. Here's how:

High cocoa prices driven by decrease in production.

The price of cocoa is often volatile. Since 2023, cocoa has seen the highest price increases out of any major commodities, reaching historic highs of \$12,000 per metric ton in late 2024 (from approximately \$3,500–\$4,000 in late 2023 / early 2024), and now below \$6,000 per metric ton at the time of writing (December 2025).¹ These high prices have been driven by a sharp decrease in production in West Africa in the last harvest period, caused by years of underinvestment that have left supply chains vulnerable to disruptions.

Limited benefit to incomes due to low production and rising costs.

Many cocoa farmers earn less than a living income (\$531 per month in Côte d'Ivoire and \$300 per month in Ghana)², leaving them unable to invest in their farms and improve their agricultural practices. Climate change, pests and aging trees are also impacting cocoa producers' yields in terms of quality and quantity. Disruptive weather patterns – such as erratic rainfall, prolonged drought cycles and rising temperatures – are shortening harvest windows, disrupting flowering and causing cacao tree diseases like Swollen Shoot Disease (CSSV). Rising inflation in Ghana and Côte d'Ivoire in recent years has also led to high living costs, with prices of inputs (for example, fertilisers, pesticides and labour) further straining farmers' finances. Illegal gold mining has also been reported as a contributing factor to the decline in production in Ghana.³

Low value share deepens risks in supply chains.

Although cocoa prices are currently very high, farmers only receive a fraction of the commodity's global value. Combined with lower production and rising costs, this means farmers' incomes continue to be low, often fuelling labour shortages that can increase the prevalence of child labour in cocoa production.

Producers identified 'low / uncertain income' as the main challenge of being a cocoa farmer (52%).

The vast majority (89%) of farmers with children face difficulties sending their children to school, with the cost of school fees being the main challenge identified (77%).

Based on FairVoice mobile survey with 65 farmers in Côte d'Ivoire, June 2025 (indicative findings only)⁴

In 23/24, cocoa production decreased by 23% in Côte d'Ivoire and 19% in Ghana from previous season.⁵

Four ways co-operatives are driving change for cocoa farmers



Within this turbulent context of prices, production decline and climate change, it's clear that building resilience is crucial to drive meaningful change for cocoa farmers and ensure the world can continue to enjoy cocoa in the years to come.

Within communities, this resilience often comes from joining together and becoming part of a co-operative. While cocoa buyers, donors and their programmes often come and go within cocoa communities, co-operatives themselves remain a constant.

For the wider supply chain, co-operatives are a critical partner in responsible sourcing and risk-based due diligence.⁶

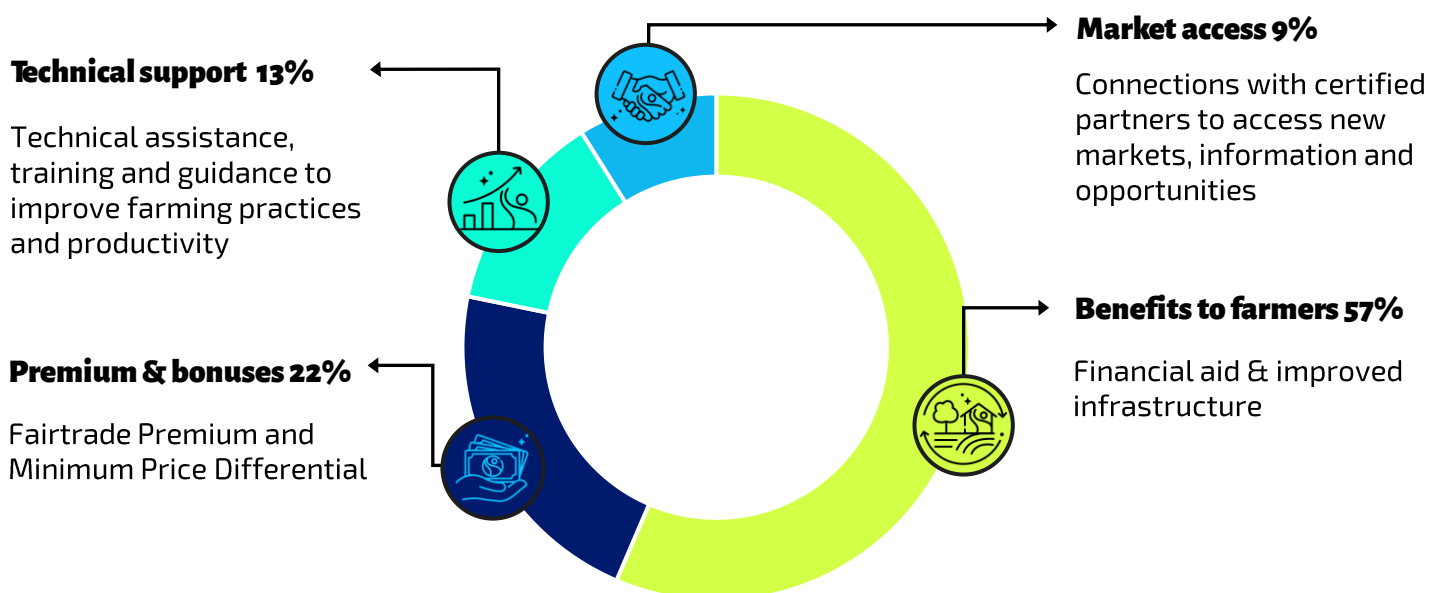
Over the following pages, we summarise four reasons why co-operatives are vital for cocoa farmers and their communities.



Alone, we are vulnerable, but with others, we resist better.

Diomande Singo Bruno, FairVoice participant, Yeyasso co-operative, Côte d'Ivoire

Why farmers become members of Fairtrade certified cooperatives?



Source: Assessing Cocoa Farming Incomes, 2025

Four ways co-operatives are driving change for cocoa farmers



1

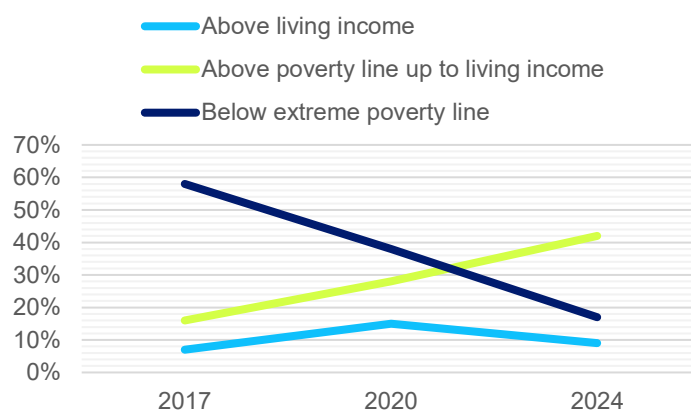
Providing access to markets for higher returns and stability

Being part of a co-operative means that members benefit from better terms of trade. By aggregating volumes and securing pre-financing to provide a strategic buffer against market shocks, co-operatives help farmers maintain income stability – even when global prices swing.

Being part of a co-operative is also the essential first step when it comes to unlocking access to markets yielding higher benefits for farmers, such as Fairtrade, which includes price and premium benefits. Recent evidence has found that Fairtrade minimum pricing and extra funds from the Fairtrade Premium mean farmers experience greater price stability and better access to resources.⁷ Further research this year found that more Fairtrade cocoa farmers in Côte d'Ivoire have moved out of poverty and are earning closer to a living income, and fewer are living in extreme poverty, highlighting a steady improvement for Fairtrade farmers, despite challenging conditions.⁸

The same study also found that higher farmgate prices are having a positive effect on the incomes of Fairtrade cocoa farmers in Côte d'Ivoire, with 24% of them projected to earn above a living income (compared to 7% two years ago), with a further 50% earning close to a living income. Farmers also reported that the Fairtrade price mechanisms helped to manage yield, ensuring access to bonuses, and providing support for small expenses.

Distribution of household income 2017-2024



Source: *Assessing Cocoa Farming Incomes, 2025*

Professionalisation and investments over time can allow co-operatives to move up the value chain to keep a greater share of value in their country of origin. For example, the co-operative union ECOOKIM became an approved exporter in 2005, meaning they are better able to defend producers' interests, add value to the products sold and create long-term partnerships and positive impacts. This professionalisation means they can work more directly with their customers, including Mars, Ferrero, and Tony's Open Chain to define their strategic priorities and vision.

In Ghana, nine farmer unions joined together to create Adom, a licenced buying company (LBC) whose value statement is "Strengthening Ghana's Cocoa Sector through Co-operative Efforts". Adom started operating with the financial and technical support of Mondelez International, with initial funding from the Rebuild Facility and Didwa. Since its inception, Adom has repaid its initial loans and currently has direct partnership with Tony's Open Chain for the supply of traceable and sustainable cocoa beans.⁹



Aminata Bamba, Sustainability Manager, ECOOKIM, Côte d'Ivoire

Co-operative case study: ECOOKIM



ECOOKIM (Union of Kimbe Co-operative Societies) is one of the leading co-operatives in Côte d'Ivoire, representing more than 42,000 producers.

Established in August 2004, ECOOKIM's vision is to become a reference co-operative dedicated to sustainable development and the professionalisation of its producers and member co-operatives.

Since its creation, ECOOKIM has worked tirelessly to improve the living conditions of its members, their families and their communities by producing quality cocoa that gives them access to premium markets. The Union was certified as Fairtrade in November 2010.

Aminata Bamba, Sustainability Manager at ECOOKIM explains their vision:

"ECOOKIM objectives are based on a multidimensional approach aimed at both the economic prosperity of its members and the improvement of their living conditions in a sector facing many challenges:

1

Socio-economic

"By joining forces, ECOOKIM members were able to improve their bargaining power and obtain better prices / premiums for their products, particularly through certifications such as Fairtrade, enabling them to address several issues

Child labour: Poverty is a direct cause of child labour on plantations. ECOOKIM is actively involved in combating this by building schools and school canteens and raising awareness among communities about the importance of education.

Limited access to basic services: Access to drinking water, healthcare, and education is often limited. ECOOKIM's strategy has incorporated a social development component, with the construction of water towers and village pumps, solar canteens, and schools, thereby directly improving the well-being of communities."

2

Environmental

"ECOOKIM has set up training courses on good agricultural practices and agroforestry programs, distributing more than 2,500,000 tree seedlings to combat deforestation, improve soil fertility, and preserve biodiversity."

3

Organisational

"Strengthening the power of co-operatives and producers allows for the pooling of resources. By joining forces, ECOOKIM member co-operatives can share costs, access financing more easily, and invest in collective infrastructure."

Four ways co-operatives are driving change for cocoa farmers



2

Delivering services to boost productivity and profitability

Co-operatives play a key role in creating value for their members by delivering the services they need, such as improving farming practices through technical assistance, reducing costs for farmers through bulk purchasing of items and subsidised inputs, and supporting them to diversify their incomes. The Latest Fairtrade Premium data shows that cocoa co-operatives in Côte d'Ivoire allocated Fairtrade Premium funds for subsidised inputs, such as fertilisers (3.1%), pesticides (4.3%) and tools and equipment (4%).¹⁰

Co-operatives facilitate training sessions across a range of topics for members. The most common training sessions delivered by co-operatives to farmers within the West Africa Cocoa Programme (WACP) were:

- **Internal management systems**
- **Good agricultural practices (particularly environmental management)**
- **Trade issues (including training contracts, traceability and product sourcing)¹¹**

Farmers have shared in further research that the outcome of these types of training sessions is progress in maintenance and pruning routines, as well as harvesting, processing, and storage techniques. This has led to increased productivity and higher earnings.¹²

One core service currently being expanded within many cocoa co-operatives in West Africa is pruning services for members to support the productivity of cocoa plants. A recent Fairtrade study – to evaluate a pruning initiative funded by Ben & Jerry's and implemented in partnership with Barry Callebaut – explored factors influencing adoption, including farmer attitudes, motivations, and labour availability. It found that one of the key motivating factors that encourage people to invest in pruning beyond subsidised services was the trust built through long ties with co-operatives:



Farmers with longer associations with the co-operative tend to exhibit greater trust in the recommendations provided to them. They are more willing to not only enhance their farming practices but also strengthen the overall effectiveness of the co-operative initiatives.¹³

Co-operatives can also offer services to support farmers to diversify their incomes, a core component to Living Income models as it removes reliance on a single crop. Many cocoa farmers already diversify but can often struggle with access to markets for sales. Co-operatives can support farmers to diversify by providing financial support and routes to market through aggregation services. For example, co-operatives in the Mars LEAP programme were supported by Fairtrade to facilitate connections with private sector partners to sell palm, cashew, honey and rubber to ensure farmers have a route to market.¹⁴

Four ways co-operatives are driving change for cocoa farmers



3

Unlocking access to finance for farmers

One of the major risks facing farmers is the lack of access to finance and resources that enable them to invest and improve. Co-operatives offer formal structures that are recognised by financial institutions, which in turn facilitates the distribution of funds to support farm productivity and community development.

The Fairtrade Premium is a mechanism within Fairtrade co-operatives that enable investments in farmers and farming communities. A recent evaluation with producers in Côte d'Ivoire highlighted the key role that Fairtrade Premium has in enabling co-operatives to work on key services that reflect the core priorities expressed by producers themselves. These services can also provide a base for other interventions and investments. All co-operatives stressed that Fairtrade Premium is critical for running these activities and to maintain member loyalty, while also enabling them to meet client demands.

Further research found that the Fairtrade Premium "contributed significantly to income stability by supporting community-level infrastructure improvements and improving access of households to better education, housing, and healthcare."¹⁵

€49.19m

of Fairtrade Premium was generated in 2023 in Ghana, Côte d'Ivoire and Sierra Leone²⁰

Research in Ghana also demonstrates how loyalty payments are critical for the ongoing business sustainability of cocoa unions.¹⁶

Strong co-operative infrastructure with robust financial and project management also enables the delivery of development initiatives and programmes to increase effectiveness. For example, researchers in the West Africa Cocoa Programme (WACP) evaluation highlighted that, with the growing popularity of cash transfers, co-operatives can ensure that cash reaches farmers more transparently and equitably.¹⁷ Better financial management of co-operatives increases membership trust and access to third party funding, enabling them to administer funds more transparently and deliver donor-supported projects more effectively. The role of the WACP has been especially important in building the internal capacity of co-operatives to effectively manage these programmes.

However, access to finance remains a critical challenge. Fairtrade is working on innovative programmes aiming to facilitate access to finance for both co-operatives and farmers. For example, as part of our LEAP Programme with Mars, we have set-up a \$2 million Finance Facility. It is a revolving fund providing pre-harvest financing and loans for farm investments into cocoa or diversification and social loans. We also work through co-operatives to unlock access to finance at farmer-level e.g. by brokering crop insurance or through mutual funds.¹⁸ Research in Ghana shows that a number of co-operative unions cite the establishment of mutual funds as one of their top three income diversification priorities.¹⁹

Four ways co-operatives are driving change for cocoa farmers



4

Improving transparency and addressing risks

Regulatory legislation and market demands relating to risk, due diligence, transparency and compliance is becoming increasingly important to co-operatives for maintaining market access. The professionalisation of co-operative structures means they are best-placed to manage processes relating to first mile traceability, data requirements, assurance and risk reduction strategies.

However, this ever-growing list of objectives can put a huge strain on co-operative resources, with requests for data frequent and often duplicative, which takes time out from other duties. In some cases, co-operatives don't then have access to the information and data they provide to supply chain actors, reinforcing challenging power dynamics. Research in Ghana found that investment is needed in co-operative infrastructure and personnel to build the capacity to manage these requirements for partners in the supply chain with realistic resources.²¹

Co-operatives in the West Africa Cocoa Programme reported a marked improvement in their ability to identify and respond to child labour risks, primarily due to training received through the programme, partner support (through the International Cocoa Initiative, for example), and the establishment of monitoring systems, committees and focal points.²²

Co-operatives are essential when it comes to supporting farmers to address risks such as gender inequality, deforestation, and child labour:



Gender

To address gender inequality, Fairtrade co-operatives establish gender committees and participate in initiatives, such as Fairtrade Africa's Women School of Leadership Programme, which aims to channel co-operative investment to support women's economic empowerment and leadership.²⁴



Deforestation

When it comes to deforestation, evidence has shown that Fairtrade co-operatives are better positioned to protect forests than their non-certified counterparts. Fairtrade Minimum Price and Premium provide essential resources for co-operatives to invest in conservation and geolocation mapping, and the Fairtrade Standards promote the adoption of forest protection measures, with co-operatives playing a key role to disseminate best practice to their members.²⁵



Child labour

Co-operatives play a crucial role in identifying and responding to child labour risks, through awareness raising in communities and funding interventions that have been identified as a priority for child labour prevention. The Fairtrade Premium provides critical funding to Fairtrade co-operatives to support this, complemented by additional investments that aim to directly address child labour, such as Fairtrade's Child Labour and Forced Labour Prevention and Remediation Programme. Launched in 2023, this programme enables co-operatives to access additional funding to supplement their investments in projects such as renovating school facilities, building new classrooms, and offering new modes of transportation.²³

Recognising the value of co-operatives should not be limited to a single year

The mantra “Co-operatives Build a Better World” is something that should continue to be recognised and valued by all actors in supply chains to bring about change for cocoa farmers.

While the evidence continues to build on the impact that co-operatives have on driving more resilient incomes and livelihoods for farmers, this snapshot from the last few years begins the journey of demonstrating this value and Fairtrade's role within it. The value of cocoa co-operatives can often go unrecognised, and expectations placed on them often don't match the reality of the challenges and demands they face to support their farmer members.

This recognition is crucial as demands for traceability, transparency and risk mitigation increase. Co-operatives are the constant that can enable businesses to understand human rights and environmental risks, defined by the hundreds, thousands or, in some cases, tens of thousands of farmers and their families who come from communities that make up co-operatives' memberships. However, none of this happens unless businesses commit to ensuring co-operatives have the resources they need.

Co-operatives need continued investment and long-term partnerships with buyers and supply chain actors to enable them to continue to deliver crucial services and support to cocoa farmers and their communities. Sustained investments ensure strong leadership and governance structures, which are vital for value to be fairly distributed to members.²⁶



“

I would like our co-operative to be a more autonomous cooperative, which is more resilient, and also to achieve its vision, which is to have producers who can take charge of themselves through actions and projects that it will put in place to enable its member producers to be more sufficiently independent, financially as well, and stable in their activities.

Awa Konate, Yeyasso co-operative, Côte d'Ivoire.

As 2025 comes to an end, leading cocoa brands and suppliers are looking at the next milestones towards building sustainable cocoa supply chains and shifting their strategy in light of upcoming regulations and production and price challenges.

At this critical time, we call on them to review both their purchasing practices and programme investments to ensure that they recognise the importance of strong, member-led co-operatives and build long-term partnerships with holistic interventions to drive sustainable, resilient livelihoods for farmers.

The call to businesses



Fairtrade is the industry leader in backing co-operatives to drive farmer-led, sustainable impact for cocoa communities. Fairtrade is committed to using our proven sourcing model, but also new programme innovations and learnings from recent research to foster sector collaboration and accelerate impact.

We call on leading cocoa brands and suppliers to join us and put co-operatives at the front and centre of their work to drive meaningful change for cocoa communities.

Future partnership investments should:



- **Provide stability and security** through long-term partnerships, sourcing commitments and contracts
- **Strengthen and professionalise co-operatives** including governance, business planning and operations
- **Share the cost and burden of regulatory compliance** and ensure co-operatives build their own agency and ownership of data
- **Enable co-operative decision-making over their investments and development**, such as through co-design of programmes and delivery of interventions to embed change within farming communities and drive sustainable change beyond the end of a specific programme
- **Focus on driving market access for farmers and cooperatives**, both for cocoa and alternative crops, to ensure investments into productivity or diversification yields returns for farmers
- **Build co-operative's financial resilience** by supporting them to access finance both directly (e.g. providing grants or credit at affordable interest rates) and indirectly (e.g. signing long-term contract to lower co-operatives' credit risk and interest rates)

Data sources and end notes



1. International Cocoa Organization (ICCO) statistics, www.icco.org/statistics/ [accessed November 2025]
2. Anker Research Institute, 2024, *Living Income Update Report Rural Cocoa-Growing Areas Côte d'Ivoire; Living Income Update Report Rural Cocoa-Growing Areas Ghana*
3. Fountain, Antonie C. and Hütz-Adams, Friedel, 2025: *2025 Cocoa Barometer*
4. FairVoice is a participatory research and communication platform developed by Fairtrade to amplify the voices of farmers and workers in global supply chains. In 2024–25, we have run three different FairVoice projects with different cocoa co-operatives in Côte d'Ivoire.
5. ICCO, 2025 (n 1)
6. FAO, 2024, *Agricultural co-operatives, responsible sourcing and risk-based due diligence*
7. David Jodrell & Willemijn de Bruin, 2025. *Fairtrade International Evidence Map 2021-2024: Evidencing the Theory of Change*
8. Impact Institute, 2025. *Assessing Cocoa Farmer Income: The household income of cocoa farmers in Côte d'Ivoire and strategies for improvement*
9. Fairtrade / Mondelez International CCOSP programme. The Cocoa Co-operatives Organisational Strengthening Programme (CCOSP) Phase II, a collaboration between Fairtrade Foundation, Fairtrade Africa and Mondelez International, works with Ghanaian cocoa unions on accelerating their professionalisation and included research studies on access and loyalty payments. Pillar 2 of the programme aims to build the expertise and capacity of unions to manage their own data, help compliance with emerging legislation and eventually monetise their membership data. A feasibility study, commissioned by Mondelez International and led by Fairtrade, took place in 2024 and incorporated findings from the nine unions participating in CCOSP
10. Fairtrade International, *Cocoa Dashboard: Premium data* www.fairtrade.net/en/products/Fairtrade_products/cocoa.html
11. Fairtrade's West Africa Cocoa Programme in Côte d'Ivoire, Ghana and Sierra Leone seeks to build strong and resilient small-scale producer organisations through the main interventions of trainings, coaching and advisory and technical support for SPOs, and peer-to-peer learning. In 2025, an evaluation study was conducted to assess progress of the programme so far.
12. Impact Institute, 2025 (n 8)
13. Ben & Jerry's Living Income Accelerator is a Fairtrade co-governed fund and programme portfolio aimed at advancing dignified livelihoods for farmers. In 2024, Fairtrade commissioned a study titled "*Evaluation of Labor Brigades' Pruning Services in the Farm Services Programme*" for project activities in cocoa.
14. Fairtrade / Mars / ECOOKIM LEAP programme. The Livelihoods Ecosystem Advancement Programme (LEAP) is being implemented by Fairtrade over five years (2023–2027) in partnership with four co-operatives within the ECOOKIM–Fairtrade–Mars supply chain. LEAP seeks to enable cocoa farmers to achieve a Living Income through three complementary workstreams: strengthening co-operatives, income diversification and access to finance. In 2025, Fairtrade Foundation conducted a mid-term evaluation to capture initial programme outcomes.
15. Impact Institute, 2025 (n 8)
16. Skolidou, D. 2022. *What makes co-operatives work? Exploring value creation and distribution in cocoa co-operatives in Ghana*
17. Fairtrade's West Africa Cocoa Programme (n 11)
18. Fairtrade / Mars / ECOOKIM LEAP programme (n 14)
19. Fairtrade / Mondelez International CCOSP Programme (n 9)
20. Fairtrade International Monitoring Data (n 10)
21. Skolidou, D. 2022, (n 16)
22. Fairtrade's West Africa Cocoa Programme (n 11)
23. Fairtrade's Child Labour and Forced Labour Prevention and Remediation Programme supports cocoa producer organisations to strengthen prevention and remediation of child labour and forced labour. In 2025, a progress report included the approved funding in the programme to date.
24. Fairtrade Africa's Women's School of Leadership supports women's economic empowerment and leadership. It is funded by multiple partners.
25. KIT – Royal Tropical Institute, the Chain Collaborative, and Expressing Origin, 2024. *The effect of Fairtrade on forest protection and deforestation prevention*
26. Skolidou, D. 2022, (n 16)



FAIRTRADE

Suzanne Nemlin Halla, Cocoa
Farmer at CAKIB Co-operative,
Côte d'Ivoire



THANK YOU

Fairtrade Foundation
Unit 5.07, The Loom
14 Gower's Walk
London E1 5PY

Tel: +44 (0) 20 7 405 5942
Email: commercial@fairtrade.org.uk

