



# NESTLÉ INCOME ACCELERATOR PROGRAM

Progress Report Summary, June 2025

This innovative family-centered program aims to help close the living income gap and reduce child labor risks. The approach rewards positive changes in behavior and practices, both within the home and on the farm.

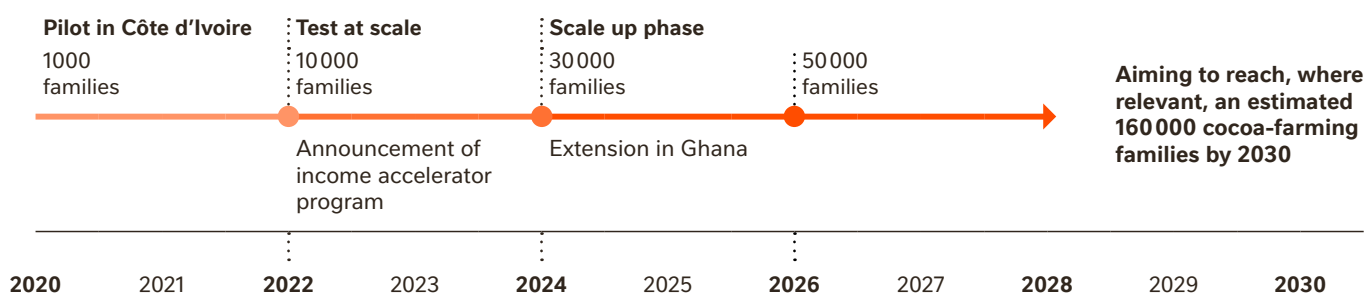
This “Progress Report Summary” is a snapshot of the independent evaluation conducted by the KIT Institute. This report examines progress after 30 months of implementation, focusing specifically on the 10 000 households enrolled in the test-at-scale phase that began in 2022, providing insights into the program’s medium-term effects.

The program expanded to 30 000 cocoa-farming families in Côte d’Ivoire and Ghana in 2024, and is expected to grow to 50 000 families by 2026 — aiming to reach an estimated 160 000 cocoa-farming families by 2030.



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## Income accelerator program key dates



## Program areas and incentives

SCHOOL ENROLLMENT	GOOD AGRICULTURAL PRACTICES (GAPs)	AGROFORESTRY ACTIVITIES	DIVERSIFIED INCOMES
Incentivizing school enrollment	Training and equipping pruning groups	Providing forest and fruit tree saplings	Establishing Village Savings and Loans Associations (VSLAs) in all communities

Households can earn up to €500 per year in the first two years, and €250 annually thereafter\*

€100	€100	€100	€100
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+ €100 bonus for completing all activities

Mobile money cash transfers are **distributed equally between both heads** of the family to encourage gender equity, share financial responsibilities, and build more resilient households.

\* If households make use of the subsidized pruning brigades and agroforestry support, a contribution is deducted from the cash transfers: €25 for pruning and €7.50 for agroforestry in Years 1 and 2. In Year 3, the deduction for pruning is €15. These contributions help cover implementation costs while keeping the total incentive structure intact.

# PERFORMANCE AND IMPACT SUMMARY

The 2023/2024 cocoa season in Côte d'Ivoire was turbulent, marked by poor cocoa harvests that affected cocoa-farming families across the country, including those engaged in our income accelerator program. The focus of this report is to measure the impact this program had on these families.

Extracted from  
the KIT Institute  
Progress Report  
– p12

"We see strong evidence that the program has substantially improved the resilience and well-being of cocoa-farming households."

ACTIVITIES			
<b>34 039</b> hectares of cocoa fields pruned by dedicated pruning groups (+23 853 hectares vs. 2022)	<b>556 220</b> forest and fruit seedlings planted (+347 375 vs. 2022) <b>10 587</b> number of farms now composting (new)	<b>20 422</b> of the households promised to send their children to school (+12 304 vs. 2022)	<b>20 450</b> number of households part of a Village Savings and Loan Associations (VSLA) (+12 221 vs. 2022)
OUTCOMES			
<b>70%</b> adoption of high-quality pruning in 2024 vs. 44% in 2022	<b>71%</b> number of farms with shade trees in 2024 vs. 52% in 2022	<b>88%</b> of children were in school in 2024 vs. 81% in 2022	<b>80%</b> households in VSLAs in 2024 <sup>1</sup> vs. 23% in 2022
Participating households reported receiving an average of €303 in cash transfers over the last 2.5 years <sup>2</sup>			
IMPACT			
<b>+18%</b> in cocoa production (kg/ha) vs. comparison in 2024 <sup>3</sup>	<b>+31%</b> children well-being index vs. comparison in 2024 <sup>4</sup>	<b>+105%</b> amount saved through VSLAs vs. comparison in 2024 <sup>5</sup>	<b>+18%</b> women empowered index vs. comparison in 2024 <sup>6</sup>
LEADING TO			
<b>+21%</b> cocoa net income vs. comparison in 2024 <sup>7</sup>		<b>+15%</b> total household net income vs. comparison in 2024 <sup>8</sup>	

1. Based on responses from female participants.

2. Our records show an average cash transfer of €420 per household in 2024 in the same period. The conversion rate used by KIT Institute was €0.931 52 per US\$1 ([xe.com](#), 1 July 2024).

3. +79 kg/ha yields than the comparison group, resulting in cocoa production, on average, being 168 kg higher.

4. Percentage of the standard deviation, compared with similar children not in the program. A standard deviation shows how much individual scores vary from the average. Based on ICI's child well-being index: International Cocoa Initiative Child well-being index (WHO-5).

5. IAP households saved an average of US\$134, compared with US\$65 in the comparison group (+US\$68).

6. IAP households: 74% women empowering index in 2024 versus 54% in 2022 (+20% pt); comparison group, 62% in 2024. The Women Empowerment Index (WEI) is computed by aggregating three scores: women's access to resources (IGA, finance, and assets such as land and/or house), participation into decision making (about revenues and investments from income sources, household small and big expenditures, and children's schooling and health), and access to an enabling environment (number of group memberships).

7. IAP household cocoa-net income averaged US\$2 697, versus US\$2 225 in the comparison group in 2024.

8. IAP household net income averaged US\$4 566, versus US\$3 961 in the comparison group in 2024.

# KEY LEARNINGS

After 30 months of implementation, the KIT Institute Progress Report confirms that the income accelerator program has delivered meaningful results.

Despite a difficult cocoa season, farming families in the program reported higher yields, **stronger farm practices**, and **high levels of participation** in activities such as pruning, agroforestry, and Village Savings and Loans Associations (VSLAs).

The program also contributed to a **measurable rise in household income**.

However, the evidence also highlights where the program needs to evolve, namely around **program complexity**, **clarity of incentive communication**, and the **limited progress on income diversification**.

## Strengthening communication

Many families still have difficulty understanding the details of the program, particularly how payment amounts are calculated and when they are delivered. Strengthening communication aims to improve trust, increase transparency, and boost participation.

## Simplifying incentives

The original incentive structure included multiple activities and complex verification steps, which could make the program difficult to navigate. Based on feedback from farming families and partners, we streamlined the design to focus on the two most impactful areas: school enrollment and pruning. This simpler structure has made the program easier to understand and implement, enabling faster payments, greater transparency, and better results for households.

## Income diversification

Many farming families joined VSLAs, laying the groundwork for future income diversification. While no measurable shift in income sources was observed yet, these early steps are helping to build strong foundations. Structural barriers such as time, capital, and market access remain — but targeted support and ongoing engagement can help unlock longer-term change.

**Darrell High,**  
*Nestlé Cocoa Plan*  
Manager

“Since the launch of the Nestlé income accelerator program, we have consistently refined our approach by incorporating feedback and insights from farming families, along with data gathered by KIT. We are already responding to the insights of the report by simplifying the program in 2025.”



# THE ROAD AHEAD: SIMPLIFYING THE INCENTIVE SCHEME

Building directly on feedback from farming families and recommendations from the KIT Institute, we're streamlining the program with an increased focus on maximizing impact and improving farming families' understanding while maintaining the same level of financial support.





## From four incentivized areas to two

Based on feedback and learnings, the program structure has been simplified. The goal is to make the model easier to understand, faster to implement, and more efficient — without reducing its overall value to cocoa-farming families.

- Incentives now focus on two core areas: **farm support** (pruning) and **household support** (schooling) while continuing to deliver a broad set of activities.
- **The annual support remains unchanged at €500 per household for the first two years, then €250 per year thereafter.**
- While activities like Village Savings and Loans Associations (VSLAs), Gender Action Learning System (GALS), agroforestry, and composting are still monitored, **they are no longer directly tied to verification payments.**

This streamlining is designed to facilitate faster payouts and clearer expectations for both farming families and suppliers. **The incentive continues to be delivered in two steps: a promise, followed by payment upon verification**, helping households better manage cash flow.

## Up to €500 cash incentive\* for household + training and services

AREA 1: Farm support incentive for farmer		AREA 2: Household support incentive for partner	
<b>GOOD AGRICULTURAL PRACTICES</b> 	<b>AGROFORESTRY ACTIVITIES</b> 	<b>SCHOOL ENROLLMENT</b> 	<b>DIVERSIFIED INCOMES</b> 
Training, equipping pruning groups, and composting (Year Three)	Providing forest and fruit tree saplings	Incentivizing school enrollment	Establishing VSLAs in all communities
<b>€250</b> 50%: promise of pruning and agroforestry 50%: verification of 1 hectare pruned		<b>€250</b> 50%: promise to send children 6–16 to school 50%: verification of children 6–16 in school	

\* Households can earn up to €500 annually for the first two years and €250 per year thereafter. If households make use of the subsidized pruning brigades and agroforestry support, a contribution is deducted from the cash transfers: €25 for pruning and €7.50 for agroforestry in Years 1 and 2. In Year 3, the deduction for pruning is €15. These contributions help cover implementation costs while keeping the total incentive structure intact.

## Together, we make a difference

A project of the size, scale, and ambition of the Nestlé income accelerator is not made possible by one company alone. We are grateful for the ongoing support of The International Cocoa Initiative (ICI), IDH - the Sustainable Trade Initiative, Rainforest Alliance and KIT Institute, as well as our suppliers: Cargill, ECOM, ETG/ Beyond Beans Foundation, OFI, Barry Callebaut, Cocoa Team/So-B-Green, Touton and Sucden.

We sincerely acknowledge the trust and hard work of the cocoa-farming families, and of all those on the ground in Côte d'Ivoire who make this program happen. Together, we continue to deliver impact, aiming to engage 50 000 cocoa-farming families by 2026, with the hope of making a difference and inspiring wider change across the cocoa industry.

### LEARN MORE

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