

CÔTE D'IVOIRE

PATHWAYS TO GENDER-INCLUSIVE ECONOMIC DEVELOPMENT IN SUB-SAHARAN AFRICA: A SECTORAL ANALYSIS



STEERING COMMITTEE



SUB-SAHARAN AFRICAN COUNTRIES COVERED BY THE PATHWAYS STUDY

EAST AFRICA



Ethiopia Kenya Rwanda Tanzania Uganda

WEST AFRICA



Cameroon Côte d'Ivoire Ghana Nigeria Senegal

SOUTHERN AFRICA



Angola Botswana South Africa

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RESEARCH BACKGROUND AND FRAMEWORK

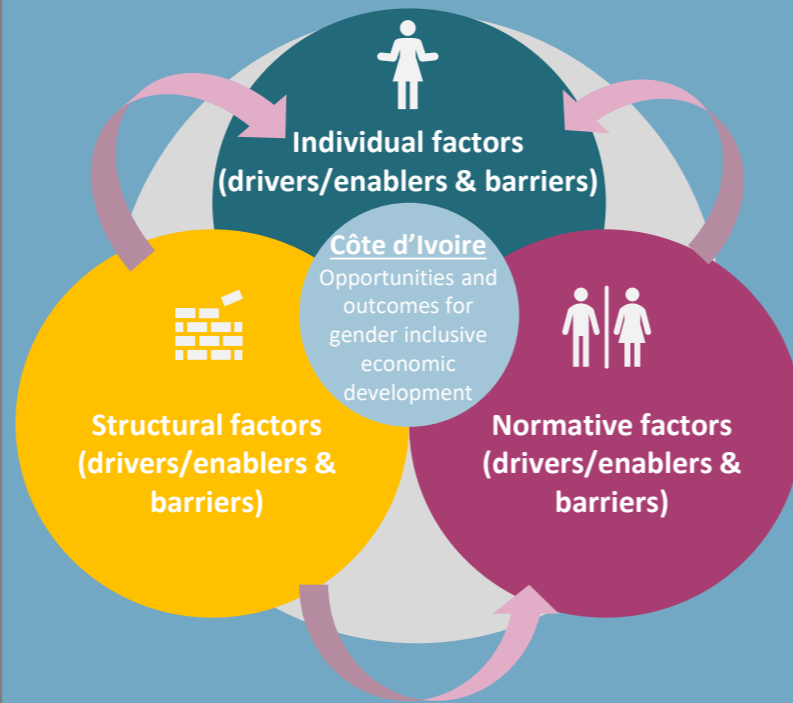
The Pathways SSA Gender Study explored opportunities for women's economic empowerment (WEE) in 13 African countries across West, East and Southern Africa



RESEARCH OBJECTIVES

- 1 Identify sectors with the highest potential for growth and for women's economic empowerment
- 2 Understand women's roles, as well as drivers, barriers, and economic opportunities in priority sectors
- 3 Tailor and propose sector-specific recommendations to each country's and sector's context

RESEARCH FRAMEWORK



The research framework identifies factors that influence women's economic participation at three levels

- **Structural factors:** policies, regulations, and laws that either directly or indirectly impact women's economic empowerment
- **Normative factors:** social and cultural norms that shape women's economic participation (i.e., unpaid care work and violence against women)
- **Individual factors:** women's access to human, social, and economic capital (i.e., education, training, land, financial resources, and digital technology)

TARGET SECTOR SELECTION



Econometric exercise - Macroeconomic potential

Identification of high- and medium-potential sectors for economic growth

Econometric exercise - Female labour force potential

Identification of high- and medium-potential sectors for women's participation

Stakeholder feedback - 'On-the-ground' potential

Input from local and international experts and stakeholders on opportunity sectors for women

RESEARCH PROCESS



COUNTRY CONTEXT FOR WEE IN CÔTE D'IVOIRE



Prior to the start of the COVID-19 pandemic, Côte d'Ivoire was one of the fastest growing economies in the world, labelled as “Francophone West Africa’s economic hub”, with a GDP totalling \$61.4 billion in 2020

| | | |
|---|---|---|
| <p>Farmers form the backbone of the Ivorian economy despite the dominance of the services sector.</p> | <p>A young and increasingly urban population has fuelled the country’s economic growth.</p> | <p>Côte d’Ivoire has made progress when it comes to education, poverty reduction, and gender equality.</p> |
| <p>Self-employment accounts for 80% of employment in rural and urban areas. Women’s economic participation is significantly lower than that of men and is concentrated in the informal economy.</p> | <p>The 2002-2011 civil war has more strongly affected women and girls, who represent the majority of internally displaced persons and refugees. However, women continue to play a key role in the country’s post-conflict recovery.</p> | <p>However, women face several challenges when it comes to food security; access to education, sexual and reproductive health; and protection from gender-based violence and harmful practices.</p> |
| <p>Employment & economic participation</p> <p>45% Of women participate in the labour force, compared with 65% of men ⁽¹⁾</p> | <p>Demographic trends</p> <p>52% Of the population (over half) lives in urban areas as of 2020 ⁽⁴⁾</p> | <p>Human development</p> <p>39% Poverty rate in 2020, reflecting a sharp fall from 46.3% in 2015 ⁽⁷⁾</p> |
| <p>52% Of economically active women are employed by the services sector ⁽²⁾</p> | <p>4.5 Average births / woman, with the population growing by a yearly 2.5% ⁽⁵⁾</p> | <p>27% Of girls in Côte d’Ivoire are married before the age of 18 ⁽⁸⁾</p> |
| <p>94% Of the labour market in Côte d'Ivoire is concentrated in the informal sector ⁽³⁾</p> | <p>60% Of the population is aged below 25, with an average age of 18.9 years old ⁽⁶⁾</p> | <p>22% Of women in Côte d'Ivoire access modern contraception methods ⁽⁹⁾</p> |

Sources and links: (1) WEF (2022), (2) International Labour Organisation (2019), (3) Bediakon, K. S. B., Croi, K. F., Koko, K. B., & Boua, A. A. D. (2022), (4) (5) (6) (7) World Bank Data Bank (2020, 2021, 2022), Freedom House (2021), (8) Ministère Du Plan Et Du Développement (2016), (9) FP2030 (2022)



COUNTRY-LEVEL DRIVERS & BARRIERS FOR WEE

STRUCTURAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN CÔTE D'IVOIRE



Côte d'Ivoire has enacted both policy and legislation to address gender inequalities in political and public life, education, health and employment, but there is room for improvement for women's labour protection

Policy environment for women's rights

Côte d'Ivoire has reformed laws for women's empowerment and ratified global human rights instruments that prioritize gender equality. However, it is yet to sign commitments that offer legal protection and rights for the female workforce.

National policy

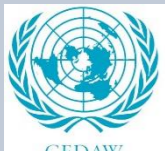
The 2021-2025 National Development Plan

The National Development Plan focuses on building a more modern, well-governed infrastructure for state institutions by:

- Supporting the informal economy's entry in the formal economy
- Creating a modern infrastructure for small and medium businesses

However, it remains focused on sectors that are male dominated.

Key ratifications* & commitments



(View full list of ratifications [here](#))

+ LEGISLATIVE DRIVERS

- The 2016 Ivorian Constitution enforces equality between men and women
- Law No. 2014-388 promotes and protects human / women's rights defenders
- Law 2019-870 mandates a 30% quota for women in political parties
- The Labour Code prohibits gender discrimination and mandates equal pay
- The 2019 Marriage Law grants women the same rights as husbands regarding marital property



LEGISLATIVE BARRIERS

- Women are still legally banned from professions for "physical capacity" and "morality" reasons
- Sexual harassment is prohibited by law, but this prohibition is not enforced
- There is no specific law addressing domestic violence
- Marriage Law rights do not apply to customary and religious marriages that are not registered civilly
- Customary norms dominate rural areas in areas such as inheritance, land ownership, and marriage



Legislative environment for women's rights

Laws on the books have contributed to significant progress for women's rights, but less so when it comes to labour protection and discriminatory customary norms

Policy success case: Compendium Ivoirien des compétences féminines

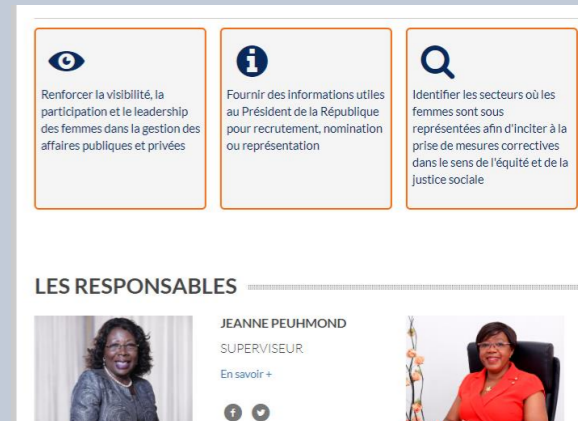


Image credits: Compendium Ivoirien des Compétences Féminines

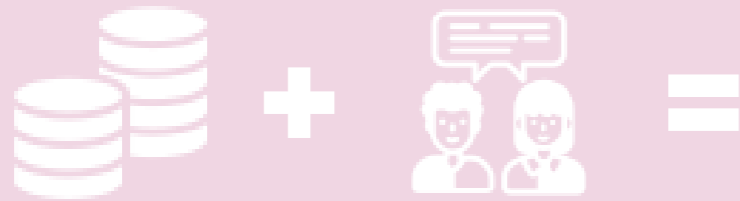
The Compendium Ivoirien des Compétences Féminines is a database that connects companies with women in Côte d'Ivoire with various competencies across sectors. The database matches women in urban and rural areas with opportunities based on their skillsets.

NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN CÔTE D'IVOIRE



Gender dialogue and economic empowerment initiatives can help address normative barriers for women's time use, employment, political representation, and protection from violence and abuse

Economic empowerment programmes, coupled with initiatives for gender dialogue have improved outcomes for women in Côte d'Ivoire. Such programmes can help drive Ivorian women's economic and political participation and protect them from prevalent intimate partner violence.



A randomised control trial (RCT) research study in Côte d'Ivoire, found that adding a dialogue programme for men and women that addressed gender norms and inequalities to an economic empowerment programme significantly **reduced past year physical intimate partner violence for more than 75% of the participants** ⁽¹⁾

Compared with men, Ivorian women spend a lot of time on household chores. This restricts them from accessing greater employment, social, political, and educational opportunities.



40 hrs

Time spent by women weekly on tasks such as cooking and cleaning, compared to nine hours for men ⁽²⁾

Ivorian Women face challenges moving from low- to high-value male-led sectors. This includes sexual harassment and the lack of services such as flexible working hours and childcare facilities.



22%

The share of women in the oil and gas companies' workforce in Côte d'Ivoire, but mostly in unskilled roles ⁽³⁾

Discrimination and abuse hinder Ivorian women from engaging in politics.

In the household, women have little control over decisions related to the family business and income.



Ivorian women may experience violence by their partners.

This violence hinders women's economic and political participation, household decision-making power, and earning potential.



35%

Of Ivorian women had the power to decide on major purchases for their household ⁽⁴⁾

22%

Of Ivorian women reported to have experienced physical violence, often by an intimate partner ⁽⁵⁾





Sources and links: (1) Gupta, Falb, K. L., Lehmann, H., Kpebo, D., Xuan, Z., Hossain, M., Zimmerman, C., Watts, C., & Annan, J. (2013), (2) Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017), (3) African Development Bank (2017), (4) Atchade, T.B. (2021), The 2015 Enquête Niveau de Vie des Ménages (Household Living Standards Survey), FIDH, MIDH, Réseau D'Action, & LIDHO (2022), World Bank DataBank, (5) Demographics & Health Survey (DHS) 2012, ICRW (2018)



INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT IN CÔTE D'IVOIRE



Collectives, cooperatives, savings groups, and mobile money have become critical for women's access to markets, training and finance, with great opportunity to extend their impact on girls' and women's education

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| <p><i>Ivorian women have been increasingly and successfully organizing themselves into savings groups and using mobile money to improve access to finance. These efforts have helped address challenges for Ivorian girls and women in their access to education, training, networking, and financial resources.</i></p> | <p>260k</p> <p>Women in Côte d'Ivoire participate in CARE International's VSLA ⁽¹⁾</p>  <ul style="list-style-type: none"> ▪ Cooperatives and village savings and loan associations (VSLAs) have allowed women to fund their businesses collectively, become financially independent, and establish a track record for future financing needs. ▪ Women are key borrowers from MFIs (micro-finance institutions) in Côte d'Ivoire. MFIs encourage women to organise into groups to provide "solidarity documents" to receive funding. ▪ Mobile money is also helping widen women's access to finance and money management. | <p>Human capital</p>  <p><i>Gender norms limit Ivorian girls' secondary education and participation in the Science, Technology, Engineering and Mathematics (STEM) areas. The lack of specialised training for women is also a barrier for their economic empowerment.</i></p> | <p>20%</p> <p>Of the population believes that the morals of female students get corrupted at school ⁽²⁾</p> |
| | <ul style="list-style-type: none"> ▪ Cooperatives and village savings and loan associations (VSLAs) have allowed women to fund their businesses collectively, become financially independent, and establish a track record for future financing needs. ▪ Women are key borrowers from MFIs (micro-finance institutions) in Côte d'Ivoire. MFIs encourage women to organise into groups to provide "solidarity documents" to receive funding. ▪ Mobile money is also helping widen women's access to finance and money management. | <p>Social capital</p>  <p><i>Traditional norms restrict Ivorian women's access to social networks beyond their immediate circle, therefore limiting their networking opportunities to expand their businesses.</i></p> | <p>2.5x</p> <p>The ratio at which women are as likely to use informal financial institutions compared with men ⁽³⁾</p> |
| | <ul style="list-style-type: none"> ▪ Cooperatives and village savings and loan associations (VSLAs) have allowed women to fund their businesses collectively, become financially independent, and establish a track record for future financing needs. ▪ Women are key borrowers from MFIs (micro-finance institutions) in Côte d'Ivoire. MFIs encourage women to organise into groups to provide "solidarity documents" to receive funding. ▪ Mobile money is also helping widen women's access to finance and money management. | <p>Financial capital</p>  <p><i>Women's financial access and their ability to borrow for business purposes is lower than men, partly due to customary and gender norms that limit their access to collateral for loans</i></p> | <p>30%</p> <p>The share of financially included women in Côte d'Ivoire in 2017 ⁽⁴⁾</p> |

Sources and links: (1) Janoch, E. (2020), (2) OECD, (3) (4) Riquet, C., & Zetterli, P. (2018)



FOCUS SECTORS FOR WEE

Côte d'Ivoire's economy relies heavily on agriculture. The country is the world's largest producer of cocoa and cashew nuts and is self-sufficient for most staple foods. Agriculture is dominated by smallholder farmers and is supported by a number of governmental plans, programmes and actors.

National frameworks and policies for the agricultural sector

- The National Programme for Agricultural Development 1992-2015
- The National Agricultural Investment Plan (2010-2015 & 2017-2025)
- The National Programme on Climate Change (2015)
- The CFA10 billion (~USD17.2 million) cocoa-processing fund (2020)



Key challenges for the agricultural sector

- 1** Low productivity, high cost of inputs, post-harvest losses, and low use of modern farming techniques are key challenges.
- 2** The sector is highly vulnerable to changing weather patterns including declining rainfall, droughts and rising temperatures.
- 3** Smallholder farmers have limited access to agricultural inputs and technology, thereby limiting income and earning potential.

Spotlight: The agro-processing sector in Côte d'Ivoire



The agricultural production and processing sector has been growing and supporting Ivorian livelihoods. Both big agro-processing companies and SMEs (small-and-medium-sized enterprises) have provided strong employment and business opportunities to local farmers.

ECONOMIC CONTRIBUTION

48%

Agricultural sector's share of the labour force in 2020 (1)

40%

Côte d'Ivoire's share of global cocoa production (2)

7%

Share of the Ivorian agro-industries of the country's GDP in 2020 (3)

GOVERNMENT SUPPORT

10%

Of governmental budget allocated to agriculture through the Maputo Declaration (4)

IMPACT ON LIVELIHOODS

85%

SMEs' share of total employment in agricultural production and processing (5)

AGRICULTURE IN CÔTE D'IVOIRE

Image credits: marcopolis.net

Women in agriculture

Ivorian women's participation in the country's agricultural sector has been historically limited to unpaid, informal, and lower-value activities. However, women's control over more lucrative activities and access to agricultural inputs and resources has grown in recent years.



Image credits: World Food Programme

Women's role in the agricultural value chain varies across sub-sectors

Several success cases reflect growing support of women in Ivorian agriculture

WOMEN'S REPRESENTATION

70% of the National Federation of Horticulture Cooperatives members are women (1)



Men dominate cash crops, while women generally grow lower-value crops for consumption. However, women have been increasingly taking over the cashew nut, cassava, and rice value chains

WOMEN'S ROLES

41% Of women in Côte d'Ivoire worked in agriculture in 2016, compared with 54.9% of men (2)



Women dominate micro-processing of agricultural crops, often through cooperatives, and in urban areas, women are more likely to work on more lucrative off-farm food activities than men

74% Of Ivoirians performing unpaid work including in subsistence agriculture are women (3)

75% Of basic food production in rural areas is shouldered by women (4)



Significant progress has been made for women's access to agricultural inputs. However, lower-income women's productivity remains hindered by high costs and limited land size and rights

80% Of cassava producers in Côte d'Ivoire are women, as are 20% of cashew nut producers (5)

FUNDING | HortiFRESH Innovation Fund

HortiFRESH funds women's and young people's innovations in the agriculture sector. The project has extended EUR 50,000 in funding to an association of 120 women farmers to process fruit juice.



PRIVATE SECTOR SUPPORT | Canaan land

The private agricultural company's vision is to help women increase sales by providing 50 affiliated female workers 10 hectares of arable land with modern infrastructure, equipment, agricultural inputs and training.



COOPERATIVES | Cooperative Agricole D'Adzope Nord

The Cooperative Agricole D'Adzope Nord (North Adzope Agricultural Cooperative) supports its 70 women members to produce, transport and market products in the Adzopé region.



Sources and links: (1) Pathways interviews with sector stakeholders, (2) (3) The World Bank (2019), Oxford Business Group (2020a), (4) Republic of Côte d'Ivoire (2019), (5) European Commission (2018), African Development Bank (2015), CIDR Pamiga (2022), www.fenascovici.com,



The Ivorian microenterprise* sector is competitive and dominated by informal businesses – chiefly in the food, chemical, energy, and water industries. Favorable public procurement policies, facilitated business setups, and an improved digital economy have powered microenterprises.

National frameworks and policies for the microenterprise sector

- The Phoenix Plan 2014 (USD 147.3 million for formal SMEs and jobs)
- The National Development Plan (2016-2020 & 2021-2025)
- The Digital Economy Programme



Key challenges for the microenterprise sector

- 1 Recurring periods of political crisis, including in 2010-2011, led to the closure of nearly half of SMEs in the country
- 2 Limited access to finance, electricity, and water supply, as well as high levels of corruption emerge as key challenges
- 3 Costly internet access, limited digital skills, and low awareness of e-commerce hinder an otherwise improving digital economy

Spotlight: Textiles



Côte d'Ivoire is the third largest seed cotton producer in Africa. The country's textiles sub-sector ranges from large mills to artisanal weavers, who receive support to protect traditional practices.

Spotlight: Beauty & hygiene (shea butter)



Côte d'Ivoire is one of the top shea nut producers in Africa. It has benefited from shea butter's rise as a flagship commodity in West Africa's beauty and hygiene industry as well as becoming a key export staple.

ECONOMIC CONTRIBUTION

20%

Share of small and medium enterprises of GDP in 2018 (1)

55%

Share of microenterprises out of total SMEs (2)

GOVERNMENT SUPPORT

20%

Of public procurement is pledged by the government to SMEs (3)

SECTOR CHALLENGES

64%

Of microenterprises consider lack of access to finance as a key challenge (4)

MICROENTERPRISE IN CÔTE D'IVOIRE

Image credits: OEC

Sources and links: (1) ENSafrica (2021), (2) African Development Bank (2018), (3) Bank (2013) in Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019), (4) Kouadio, H. (2015), UNCTAD

*In Côte d'Ivoire, microenterprises are defined as enterprises with less than 10 employees, and a turnover of no more than CFA 2 million francs (or USD50,000)

Women in microenterprise

Ivorian women are more likely to be self-employed in the non-agricultural sector than men, as well as own and run microenterprises. However, such income-making activities are not perceived as entrepreneurship or jobs but rather “Gombo” – a term used to describe informal and usually side jobs in Côte d'Ivoire.



Image credits: Nitidae

Women’s role in microenterprise is most prominent in the shea sub-sector

This role was amplified by a number of private- and public-sector initiatives

WOMEN’S PARTICIPATION

73%

Of women-led companies in Côte d'Ivoire were micro-enterprises in 2018 (1)



Women in Côte d'Ivoire are more likely to work in service and trade enterprises than in industrial activities including agriculture and food production.

WOMEN’S EMPLOYMENT STATUS

42%

Of Ivorian women are self-employed in the non-agricultural sector (2)



In the textiles sector, they are involved in the production value chain (artisanal and in SMEs) especially in northern Côte d'Ivoire.

WOMEN’S SUB-SECTOR FOCUS

48%

Of women’s enterprises were operating in the service sector in 2018 (3)



The shea butter production sub-sector is dominated by women and is referred to as “women’s gold”, allowing them to earn more than their husbands during the high season

WOMEN’S INFLUENCE

80%

Of companies in the fashion and textile industry in Côte d'Ivoire are women-led SMEs (4)

TRAINING & FINANCE | OLAM

Olabusiness in Côte d'Ivoire (Société d'Exploitation Cotonnière Olam – SECO) partnered with a local NGO (REFAD), to support women cotton farmers (e.g., Benkadi women’s association in Tchewelevogo village). It focused on improving their access to credit, entrepreneurial training, and the formal economy, encouraging their self-organisation into associations.

ACCESS TO MARKETS | UN WOMEN

UN Women set up the not-for-profit GIE Fikaci to create a quality label for the country to promote Ivorian shea butter’s access to international markets and improve women’s livelihoods.

“We help women promote their products through regional and international exhibitions where we meet clients and often secure customer loyalty thus driving women’s revenues for many years to come.”

– AFESCI GROUP, the Alliance for Female Entrepreneurs and Solidarity in Côte d'Ivoire

Sources and links: (1) (3) AfDB and ESPartners (2018), (2) World Bank Group (2017), (4) Fashionomics (2019), EIG FIKACI



CROSS-SECTORAL DRIVERS & BARRIERS FOR WEE

CROSS-SECTORAL STRUCTURAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



At a structural level, greater emphasis on gaps between national policy, customary law, and local-level implementation, as well as on the facilitation of SME formalisation can strongly impact WEE

Steadfast progress has been made to support women through targeted private and public programmes and initiatives to formalise their businesses and improve their access to social and economic capital. Greater focus on enforcing legislative reforms would considerably benefit women's empowerment across sectors.

Key drivers

1 GENDER TARGETING AND RESPONSIVENESS

2 ALIGNMENT BETWEEN CUSTOMARY AND FORMAL LAW

3 FORMALISATION AND FINANCIAL SAFETY OF SMES

Sector-level success cases


BUSINESS FORMALISATION IN MICROENTERPRISE

The government has set up the [Agence Côte d'Ivoire PME](#), which is tasked with supporting entrepreneurs in entering the formal economy. It has created a digital registration system and established three business centres to register businesses and extend training to entrepreneurs.



ACCESS TO TRAINING IN AGRICULTURE

Funded by large chocolate production companies) and developed at ECOOKIM (a cocoa and cashew cooperatives union), the Cassava Production Programme provided planting material and training to women farmers. Some communities have used this income to purchase cassava milling and processing machines and for product diversification.



Key barriers

1 GAPS BETWEEN NATIONAL POLICY AND LOCAL IMPLEMENTATION

2 GAPS BETWEEN POLICYMAKING AND CUSTOMARY LAW

3 RESTRICTIVE CUSTOMARY NORMS AROUND RURAL WOMEN'S LAND RIGHTS

4 LACK OF GENDER-RESPONSIVE POLICIES AND PLANS FOR WEE

5 COMPLEX AND COSTLY SETUPS FOR BUSINESS FORMALISATION

6 INEQUITABLE INHERITANCE PRACTICES IN SOME AREAS

The dominance of customary and norms hinders the implementation of national policies for women's economic empowerment, as do gaps between policymaking and local implementation and budgeting. Inequitable access to land and inheritance, as well as complex business setup and formalisation processes are also barriers to women's empowerment across sectors.

Sector-level examples of barriers

GAPS IN GENDER MAINSTREAMING

The Second National Agricultural Investment Plan 2017-2025 (NAIP2) acknowledges critical gender inequalities but lacks an action plan or gender-related targets.



BUSINESS SETUP COMPLEXITY

The complex business registration process and heavy tax burden remain key barriers for women entrepreneurs to formalise their businesses.



Sources and links: Pathways Study in Côte d'Ivoire (interviews), Agence Côte d'Ivoire PME, The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020)



CROSS-SECTORAL NORMATIVE FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



Educational and awareness efforts aimed at addressing the link between women's household decision-making, unpaid care work, land rights, and participation in productive labour are key to overcoming normative barriers

In agriculture, interventions addressing women's unpaid care work and access to export crops can greatly support their participation and productivity. Preventive and grassroots efforts to combat violence against women are also central to empowering their decision-making and financial independence. Educational efforts engaging male leaders and men on women's access to land – both for agricultural production or for microenterprise financing collateral – have also been successful on this front.

Key drivers

| | | | | |
|---|--|--|---|---|
| <p>1</p> <p>REDUCED TIME BURDEN CAUSED BY UNPAID CARE WORK</p> | <p>2</p> <p>WOMEN'S INCREASED PARTICIPATION IN EXPORT CROPS</p> | <p>3</p> <p>PREVENTION AND LOCAL RESPONSE TO VIOLENCE AGAINST WOMEN</p> | <p>4</p> <p>COLLECTIVE SAVINGS MODELS AND GROUPS FOR WOMEN FARMERS</p> | <p>5</p> <p>AWARENESS AND EDUCATION ON WOMEN'S LAND RIGHTS</p> |
|---|--|--|---|---|

Key barriers

| | | | | |
|---|--|---|--|--|
| <p>1</p> <p>OCCUPATIONAL SEGREGATION DUE TO GENDER NORMS</p> | <p>2</p> <p>WOMEN'S LIMITED LAND RIGHTS & DECISION-MAKING POWER</p> | <p>3</p> <p>SOCIAL NORMS AROUND HOUSEHOLD FINANCES</p> | <p>4</p> <p>GENDER-BASED PHYSICAL AND ECONOMIC VIOLENCE</p> | <p>5</p> <p>LIMITING NORMS ON WOMEN'S HOUSEHOLD ROLES</p> |
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Sector-level examples of barriers

ACCESS TO EDUCATION AND TRAINING

According to the International Labour Organisation, women are practically absent in Côte d'Ivoire's agricultural training (only 0.1% of trainees are women). This further limits women from accessing profitable cash crops usually managed by men.



REDUCED UNPAID CARE WORK BURDEN

CARE International "Women in Enterprise" programme revealed that only 1% of women in Côte d'Ivoire reported receiving support for domestic work. Moreover, less than half (45%) felt supported by their husbands in their business activities.



In the agricultural sector, women's limited land rights and decision-making power mean they are required to negotiate with gatekeepers to access land.

Norms also limit women's participation in export crops and productive labour.

In microenterprise, women entrepreneurs must juggle their economic activities with their unpaid care and domestic work.

Sector-level success cases

LEADERSHIP TRAINING

CARE's Women for Change programme (2015-2018) focused on leadership training and household dynamics. It reached 5,000 people, improved women's confidence (+92%), and reduced unpaid work.



ENGAGEMENT OF MALE LEADERS

CARE International's Women in Enterprise intervention, which aimed to improve women's access to land by gaining the support of chiefs and male leaders, increased women's land ownership from 15% to 28% in three years across all programmes.



CROSS-SECTORAL INDIVIDUAL FACTORS FOR WOMEN'S ECONOMIC EMPOWERMENT



Collective savings models, cooperatives, digital literacy and e-commerce offer a springboard to women's improved economic, social, and human capital – including finance, capacity building, and market access

Across sectors, collective savings models offer opportunities to enhance women's economic capital – particularly to lending facilities and financing activities. Microfinance has also supported women in rural areas where they are often underserved and financially excluded. Cooperatives form an entry point to improving women's access to education, training, and social capital. Digital literacy and e-commerce can also sizably expand female entrepreneurs' target markets.

Key drivers

| | | |
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| 1 IMPROVED ACCESS TO DIGITAL TECHNOLOGIES | 2 INCREASED ACCESS TO TRAINING AND PHYSICAL RESOURCES | 3 COOPERATIVES FOR ECONOMIC, SOCIAL, AND HUMAN CAPITAL |
| 4 COOPERATIVES FOR ECONOMIC, SOCIAL, AND HUMAN CAPITAL | 5 E-COMMERCE PLATFORMS FOR OPERATIONS & TRADING | 6 COLLECTIVE SAVINGS GROUPS FOR FINANCING AT SCALE |

Sector-level success cases



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| <p>COLLECTIVE SAVINGS GROUPS</p> <p>Collective savings groups in agriculture have helped women secure financial resources, and their lending facilities have helped women save and be financially independent</p>  | <p>INITIATIVE SUPPORTING MSMEs</p> <p>The Fashionomics Africa initiative focuses on investing in the African textiles, apparel and accessories industry and on strengthening the value chain.</p>  |
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Key barriers

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| 1 LIMITED ACCESS TO TRAINING AND EXTENSION SERVICES | 2 LIMITED ACCESS TO, OWNERSHIP OF, AND CONTROL OVER LAND | 3 LOWER ACCESS TO PRODUCTIVE RESOURCES |
| 4 MICRO AND INFORMAL NATURE OF WOMEN BUSINESSES | 5 RURAL AND YOUNGER WOMEN'S LIMITED ACCESS TO BUSINESS SUPPORT | 6 ABSENCE OF COMPENSATION FOR WOMEN'S UNPAID WORK |

Women farmers are often excluded from accessing financial services, inputs, and productive resources in the agricultural sector. In the microenterprise sector, the informal nature of women's businesses disqualifies them from most forms of finance. Younger women also face challenges establishing businesses, while rural women have lower access to business support networks and programmes.

Sector-level examples of barriers

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| <p>LAND ACCESS LIMITATIONS</p> <p>Customary law results in only 8% of women owning land (compared to 22% of men). In rural areas, women handle 75% of food production while only 5% own land.</p>  | <p>FINANCIAL ACCESS LIMITATIONS</p> <p>A Future of Business survey (led by Facebook in 2019) found that only 9-10% of women-led businesses had access to formal financing in Côte d'Ivoire.</p>  |
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IMPLICATIONS & PROPOSED RECOMMENDATIONS

As Côte d'Ivoire recovers from the economic shock created by the global pandemic, there is an opportunity to “build back better” through more sustainable and inclusive solutions for women’s economic empowerment.


USD 6-10 billion

Economic value added by improved gender inclusiveness to Côte d'Ivoire according to The World Bank (1)

CROSS-SECTORAL PROPOSED RECOMMENDATIONS

Proposed recommendations are aimed at donors, policymakers, community leaders, programmers and researchers  engaged in WEE-focused programmes and initiatives, as well as more general economic development programming

Proposed Policy/Advocacy Recommendations

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| Address policy gaps to improve implementation of WEE-related policies, commitments and programmes  |
| Undertake community-level sensitisation, capacity building and advocacy around existing legislation to strengthen women's rights  |
| Work with public and private stakeholders to support the government's formalisation efforts as a long-term goal  |

Recommended strategies

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| <ul style="list-style-type: none"> Supporting the government in reforming labour legislation Work with governments to build capacity in gender analysis Gender-responsive policymaking and programming |
| <ul style="list-style-type: none"> Training and capacity building of key duty bearers Prioritising women-led households Community-based sensitization on women's rights |
| <ul style="list-style-type: none"> Create a social registry for informal sector beneficiaries Establish a social protection system for the informal sector Support women entrepreneurs with digital skills training |

Proposed research, monitoring and evaluation recommendations

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|  | Support the government to generate better data on women's economic empowerment (such as time use) to develop well-informed programmes and policies. |
|  | Include women-owned enterprises in research studies to determine barriers and enablers to business registration, tax regulation, and finance. |
|  | Commission mixed-method research to understand the impact of issues such as gender-based violence on women's wellbeing and economic empowerment. |
|  | Conduct region-specific, and in-depth analysis of agricultural value chains to identify opportunities for women entrepreneurship and high-value participation. |
|  | Conduct a study of VSLAs (Village Savings and Loans Associations) to identify which hold the highest potential and effectiveness for WEE. |
|  | Design research studies to yield in-depth analysis by gender and other socioeconomic variables such as income, age, race and geographic location. |

Proposed programming recommendations

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| Advocate to remove gender-based barriers to finance and promote women-friendly financial services and products.  |
| Deliver holistic skills-based programmes targeting women and girls  |
| Work with households and communities to tackle harmful gender norms affecting women and girls' wellbeing  |

Recommended strategies

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| <ul style="list-style-type: none"> Work with development banks to increase women's access to finance Tailor mobile money-based financial products for women Engage women in the design of financial products and services |
| <ul style="list-style-type: none"> Increase women's access to TVET programmes Leverage women's groups for skills-based interventions Target interventions to empower women's decision-making |
| <ul style="list-style-type: none"> Design livelihood and economic empowerment initiatives Design interventions addressing barriers to girls' education Enhance coordination between county and national governments |

SECTOR-LEVEL PROPOSED RECOMMENDATIONS*



Collectives and cooperatives can serve as key entry points for public-private collaboration for WEE, targeted interventions for women's upskilling, and initiatives supporting their market access and business development

Recommendations for agricultural sector

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| <p>1</p> <p>Improve the gender responsiveness of the sector by working closely with the government and other stakeholders</p> | <p>2</p> <p>Support women's access to and control over land and challenge harmful social norms around women's land rights</p> | <p>3</p> <p>Improve women farmers' human, social and economic capital through cooperatives and collective activities</p> | <p>4</p> <p>Help women farmers improve agricultural productivity through skills building and training programmes</p> | <p>5</p> <p>Facilitate women's access to finance through better products and services for farmers and employers</p> | <p>6</p> <p>Engage and partner with large agro-processing companies to promote gender-sensitive and safe workplaces</p> | <p>7</p> <p>Address research gaps and build evidence of what works through participatory research</p> |
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Recommendations for microenterprise sector

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| <p>1</p> <p>Support government efforts in SME promotion, and advocate for gender-responsive policies and support to women-owned enterprises</p> | <p>2</p> <p>Deliver targeted holistic skills-based initiatives supporting women entrepreneurs, focusing on market access and enterprise development</p> | <p>3</p> <p>Improve women's human, social and economic capital by leveraging collectives and cooperatives and by supporting their activities</p> | <p>4</p> <p>Work with financial institutions to improve women's access to finance through targeted product, service, and programme development</p> | <p>5</p> <p>Support gender-transformative household- and community-level interventions addressing women's unpaid work, and unpaid care and domestic work burden</p> | <p>6</p> <p>Address research gaps and build evidence of what works, focusing on understanding barriers marginalised groups and micro-entrepreneurs</p> |
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APPENDIX

APPENDIX

Detailed sector-level strategies for proposed recommendations – Agricultural sector (1/2)

1. Improve the gender-responsiveness of the agriculture sector

- Work with the government and specifically the Ministry of Agriculture and Rural Development to deliver NAIP2, through integrating gender analysis, planning and related targets.
- Work with the government to support agricultural initiatives focused on female-headed households. In particular, support the drafting of a gender and climate change plan to facilitate the implementation of existing climate-focused policies and programmes.
- Support industry actors, including international buyers, to commit to policies, regulations, and actions that further gender equality and monitor gender equality commitments.
- Support initiatives to increase women's participation in the production of export-orientated crops through economic subsidies for agricultural inputs in bulk quantities to women-led cooperatives and female producers.
- Work with extension service providers, such as the National Agency for Support to Rural Development (ANADER), to improve the gender-responsiveness of services ensuring targeting of women household members. This should include tailoring training to women farmers' needs and activities to increase women's engagement in higher-value export-orientated cash crops.
- Work with local governance actors in rural areas to improve women's participation and leadership.
- Support government policies and initiatives to tackle child labour in the cocoa sector.

2. Support women's access to and control over land and challenge harmful social norms around women's land rights

- Support initiatives strengthening women's access to formal land titling, coupled with community-level interventions to raise awareness of women's land rights.
- Support implementation of government actions that strengthen women's land rights, either through spousal co-titling, direct land transfers, or safeguarding of inheritance rights.
- Training and capacity building for key duty bearers – including traditional customary structures, local government and law enforcement – on women's land rights to reduce bias and discrimination against women.
- Facilitation of community conversations and peer training, e.g., with elders/chiefs, social workers, community health volunteers, teachers and other stakeholders on women's rights and constitutional law.
- Community-based sensitisation on women's rights, available legal reporting mechanisms (linking women to legal aid) and services outlining obligations of service providers, and crucially where complaints (including regarding poor treatment, bribes or corruption) can be lodged.
- Behaviour change communications (BCC) focused on gender-equitable land distribution and inheritance, as well as promoting positive non-violent relationships.

3. Improve women farmers' human, social and economic capital through cooperatives and collective activities

- Support women through collectivisation, leveraging existing women's cooperatives, VSLAs and support the formation of new women-led cooperatives.
- Strengthen cooperatives' and VSLAs' capacity for promoting group activities among members.
- Provide women members with technical and vocational skills in agriculture extension services and training to acquire entrepreneurial, managerial and business operation skills to improve agricultural practices, including through promotion of CSA practices.
- Support women-led cooperatives with transport and processing facilities and branding of their products for export.

4. Support women farmers' improved agricultural productivity through skills building and training programmes

- Improve provision and reach of agricultural TVET in rural areas with specific and substantial targets for women.
- Support gender-inclusive agri-business incubator initiatives leveraging public-private partnerships to promote and support women-led SMEs to transform and supply quality food products for local and regional markets.
- Incentivise existing women producers to increase their use of agricultural inputs, irrigation and mechanisation leveraging existing government programmes, such as the West Africa Agricultural Productivity Programme and the Côte d'Ivoire Agricultural Support Project.
- Promote better agricultural practices and climate resilience by targeting information campaigns and training to women farmers.
- Interventions to build women farmers' resilience to shocks such as climate change through sustainable livelihood and CSA interventions and improving access to water, firewood and other natural resources through sustainable resource interventions.
- Promotion of climate-smart innovations, including the planting of trees and shrubs, drought-tolerant crops including new varieties that have been developed to thrive in dry and water stress conditions.

APPENDIX

Detailed sector-level strategies for proposed recommendations – Agricultural sector (2/2)

5. Facilitate women's access to finance through better products and services for farmers and employers

- Work with financial providers to tailor products and services to women's needs, including utilising mobile money, and tailor communication and marketing strategies to reach women farmers. This may also include loan / credit products (e.g., to buy inputs, expand farmland) that accept expected harvest / produce as collateral for women's cooperatives that have offtake purchase contracts in place (e.g., with exporters, processors).
- Provide financing to support access to quality inputs and access to agricultural technologies and innovations (including climate-resilient and time-saving technologies), as well as hired labour.
- Provide financial products that support food security, such as crop insurance.
- Address women's limited access to male agricultural labour via the promotion of targeted cash loans or grants provided at the right time in the agricultural cycle to allow women to hire paid labour.

6. Engage and partner with large agro-processing companies to promote gender-sensitive and safe workplaces

- Advocate with employers to endorse and implement gender commitments, which should include gender-sensitive human resources (HR) policies, staff training, setting up of anonymous grievance mechanisms, and the establishment of gender, health and safety, and welfare committees.
- Address informality / casual work in the sector by looking for opportunities to provide formal contracts and living wages.
- Promote awareness of labour rights among workers, through training or drafting of simplified written material. Promote awareness of available legal aid.
- Promote gender-sensitive workplaces and organisational cultures, including specific work targeting senior leadership.
- Support establishment and roll-out of gender equality and inclusion policies, including childcare provisions and flexible work opportunities.
- Support gender-benchmarking initiatives including gender pay gap assessments to incentivise employers to adopt more gender-responsive policies.
- Focus on addressing sexual exploitation, abuse and harassment in the sector, promoting zero tolerance, and address hostility towards women's unpaid care responsibilities, and ensuring safe and effective reporting mechanisms and referral pathways for survivors of violence.
- Create facilities for day care and support mothers returning to work.
- Create flexible work opportunities for both men and women.
- Implement initiatives to increase interest in hiring women in non-traditional roles and sectors, including initiatives focused on showcasing women role models and on creation of mentorship opportunities.

7. Address research gaps and build evidence of what works

- Commission and undertake participatory research on the gender-related dynamics of unpaid work in the agriculture sector to inform design of gender-transformative interventions.
- Commission and undertake participatory action research to understand the dynamics of gender-based violence including economic violence in the agriculture sector.
- Commission and undertake research to understand the gendered impacts of the COVID-19 pandemic on women working in agriculture.
- Ensure rigorous monitoring of interventions to strengthen the evidence base on what works for achieving increased women's economic empowerment in the sector.
- Undertake a gender review and analysis of existing climate change policies and programmes with recommendations for how to enhance the gender-responsiveness of related initiatives.
- Ensure meaningful participation of women farmers and/or workers in design of all interventions, including through participatory methods.

Detailed sector-level strategies for proposed recommendations – Microenterprise sector (1/2)

1. Support government efforts in SME promotion, and advocate for gender-responsive policies and support to women-owned enterprises

- Encourage a more favourable legal framework and socioeconomic systems that support the increased productivity of informal enterprises and provide stronger safety nets (e.g., cash transfers, social insurance, etc.) for them during economic crises. For informal businesses that are (deemed) ready to formalise, support their transition to formalisation with appropriate incentives (e.g., tax breaks, administrative/operational support) to ease the process. Promote targeted initiatives that promote and support women-owned enterprises and raise awareness of the benefits of formalisation and the process of registration.
- Work with key government agencies (such as CI-PME Agency) to build institutional knowledge and expertise on gender equality and gender-transformative approaches.
- Support public sector multi-component initiatives that target the multiple constraints facing women entrepreneurs. For example, interventions offering a combination of training, finance (such as sector-focused grants), and mentorship may be more successful than single component interventions.

2. Deliver targeted holistic, skills-based initiatives supporting women entrepreneurs

- Work with government, trade representative bodies, private sector and NGOs to increase the number of targeted initiatives that support women-led microenterprises with technical training and enterprise development training to include a specific focus on technical skills relating to product design, quality and innovation, and enterprise development skills including access to markets (including digital marketplaces), developing business plans, financial management and access to inputs and raw materials.
- Support initiatives that provide mentoring and promote access to international markets, including, for example, supporting women-led textile or shea butter producers to attend trade fairs and build their business networks.
- Targeted schemes and initiatives aimed at young and rural women, who are less well represented and face more barriers to entrepreneurship. Include a specific focus on off-farm opportunities which offer higher economic returns, provide income diversification opportunities to rural women, and promote increased availability of services and products in rural areas.
- Engage families and communities (including men and male leaders) to promote the benefits of women's entrepreneurship.

3. Improve women's human, social and economic capital through leveraging collectives and cooperatives

- Support women through collectivisation, leveraging existing women's cooperatives, and supporting the formation of new women-led cooperatives in sub-sectors where women are already overrepresented, such as artisanal weaving or shea butter production.
- Support women's cooperatives in activities such as collective processing, collective transport and collective selling.
- Leverage women's cooperatives and collectives for human capital interventions, including efforts to improve soft skills around leadership, negotiation and conflict management; as well as efforts to improve manufacturing methods and business capabilities.
- Support collectives in improving knowledge on corporate borrowing and lending practices, and to improve investment readiness, so that they can have better opportunities to access formal bank finance opportunities.
- Leverage e-commerce platforms, distribution and logistics services to improve the coordination of and support provided to digitalised value chains and improve women's access to inputs and raw materials.

4. Facilitate women's access to finance through training and better products and services

- Work with financial institutions to demonstrate the value in investing in women-owned businesses and develop targeted products tailored to their needs.
- Gather and spread information (including through social media) about available financial programmes for women and supporting programmes.

5. Support gender-transformative household- and community-level interventions addressing women's unpaid work, and unpaid care and domestic work burden

- Ensure that all interventions consider and mitigate risks such as increased unpaid care work burden for women.
- Support and promote labour- and time-saving innovations and technology.
- Support household- and community-level interventions which aim to recognise and redistribute women's significant unpaid care and unpaid work contributions. For example, couples' interventions which tackle inequitable norms, attitudes and behaviours hindering women's economic opportunities and wellbeing.
- Ensure that all interventions consider and mitigate risks such as increased unpaid work burden for women.

Detailed sector-level strategies for proposed recommendations – Microenterprise sector (2/2)

6. Address research gaps and build evidence of what works

- Commission and undertake action research with marginalised groups (such as young women and women with disabilities) to understand different barriers and challenges and to design inclusive interventions.
- Commission and undertake research to explore normative barriers and opportunities for women microentrepreneurs, as well as the impact of COVID-19 on the sector. This could include analysis of the extent to which government support, such as the SME Support Fund, has reached and benefited women, in order to strengthen the response to future shocks.
- Evaluate interventions and include outcomes and indicators related to women's economic empowerment as well as related outcomes linked to experience of gender-based violence and sexual and reproductive health to provide an accurate picture of the impact on any intervention on women's lives.
- Ensure meaningful participation of women in the design of all WEE interventions, including through participatory methods.

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