



Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis

Côte d'Ivoire Report



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Reading note: The general and sectoral barriers to and drivers of women's economic empowerment opportunities reported on in the Pathways Study are more similar than different. For the purpose of sectoral-level stakeholders, this report provides a full discussion of these barriers and drivers per sector. While this inevitably results in some repetition across the report, the intention is for each sectoral brief to stand as an independent piece/extract if necessary.

Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis (Pathways Study) is a collaborative effort among various stakeholders (organisations, individual researchers and gender experts) who joined forces and expertise to achieve a common goal - developing and implementing strategies to strengthen women's economic empowerment in Côte d'Ivoire.

These include:

- The Pathways Study Steering Committee (SC) which provided financial and/or technical support for the Pathways project including: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA); and (vii) Euromonitor International Ltd. SC partners also provided directional advice guidance in the making of key decisions, supported by making referrals and connections with key country stakeholders and reviewed draft reports.
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- Country Working Group members including Isabelle Kone (RIFEVAL - Réseau Ivoirien des Femmes Expertes en Gestion et Suivi-Evaluation), Simone Assa Akoh (AFJCI - Association des Femmes juristes de Côte d'Ivoire), and various staff of CARE International including Aisha Rahamatali, Sandrine Orsot, Leopoldine Gadou and Ange Mian.
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We are keen for the findings of the Pathways Study to guide research, policy development and implementation, programming (planning and execution) and advocacy efforts - creating a unified voice, clear(er) direction and sustainable action for improved women's economic empowerment in Côte d'Ivoire.

Pathways Study Steering Committee

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AfDB	African Development Bank	FP	Family Planning
AFJCI	Association des Femmes juristes de Côte d'Ivoire	GBV	Gender-Based Violence
ANADER	National Agency for Support to Rural Development	GDP	Gross Domestic Product
ANASEMCI	Côte d'Ivoire National Seeds Association	GHI	Global Hunger Index
ATPC	African Trade Policy Centre	GII	Gender Inequality Index
AWLN	African Women Leaders Network	GIE FIKACI	Groupement d'Intérêt Economique Filière Karité de Côte d'Ivoire
BCC	Behaviour Change Communications	HA	Hectares
BPFA	Beijing Platform for Action	HDI	Human Development Index
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women	HIV	Human Immunodeficiency Virus
CERD	Convention on the Elimination of All forms of Racial Discrimination	ICA	International Cooperative Alliance
CFA	Communauté financière d'Afrique	ICCPR	International Covenant on Civil and Political Rights
CGPME	General Confederation of Small and Medium Enterprises	ICESCR	International Covenant on Economic, Social, and Cultural Rights
CI-PME	Côte d'Ivoire PME	ICHRD	Ivorian Coalition of Human Rights Defenders
CNPS	National Social Security Fund	ICRG	International Cooperative Research Group
CONGACI	Collectif des ONG actives de Côte d'Ivoire	IDPs	Internally Displaced People/ Persons
COSSR/PF	Coalition of Ivorian CSOs for Reproductive Health and Family Planning	IDRC	International Development Research Centre
CSA	Climate-Smart Agriculture	ILO	International Labour Organization
CSR	Corporate Social Responsibility	IMF	International Monetary Fund
DHS	Demographic and Health Surveys	INIE	Ivorian Institute of Enterprise (INIE)
ECOOKIM	Entreprise Coopérative Kimbre	IPV	Intimate Partner Violence
EMI	Euromonitor International	MCPR	Modern Method Contraception
FDI	Foreign Direct Investment	MENPPMEA	Ministry of Entrepreneurship and the Promotion of SMEs and Crafts
FGM	Female Genital Mutilation	MERS	Ministry of Higher Education and Scientific Research
FIPME	Ivorian Federation of SMEs	MFI	Microfinance Institutions
FLFP	Female Labour Force Participation	MICS	Multiple Indicator Cluster Survey
		MINADER	Ministry of Agriculture and Rural Development

MINEDD	Ministry of Environment and Sustainable Development	SGBV	Sexual and Gender-Based Violence
MIRAH	Ministry of Animal Production and Fisheries Resources	SIGI	Social Institutions and Gender Index
MIREF	Ministry of Water and Forest	SMEs	Small and Medium-Sized Enterprises
MOA	Ministry of Agriculture	SRGBV	School-Related Gender-Based Violence
MPME	SME Movement	SRH	Sexual and Reproductive Health
MSMEs	Micro, Small and Medium-Sized Enterprises	SRHR	Sexual and Reproductive Health and Rights
MTU	Mobile Training Unit	SSA	Sub-Saharan Africa
NAIP2	Second National Agricultural Investment Plan 2017-2025	STEM	Science, Technology, Engineering and Mathematics
NAP	National Action Plan	TCE	Municipal Entrepreneurs' Tax
NCCSA	National Communication on Climate Smart Agriculture	TEE	State Entrepreneurs' Tax
NDP	National Development Plan	TVET	Technical and Vocational Education and Training
NGO	Non-Governmental Organisations	UNCRC	Convention on the Rights of the Child
NPCC	National Programme on Climate Change	UN ECA	United Nations Economic Commission for Africa
NSDRM	National Strategy for Disaster Risk Management	UOCI	Union des ONG de Côte d'Ivoire
OECD	Organisation for Economic Co-operation and Development	USAID	United States Agency for International Development
OFACI	Organization of Active Women in Côte d'Ivoire	USD	United States Dollar
OHCHR	Office of the United Nations High Commissioner for Human Rights	U.S. OCDC	United States Overseas Cooperative Development Council
PAMF	Première Agence de Microfinance Côte d'Ivoire	VAWG	Violence Against Women and Girls
PANAFCI	National Platform for Family Farming	VSLA	Village Savings and Loan Associations
PDDA	Plan Directeur de Développement Agricole	WASH	Water, Sanitation and Hygiene
RCT	Randomised Controlled Trial	WAAPP	West Africa Agricultural Productivity Programme
REDHG	Network of Human Rights, Democracy and Gender Educators	WEE	Women's Economic Empowerment
RIFEVAL	Réseau Ivoirien des Femmes Expertes en Gestion et Suivi-Evaluation	WEF	World Economic Forum
RSI	Simplified Tax Regime	WVE	Women's Vulnerable Employment
SDG	Sustainable Development Goals		

Key term	Definition
Cooperative	<p>A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.</p> <p>Source: International Cooperative Alliance (ICA)</p>
Economic violence	<p>Economic violence is a form of gender-based violence, and can include acts perpetrated by systems and structures, as well as by individuals. It involves behaviours that control a woman's ability to acquire, use and maintain economic resources, thus threatening her economic security and potential for self-sufficiency.</p> <p>Source: Adams et al, 2008</p>
Employment segregation	<p>The unequal distribution of female and male workers across and within job types.</p> <p>Source: World Bank</p>
Financial exclusion	<p>Financial exclusion refers to a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong.</p> <p>Source: European Commission, 2008</p>
Gender-based violence (GBV)	<p>Harmful acts directed at an individual or a group of individuals based on their gender. It is rooted in gender inequality, the abuse of power and harmful norms.</p> <p>Source: UN Women</p>
Gender norms	<p>Accepted attributes and characteristics of male and female gendered identity at a particular point in time for a specific society or community. They are the standards and expectations to which gender identity generally conforms, within a range that defines a particular society, culture and community at that point in time. Gender norms are ideas about how men and women should be and act. Internalised early in life, gender norms can establish a life cycle of gender socialisation and stereotyping.</p> <p>Source: UNICEF</p>

Key term	Definition
Gender wage gap	<p>The gender wage gap is defined as the difference between median earnings of men and women relative to median earnings of men.</p> <p>Source: OECD</p>
Productive employment	<p>Productive employment is defined as employment yielding sufficient returns to labour to permit the worker and her/his dependents a level of consumption above the poverty line.</p> <p>Source: ILO</p>
Resilience	<p>The capacity of individuals, communities, institutions and systems to survive, cope and thrive in the face of shocks and stresses.</p> <p>Source: Mastercard Foundation</p>
Sector and Sub-Sector	<p>The Pathways study uses ‘sector’ to refer to a broad area of economic activity - an umbrella category that has other economic activities within it. A sector could entail any or all of the following economic activities: (i) primary activities (i.e., related to extraction of raw materials), (ii) secondary activities (e.g., manufacturing-related) or (iii) tertiary activities (i.e., related to services). Sub-sector is generally used to denote specific economic activities within a broad sector. While this may appear inconsistent, both terms are sometimes used interchangeably as sub-sectors are not purely divisions or components of a sector; sub-sectors can vary enough to be discussed and/or analysed independently, and a sub-sector in one report may be a sector in another. As our sectors and sub-sectors of focus were selected through consultations with local working groups in each country, we opted to stay as true to the language utilised by these working groups as possible. As such, our use of the word “sector” and “sub-sector,” and the terminology for each sector depends on the country context. For instance, while ‘agriculture’ is a broad economic sector, specific sectors/sub-sectors within it include commodities such as rice, cocoa, or maize, or commodity groups such as horticulture. In other cases, sector names have been adapted to use those referenced by our working groups. In Ghana, for example, we speak of “textiles”, while in South Africa we speak of “Clothing, textiles, footwear, and leather” (CTFL).</p>

Key term	Definition
<p>Social capital (vertical and horizontal)</p>	<p>Social capital refers to the institutions, relationships and norms that shape the quality and quantity of an individual and society’s social interactions. It includes both vertical and horizontal¹ associations between people, and includes behaviour within and among organisations, such as firms.</p> <p>This view recognises that horizontal ties are needed to give communities a sense of identity and common purpose, but also stresses that without “bridging” ties that transcend various social divides (e.g. religion, ethnicity, socioeconomic status), horizontal ties can become a basis for the pursuit of narrow interests, and can actively preclude access to information and material resources that would otherwise be of great assistance to the community (e.g. tips about job vacancies, access to credit).</p> <p>Source: World Bank</p> <p>Cooperatives have a social network that combines both horizontal and vertical social ties. Horizontal ties represent the social relationships and interactions between cooperative members while vertical ties are the social connections between cooperative members and parties such as off-takers, processors/buyers etc.</p> <p>Source: Deng et al (2020)</p>
<p>Unpaid care and domestic work</p>	<p>Refers to care of persons and housework performed within households without pay, and unpaid community work.</p> <p>Source: OECD</p>

¹Vertical social capital refers to interactions with people/organisations of different (higher) socioeconomic standing (i.e. access to resources), while horizontal social capital refers to connections and relations between people/organisations of similar socioeconomic standing and with access to similar resources.

Key term	Definition
Violence against women and girls (VAWG)	<p>Violence against women and girls is any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women and girls, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or in private life. Violence against women and girls encompasses, but is not limited to, physical, sexual and psychological violence occurring in the family or within the general community.</p> <p>Source: UN Women</p>
Women's economic empowerment (WEE)	<p>Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader wellbeing and position in society.</p> <p>Source: Calder et al., (2020)</p>
Women's vulnerable employment (WVE)	<p>Women's vulnerable employment is contributing female family workers and own-account workers as a percentage of total employment. It is derived using data from the International Labour Organization, ILOSTAT database.</p> <p>Source: World Bank</p>

Executive summary

Prior to the COVID-19 pandemic, Côte d'Ivoire was one of the fastest growing economies in the world, growing at an average rate of 8% since 2012.² In 2020, the country had one of the most robust economies in Africa, generating approximately USD61.4 billion in gross domestic product (GDP).³ However, corresponding declines in poverty have been relatively modest. The poverty headcount ratio fell from 46.3% in 2015, to 39.4% in 2020.⁴ These improvements in living standards have largely been confined to urban areas; average rural poverty levels rose by 2.4% over the same period.⁵ While urban poverty fell by 11.7%, average rural poverty levels rose by 2.4% over the same period.

²The World Bank (2021a) ³The World Bank (2021a)

⁴The World Bank (2021a) ⁵The World Bank (2021a) The World Bank (2021b).

The government aims to reduce poverty and boost job creation through the 2021-2025 National Development Plan. In recent years, the government has made some efforts towards creating gender-inclusive economic development through legislation. Notable legislative changes include Law 2016-886 and Law 2019-870 which have been established to prohibit discrimination and promote the equality of women and men in all spheres of life.⁶ As Côte d'Ivoire recovers from the economic shock created by the global pandemic, there is an opportunity to “build back better” through more investment in women’s economic opportunities and potential. The World Bank estimates that if Côte d'Ivoire can improve the gender inclusiveness of its economy, the country could reap benefits on the order of USD6-10 billion in the long term.⁷ To achieve this, efforts must be made to address labour force discrimination and women’s unpaid care and domestic work burden, as well as inequalities in education and health which undermine women’s economic potential.

Persistent gender disparities remain across health, education and political representation indicators.⁸ For every 100,000 live births, 617 women die from pregnancy-related causes, while the adolescent birth rate is 117.6 births per 1,000 women for ages 15-19.⁹ Only 17.9% of adult

women have reached at least a secondary level of education, compared to 34.4% of their male counterparts.¹⁰ At the same time, despite legislation mandating political parties meet a 30% quota of female candidates for elected offices (Law 2019-870), only 11.4% of parliamentarians,¹¹ 2% of mayors,¹² 12.8% of ministerial positions¹³ and 3% of regional prefects¹⁴ are women.

These multi-layered gender inequalities are also felt in the labour market, where female participation is 48.2% compared to 65.5% for men.¹⁵ Most women (80.8%) work in vulnerable employment (defined as own-account workers or family workers) characterised by inadequate earnings, low productivity and difficult conditions of work that undermine workers’ fundamental rights.

The labour market in Côte d'Ivoire is dominated by the informal sector, with the informal sector representing 80 to 90 percent of total employment¹⁶ In 2017, more than nine out of 10 women in the non-agriculture sector were informally employed¹⁷ This issue is exacerbated in rural areas where wage employment is practically absent, with the large majority (90%) of formal jobs being situated in Abidjan.¹⁸ Among employed women, just 3.2% work in the formal sector compared to 8.1% of men.¹⁹

⁶The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁷The World Bank (2017a) ⁸United Nations Development Programme (2019a) ⁹The World Bank (2021a) ¹⁰The World Bank (2021a) ¹¹World Economic Forum (2022) ¹²African Development Bank (2019) ¹³World Economic Forum (2022) ¹⁴The World Bank (2017a) ¹⁵The World Bank (2021a) ¹⁶Bediakon, K. S. B., Croi, K. F., Koko, K. B., & Boua, A. A. D. (2022) ¹⁷UN Women (2020a) and World Bank Group (2020) ¹⁸UN Women (2020a) ¹⁹World Bank Group (2017) ¹⁹Bediakon, K. S. B., Croi, K. F., Koko, K. B., & Boua, A. A. D. (2022)

Significant occupational gender segregation influences which sectors women typically work in as well as the types of jobs they occupy. The services sector is where the largest proportion of women work (52.3%), followed by the agriculture sector (38.4%).²⁰ The sector with the least representation of women is the industry sector, employing just 6.1% of the female labour force.^{21 22} Gender segregation affects women's economic opportunities across and within sectors. In the agriculture sector, which has a high prevalence of export crop production, just 8% of smallholder households who produce export crops are female-headed.²³ Women are more likely to own and run microenterprises than other types of enterprises.²⁴ These gender inequalities in the workforce are reflected in pay, with women paid on average half of what men are paid.²⁵

The COVID-19 pandemic has had a significant impact on the economy, and at the same time exacerbated existing inequalities in women's labour force participation. Women-led micro, small, and medium-sized enterprises (MSMEs) were hit the hardest by the pandemic, owing to disruptions in supply chains and market closures. In addition, the pandemic hit sectors where women and women-

led enterprises are dominant, notably restaurants, trade and food processing.²⁶ Moreover, these businesses are rarely formally banked, which makes accessing loans even more complicated during this period of crisis.²⁷ In the agriculture sector, half of all households where household heads worked in agriculture or the food industry saw their incomes decline due to the pandemic.²⁸ Women have been particularly affected (access to sectors) given their dominance in the informal economy.²⁹ As the country emerges from the economic and social impacts of the COVID-19 pandemic, investing in **sustainable and inclusive solutions** for women's economic empowerment - which address structural and normative barriers as well as individual level capacities - will be key to the nation's economic recovery.

This report is part of a series of reports commissioned in Sub-Saharan Africa, which aims to provide practical recommendations, for public and private sector partners, which would improve and expand women's economic opportunities and contribute more meaningfully to women's economic empowerment. Drawing on economic modelling, desk-based research, interviews³⁰ and expert reviews, the report explores available data and evidence on

²⁰ILO (2019) ²¹ILO (2019) ²²Note: in the source database (ILO 2019), the totals for services, agriculture and industry do not add up to 100% due to a category of 'unclassified' workers. ²³Donald, A., Lawin, G., & Rouanet, L. (2020a) ²⁴AfDB and ESPartners (2018) in Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019) ²⁵The World Bank (2017a) ²⁶UN Women (2020a) ²⁷UN Women (2020a) ²⁸Côte d'Ivoire National Seeds Association (ANASEMCI) & National Platform for Family Farming (PANAFCI) (2020) ²⁹CARE (2020a) ³⁰27 interviews were conducted with various stakeholders, cooperatives/collectives, industry associations, NGOs/INGOs and civil society organisations, private companies, and public entities. Please refer to the Appendix for a detailed explanation of the methodology including the summary of stakeholders interviewed.

factors influencing **gender-inclusive economic development** in the context of **Côte d'Ivoire**. The report applies a holistic conceptual framework for **gender-inclusive economic development** that identifies multiple and overlapping factors at three different levels, which combine and interact to influence women's economic empowerment:

- **Structural factors:** Including the policy and programming environment.
- **Normative factors:** Including social and gender-based norms which shape women's engagement in paid and unpaid work, as well as factors such as violence against women and girls (VAWG) which hinder active women's economic participation, rights and wellbeing.
- **Individual factors:** Including human, social and economic capital.

The report identifies key factors at each of these levels with relevance to all sectors. In addition, the report presents specific findings related to two broad sectors selected in consultation with country-level stakeholders: (i) Agriculture (including production and processing), and (ii) Microenterprise, with a spotlight on textiles and body and hygiene products (focusing on shea butter production).

Key findings – Sectoral analysis

The sectoral analysis identified key trends related to women's roles and engagement in the agriculture and microenterprise sectors. In both sectors women face structural-, normative- and individual-level barriers to economic empowerment, though opportunities and entry points for further empowerment are also present.

Highlights are summarised below with a detailed explanation of the cross-cutting/ contextual structural, normative and individual factors provided in section 4 and deeper sector-specific analysis of these factors provided in section 5. Appendix 3 offers a cross-sectoral table summary of the barriers, in addition to opportunities and entry points.

Structural factors

Côte d'Ivoire has committed to address gender inequalities in access to and opportunities in political and public life, as well as education, health and employment, through its ratification of numerous international conventions and international policy instruments. These include the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW);³¹ the International Labour Organization (ILO) C100/111 guaranteeing

³¹OHCHR (2020)

equal pay and the prohibition of employment discrimination,³² and the Maputo Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa. Côte d'Ivoire was the second country in Africa to launch the African Women Leaders Network (AWLN), a movement of African women leaders contributing to Africa's transformation in line with the Africa Agenda 2063 and Sustainable Development Goals (SDGs) 2030.³³

However, the country is yet to ratify key commitments that offer legal protection and rights for the female workforce. This includes the 2019 Violence and Harassment Convention (C190), the first international treaty to protect workers from violence and harassment in the workplace;³⁴ the ILO's Convention on Domestic Workers (C189), which would set minimum standards for paid domestic work; or the Maternity Protection Convention (C183), which would stipulate minimum requirements for pregnant workers including statutory maternity leave.³⁵

While there has been some progress in labour legislation, several labour laws remain highly discriminatory for women workers. For example, the Labour Code mandates non-discrimination based on gender in hiring,³⁶ and mandates equal pay for work of equal value (Constitution,

art. 14 & 15). However, employers are not required to report on how they pay women and men.³⁷ Furthermore, women are actively prohibited from engaging in certain economic opportunities (Labour Code, art. 23.1). A 2018 decree provides a list of banned professions for women on the basis that these occupations "exceed women's ability and physical capacity" and may undermine their "morality".^{38, 39} At the same time, the Civil Code prohibits a married woman from exercising an occupation distinct from that of her husband, if a court finds that it would be "contrary to the interests of the family".⁴⁰

In many parts of the country, discriminatory customary norms and institutions dominate.⁴¹ Widely-practised customary norms and institutions discriminate against women in areas such as inheritance, land ownership, marriage, sexual reproductive health, and education, and often take precedence over formal legal systems.⁴² The persisting dominance of a dual customary legal system presents significant barriers to implementation and enforcement of more progressive legislation, and presents a significant barrier to women's economic empowerment in many parts of the country.

³²International Labour Organization (2017a) ³³UN Women (2018) ³⁴International Labour Organization (2021) ³⁵International Labour Organization (2017a) ³⁶OECD (2019) ³⁷OECD (2019) ³⁸CGTN Africa (2018) ³⁹This list of banned professions for women was released in a closed press conference in March 2018 and appears not to be publicly accessible. However, "working underground or in mines" was given as an example in trade press releases. See: CGTN Africa (2018) ⁴⁰ILO (2017b) ⁴¹The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁴²The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020)

Normative factors

Women bear the brunt of unpaid domestic labour, which constrains their economic opportunities. Evidence suggests that women spend an average of 40 hours a week on tasks such as cooking and cleaning, versus nine hours for men.⁴³ Women in rural areas face the greatest time constraints, mainly due to the amount of time spent collecting water for preparing food.⁴⁴ These gender inequalities in the division of unpaid domestic labour have been further compounded by the COVID-19 pandemic, wherein women found themselves responsible not only for the care of children but also their educational instruction during school lockdowns.⁴⁵

Labour markets are strongly segregated in Côte d'Ivoire with women overwhelmingly concentrated in lower value sectors such as garments and retail.⁴⁶ Gender norms and stereotypes likewise restrict women from taking on senior leadership roles in many sectors. When women do enter male-dominated sectors, they are often relegated to administrative roles.⁴⁷ Barriers to greater economic inclusion in the labour market include entrenched gender norms, harmful work environments, and a lack of allowances/supporting provisions for women's family and social roles and responsibilities (such as flexible working or sufficient childcare provisions).

Gender norms contribute to women's limited political participation as well as decision-making in the household. Despite Law 2019-870, which mandates political parties to meet a 30% quota of female candidates, women remain underrepresented in parliament.⁴⁸ Key informants for the Pathways Study highlighted women's limited decision-making power especially in rural settings. In farming households, this includes decisions regarding financial decision-making including what crops to grow, when to harvest and sell crops, and which produce to keep for household consumption. Likewise, given the unequal power dynamics inherent in the family, women have little control over household income.

Finally, gender-based violence constrains women's outcomes and is intrinsically linked to women's employment and earning potential, along with access to resources. In Côte d'Ivoire, gender-based violence affects women and girls, regardless of religion, ethnicity, social class, age, or region.⁴⁹ This violence takes many forms including intimate partner violence (IPV), violence and sexual harassment in the workplace, sexual assault, rape, female genital mutilation (FGM), early and forced marriage, and sexual crimes committed in the context of conflict and crisis.

⁴³Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017) ⁴⁴USAID (2018) ⁴⁵CARE (2020a) ⁴⁶EEMCI (2012) ⁴⁷African Development Bank. AfDB (2017) ⁴⁸Capire (2021) ⁴⁹fidh, MIDH, Reseau D'Action, & LIDHO (2022)

Individual factors

Inequalities in education continue to present significant barriers to women's economic empowerment. While there have been significant improvements in primary completion rates, adolescent girls are most at risk of school dropout due to gender-related factors including pregnancy, early marriage and poverty,⁵⁰ and discriminatory parental and community attitudes.⁵¹ According to a 2020 study conducted by the Ministry of Women, Family, and Children, slightly more than half of women (53.6%) have never attended school or completed primary school, compared to 36.5% of men.⁵²

At the same time, women have limited access to technical or business training opportunities (including for developing digital and entrepreneurial skills). Although women are equally represented in TVET generally, they are overrepresented in service streams (89.9% are women) and underrepresented in other streams. In agriculture training, they are practically absent (only 0.1% of trainees are women).⁵³ This means many women remain concentrated in informal SMEs or lower levels of value chains. Women's abilities/opportunities to acquire the technical skills to scale-up their production or processing are thus constrained, thereby limiting their earning potential.⁵⁴

In Côte d'Ivoire, women's access to social capital is constrained by traditional social norms, which confine women to the domestic sphere. In terms of economic capital, in Côte d'Ivoire, women are 50% more likely to have never used a formal financial institution, while men are four times as likely to be an active user of a bank account.⁵⁵ While microfinance institutions are reducing some of these barriers to access to finance, the high interest rates and short-term nature of the loans have reduced the capacity for SMEs to grow beyond subsistence.⁵⁶ Within this context, cooperatives and village savings and loan associations (VSLAs) present opportunities for women to build social and economic capital, as well as provide an entry point for WEE interventions.⁵⁷

Recommendations

Based on the key findings, several practical recommendations and considerations are aimed at donors, policy makers, community leaders, programmers and researchers - including those engaged in WEE- focused programmes and initiatives, as well as those involved in more general economic development programming which may not have women's economic empowerment as a central aim.

Note: Sector-specific recommendations for consideration are presented in sector briefs in section 5.

⁵⁰The World Bank (2019) ⁵¹OECD (2022) ⁵²Ministry of Women, Family, and Children (2020) ⁵³ILO (n.d.) ⁵⁴The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁵⁵Riquet, C., & Zetterli, P. (2018) ⁵⁶The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁵⁷Janoch, E. (2020)

Key implications and recommendations for consideration - across three key areas: (i) Policy/Advocacy; (ii) Programming; and (iii) Research, Monitoring and Evaluation - are very broadly summarised below. Please refer to section 6 for a more detailed breakdown of these implications and recommendations (including suggested strategies). Noteworthy is that no single actor can independently address all the barriers/implement all the suggested recommendations to women's economic empowerment, and a coordinated, multi-pronged and multi-stakeholder approach to tackle barriers and execute solutions is required.

Policy/Advocacy recommendations

1. **Address key policy gaps to improve the implementation of WEE-related policies, commitments and programmes.** Recommended strategies for consideration include supporting the government to address gender inequalities in labour legislation; strengthen policies, accountability, and remediation mechanisms on equal land ownership, child marriage and gender-based violence; work with government ministries to build capacity in gender analysis; and gender-responsive policy making and programming.
2. **Undertake community-level sensitisation, capacity building and advocacy around existing**

legislation to strengthen women's rights. Recommended strategies for consideration include training and capacity building of key duty bearers, prioritising women-led households and community-based sensitisation on women's rights.

3. **Work with key (public and private) stakeholders to assess how best to support the government's formalisation efforts as a long-term goal. This entails implementing tailored and phased approaches that ensure that adequate provisions and systems are in place to support workers/business owners in the informal sector.** Recommended strategies for consideration in the short and long term, respectively, include:
 - a. Support the creation and maintenance of a social registry to capture all potential (informal sector) beneficiaries; facilitate increased and sustainable productivity of informal businesses/workers by fostering their financial inclusion and improving their access to critical urban infrastructure, establishing a social protection system of cash transfers and/or social insurance to accommodate the immediate and long-term consequences of economic shocks for the informal sector.

b. Subsequently proposed strategies (once informal businesses are ready for formalisation) include: Provide support to women-led/-owned MSMEs by providing them with facilities needed to register their businesses; support women entrepreneurs with digital skills training; simplify online services and the procedures for registration; and work with women's networks and associations to raise wider awareness on the benefits of formalisation.

Programming recommendations⁵⁸

1. **Advocate to remove gender-based barriers to finance and promote women-friendly financial services and products.** Recommended strategies for consideration include: Work with development banks to increase women and women entrepreneurs' access to finance; develop and trial tailored financial products for women utilising mobile money, and tailor communication and marketing strategies to reach women; and engage women meaningfully in the design of financial services and products.
2. **Deliver holistic skills-based programmes targeting women and girls.** Recommended strategies for consideration include: Increase women's access to TVET programmes, targeting women with market-orientated skills; leverage women's groups, collectives and VSLAs as entry points to target women with skills-based interventions; work with Extension Service Providers to improve the gender-responsiveness of training activities including specific targets for women farmers as well as strategies to engage wives of household heads; and targeted interventions to improve women's voice, decision-making and self-efficacy; and more equitable norms around leadership, and opportunities for women to move into new or upgraded roles.
3. **Work with households and communities to tackle harmful gender norms affecting women and girls' wellbeing.** Recommended strategies for consideration include: Livelihoods and economic empowerment initiatives coupled with gender-transformative interventions; interventions addressing barriers to girls' education including those focused on child marriage and youth-friendly SRHR services; and enhance coordination between county and national governments and across ministries, agencies and sectors to integrate, monitor and track gender equality targets.

⁵⁸For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels.

Research, monitoring and evaluation recommendations

- 1. Support the government to generate better data on WEE indicators.** This includes supporting the capacity to collect more (and better) national data on gender equality indicators, including time use data, to develop evidence-informed programmes and policies, and to evaluate the impact of existing COVID-19 response and recovery efforts.
- 2. Conduct participatory action research with female-MSMEs to determine barriers and enablers to access and effective navigation of business registration processes, tax regulation systems, and preparations for accessing finance.**
- 3. Commission mixed-method research to understand the dynamics of dimensions of women's economic empowerment in Côte d'Ivoire,** including studies on the dynamics of gender-based violence, including sexual harassment in the workplace, and its impacts on women's wellbeing and economic empowerment.
- 4. Conduct robust and region-specific gender-responsive value chain analyses** of key agricultural products to determine where there are opportunities to enable and strengthen women's entrepreneurship in agriculture and identify existing markets for products.
- 5. Conduct a study of VSLA models,** especially those taking a dual approach to address broader gender equality, to identify which are showing promising results for women's empowerment.
- 6. At a minimum, disaggregate results by gender and include disaggregated targets.** Wherever possible, programmes and research should further disaggregate by other socioeconomic characteristics including income, age, race, disability, migratory status and geographic location.

1. Introduction

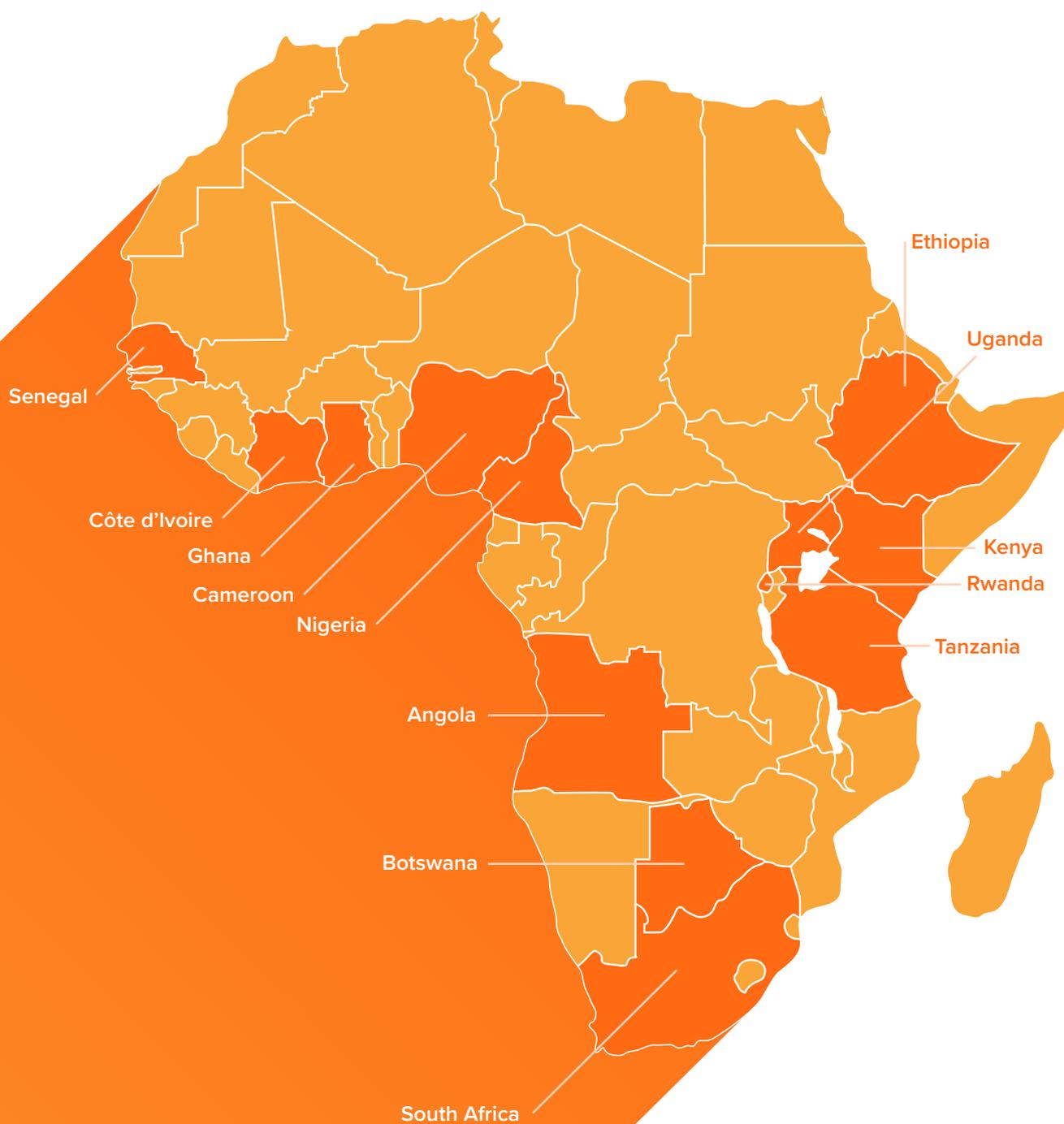
Background and objectives

A study leveraging strong coalition to develop and implement country-level strategies to strengthen women's economic empowerment in Sub-Saharan Africa

Euromonitor International in partnership with six other global organisations: (i) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. ODCD); (ii) United States Agency for International Development (USAID); (iii) Mastercard Foundation; (iv) International Development Research Centre (IDRC); (v) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women); and (vi) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA)⁵⁹ (the Steering Committee) launched the Pathways Study in 2020. The aim was to assess which sectors hold the highest potential for women's economic empowerment, explore how women's prospects in these sectors can be strengthened considering various barriers and drivers, and identify which stakeholders (public and private) are key to achieve this.

⁵⁹International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. ODCD), United States Agency for International Development (USAID), Mastercard Foundation, International Development Research Centre (IDRC), United Nations Entity for Gender Equality and the Empowerment of Women (UN Women) and the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA). These seven organisations (including Euromonitor International) constituted the Steering Committee (SC).

13 countries covered by the Pathways Study research project, including Côte d'Ivoire



The Steering Committee selected 13 countries in Sub-Saharan Africa (SSA) for this exploration of the challenges and opportunities (sectoral and general) of the sub-continent related to women's economic empowerment. Three sub-regions were covered: East Africa, West Africa and Southern Africa, with the country selection including the major economic and political hubs in the SSA region. The Steering Committee's capabilities, country presence and areas/themes of interest (in terms of programming, research and advocacy efforts) were also considered to ensure uptake of the defined actionable solutions.

The Pathways Study programme addresses three key objectives per focus country. These are:

1. Identifying the sectors with the most potential

- Which sectors are forecast to grow fastest over 2020-2030?
- Which sectors have the greatest prospects for women's economic empowerment?
- Which sectors would benefit the most from improved economic participation of women?

2. Understanding the challenges and drivers for women's opportunities in key sectors

- What is the role of women within priority sectors and what are their prospects for expanded opportunities?

- What are the sector-specific drivers and barriers for women's employment, entrepreneurship and advancement?
- What works to improve/leverage these drivers and overcome these barriers?

3. Developing sector-specific solutions

- What are the actionable and sector-specific solutions, tailored to each country's/sector's context?
- Which stakeholders are well positioned to implement or advocate for these solutions?

Methodology summary

Euromonitor International designed the Pathways Study to have a sustained impact in each country by ensuring that results are locally relevant and actionable. From research design and scoping to development of recommendations, mixed methods (economic modelling, desk/secondary research, interviews and expert reviews) were utilised to develop findings and validate the proposed recommendations. The Steering Committee and selected country partners also reviewed the analysis of findings and solutions to ensure the recommendations lead to action, and action leads to positive change/impact for women.

The methodology workflow is shown below, while a detailed explanation of the methodology is included in the Appendix.



1. Scoping Study and Modelling

Preliminary research and economic modelling

Euromonitor International Research and Analytics Team



2. Selection of 2-3 Focus Sectors

Sector Prioritisation Workshop

Country Working Group Participants

3.

Stakeholder Mapping

Secondary Research and Interviews

Euromonitor International Analysts, Proterrain Infos (Country Partner)

4.

Sector Deep Dives – Primary and Secondary Research

Secondary Research and Interviews

Euromonitor International Analysts, Proterrain Infos (Country Partner)

5.

Analysis of Findings

Qualitative Analysis, Report Writing

Euromonitor International Analysts, Proterrain Infos (Country Partner), Kore Global

6.

Report Finalisation



Recommendations Workshop, Expert Reviews

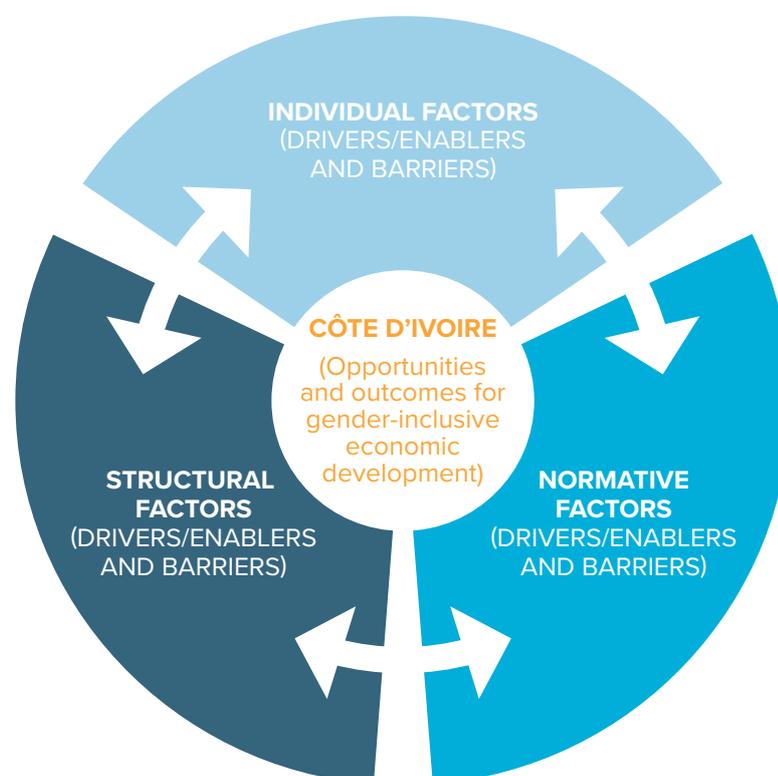
Country Working Group Participants, Euromonitor International Analysts, Proterrain Infos (Country Partner), Kore Global, Thematic and Sector Experts, Steering Committee

2. Conceptual framework for understanding women's economic empowerment

Women's economic empowerment can be understood as: "Women having the ability to succeed and advance economically, and the power to make and act on economic decisions to enhance their broader well-being and position in society."⁶⁰ Women's economic empowerment is much broader than labour market participation.⁶¹ It involves both women's acquisition of resources and the exercise of power and agency in all economic domains and market-related interactions.⁶² It recognises that individual women operate within contexts of both informal (normative) and formal (structural) barriers and enablers.⁶³ And, as a result, women's economic empowerment is highly context-specific both in terms of women's aspirations and the enablers and barriers that they experience.⁶⁴

⁶⁰Calder et al. (2020) ⁶¹Nazneen et al. (2019) ⁶²Earning, spending, and saving income; buying, owning, and selling assets; holding and inheriting wealth; starting and operating a business; acquiring a bank account or credit (Fox and Romero, 2017) ⁶³Kabeer (2021); Fox and Romero (2017)
⁶⁴Calder and Boost (2020); Fox and Romero (2017); Field et al. (2010); Hanmer and Klugman (2016)

Conceptual framework for understanding women's economic empowerment



This report applies a holistic framework to understand barriers and enablers to women's economic empowerment in Côte d'Ivoire at three distinct levels: (i) Structural; (ii) Normative; and (iii) Individual.

Factors at these three levels combine and interact to influence WEE opportunities and outcomes. For example, barriers at different levels can interact to limit women's opportunities to collectively engage in and shape market institutions; their access to

suitable services and assets; and their choices relative to men's, thereby leading to greater engagement in marginal, unregulated and precarious forms of work with low and unstable earnings, and no social protection. Segregation and discrimination can occur along several fronts - employment, status in value chains, profit potential and level of risk - and are stubbornly persistent in informal labour markets despite low barriers to entry. All these due to the vicious interplay between individual, normative and structural constraints.

Structural factors

Government policies, laws and regulations - whether formulated at the national or sub-national level - create a structure that directly or indirectly constrains women's participation in the economy.

Macro-level economic policies are often thought of as “gender neutral”, as they cover policy areas such as public and private investment, macroeconomic stability, rules for international trade, financial regulatory powers and policies, and public expenditure allocation and management. In most cases, these policies are not designed with WEE outcomes in mind, but they affect women and men differently because of their different positions in the economy and society, shaped and reinforced by existing gender norms.

Examples of policies that directly influence women's ability to start, run and grow their businesses include:

- Macro-level economic policies around trade and taxation;
- Credit and finance policies;
- Regulations around access to markets; and
- Laws (including customary law) on property ownership and inheritance.

Policies can also indirectly influence women's economic empowerment.

These may include:

- Policies on the marketisation and subsidisation of the care economy and the recognition of unpaid care responsibilities;
- Education policies that support girls' and young women's participation and achievement, and their pathways to employment; and
- Prevention and response mechanisms to gender-based violence (GBV).

Normative factors

Gender norms circumscribe women's capabilities well before they enter the labour market, as norms affect the whole skill development process of children and youth; for example, how much and what kind of education and other learning opportunities are made available.⁶⁵ Norms invest dominant household members, usually men, with the authority to determine how resources are allocated and how women and girls use their time.⁶⁶ The role of gender norms and relational agency is thus important to examine as a factor enabling or constraining women's economic outcomes.

Social and gender norms around women's economic empowerment are not static, and large-scale macro-level changes in for example educational levels or conflict situations, as well as the hard work and advocacy of women's rights movements

⁶⁵Calder et al. (2021) ⁶⁶Kabeer (2021)

can drive positive shifts in behaviour and attitudes over time.

Norms play an important role in explaining many labour market phenomena, such

as persistent gender segregation, low or declining female labour force participation (FLFP), women's lower returns to human capital and experience in the workplace, women's double burden of paid and unpaid work, household decision-making, the aspirations of women and girls,⁶⁷ and the availability of relevant products and services for women in the market (for example, financial products and services, good quality affordable childcare and private/domestic infrastructure). These gendered norms focus on five key areas:

- **Women's time use**, including responsibilities assigned to women for domestic and care, paid work and leisure time;
- **The desirability, suitability and respectability of different types of activity and work** for men and women, including whether girls and young women should attend school, acquire certain skills (e.g. digital literacy), whether women should work outside of the home, work in mixed-gender environments and run a business;
- **Voice, representation and leadership in decision-making** in the household, the community, the market and the state;

- Women's **freedom of mobility**; and
- The **frequency, intensity and acceptability of violence against women and girls (VAWG) including sexual harassment**.

Individual capital factors

Capital can be embedded in human beings (human capital), embedded in society (social capital), or possessed in the form of a tangible asset, by an individual, a household, or a group (economic capital).

Capital is especially important for women entrepreneurs to navigate the "structures of constraint" they face in doing business. Yet evidence suggests that women suffer capital deficits relative to men, and that this affects their performance.⁶⁸

Human capital includes business, entrepreneurial, vocational, and sectoral information, knowledge and skills, and an understanding of rights, key policies and regulations; basic cognitive skills such as literacy and numeracy; financial and digital skills; and social-emotional skills such as aspiration, self-esteem, goal setting and communication. Uneven investments in girls' and young women's human capital create "pre-existing" constraints that are exacerbated through unequal access to market services, opportunities, and economic and social capital.⁶⁹

⁶⁷Marcus (2021) ⁶⁸McKenzie et al. (2021); Batista et al. (2021) ⁶⁹Calder et al. (2021)

The exercise of individual choice is significantly enabled by stores of social capital. Social capital refers to networks, rooted in norms and social trust, that facilitate coordination and cooperation for mutual benefit, that are informed by long-standing values of solidarity and mutuality.⁷⁰ Women are often further constrained by their disproportionate reliance on horizontal social networks - connections and relations between those in similar socioeconomic situations - as compared to vertical networks with people of different socioeconomic standing. However, horizontal social capital can be valuable to women insofar as it enables them to join with others in collective action, for example through collective enterprises.

Finally, economic empowerment requires women to access and control economic capital, including financial assets such as earnings, savings, and investments; productive assets such as business equipment (including phones), inventory and inputs, livestock, and land; and private/domestic infrastructure assets such as fuel-efficient stoves, durable housing and solar power that increase women's ability to engage in paid work.⁷¹

Given an enabling environment, these interlinked forms of capital support women to exercise greater choice and agency in relation to their work.

Therefore, limited capital is more of a problem for women: Firstly, because systemic and structural constraints allocate more opportunities to build capital to men; and secondly, because women need more capital than men simply to overcome structural constraints and engage in markets productively and profitably.⁷²

⁷⁰Adato and Hoddinott (2008) in Calder and Tanhchareun (2014) ⁷¹Calder et al. (2021) ⁷²Calder et al. (2021)



3. Country context

3.1 Demographics and geography

Côte d'Ivoire is a multi-ethnic and multi-lingual West African country with over 60 different ethnic groups, all with diverse histories, identities and dialects.⁷³ Bordered by Liberia, Guinea, Mali, Burkina Faso and Ghana,⁷⁴ Côte d'Ivoire is divided into 14 districts including two autonomous districts (Abidjan and Yamoussoukro), spread over 322,463 square kilometres of territory.⁷⁵ While the official language is French, approximately 70 local indigenous languages are spoken throughout the country, with Dioula being the most widely spoken.⁷⁶ According to the most recent 2014 Census, 42.9% of Côte d'Ivoire's population is Muslim, 17.2% Catholic, 11.8% Evangelical, 1.7% Methodist, 3.25% other Christian groups, 3.6% Animists, and 0.5% other religions. In addition, 19.1% of the population report not practising any religion.⁷⁷

⁷³Minority Rights (2018) ⁷⁴The World Bank (2021a)

⁷⁵United Nations Development Programme (2020)

⁷⁶The World Factbook (2022)

⁷⁷National Institute of Statistics (2014)



Côte d’Ivoire has a young and increasingly urban population. The total population of Côte d’Ivoire is estimated at 27 million (2021).⁷⁸ With average birth rates at 4.5 births per woman,⁷⁹ the population is growing at a rate of 2.5% a year. Approximately 60% of the population is younger than 25,⁸⁰ with the median age of the population at 18.9 years old.⁸¹ Urbanisation has soared since the 1960s, and in 2020, over half of the population (52%) or 14.1 million people lived in urban areas.⁸²

Côte d’Ivoire continues to recover from the 2002-2011 civil war.⁸³ Since becoming independent in 1960, Côte d’Ivoire has experienced cycles of violence, caused by underlying power struggles and unresolved conflicts between different political and ethnic groups. According to Freedom House, there are several root causes of the civil war that remain; these include ethnic and regional tensions, land disputes, corruption and impunity.⁸⁴ Likewise, election-related violence in 2020 resulted in significant setbacks to the recovery process.

Conflict in Côte d’Ivoire has disproportionately affected women and girls, who represent the majority of survivors, internally displaced people/ persons (IDPs), and refugees.⁸⁵ Côte

d’Ivoire’s history of civil war has led to disrupted family structures and increased displacement, leaving women more vulnerable to gender-based violence.⁸⁶ As a measure to recover from the cycle of violence, women have been instrumental in the post-conflict resolution process in line with the government’s most recent (2008-2012) National Action Plan (NAP) on Women, Peace and Security.⁸⁷

3.2 Human development

3.2.1 Gender equality indices

Côte d’Ivoire ranks 162 out of 189 countries and territories, as per the Human Development Index (HDI) 2019.⁸⁸

Although still falling within the “low human development” category, between 1990 and 2019, Côte d’Ivoire’s HDI value⁸⁹ increased from 0.404 to 0.538.⁹⁰ Côte d’Ivoire has experienced improvements in the average Ivorian’s life expectancy at birth (increased by 4.5 years), mean years of schooling (increased by 3.2 years) and expected years of schooling (increased by 4.0 years) over the same period.⁹¹ While poverty has fallen sharply from 46.3% in 2015, to 39.4% in 2020, this decline has largely been confined to urban areas;⁹² average rural poverty rates rose by 2.4% over the same period.⁹³

⁷⁸World Bank DataBank (2022) ⁷⁹World Bank DataBank (2020) ⁸⁰World Bank DataBank (2022) ⁸¹World Bank DataBank (2020a)

⁸²World Bank DataBank (2021) ⁸³Freedom House (2021) ⁸⁴Freedom House (2021) ⁸⁵International Rescue Committee (n.d.)

⁸⁶Medie, P. A. (2020) ⁸⁷Republic of Côte d’Ivoire (2008) ⁸⁸United Nations Development Programme (2020) ⁸⁹The HDI indicators are compiled into a single number between 0 and 1.0, with 1.0 being the highest possible human development. HDI is divided into four tiers: very high human development (0.8-1.0), high human development (0.7-0.79), medium human development (0.55-0.70), and low human development (below 0.55). ⁹⁰United Nations Development Programme (2020) ⁹¹United Nations Development Programme (n.d.)

⁹²The World Bank (2021a) ⁹³The World Bank (2021a)

Côte d'Ivoire has made some progress towards greater gender equality. However, key challenges remain (see table below). The country ranks 133 out of 156 countries on the 2022 World Economic Forum's (WEF) Global Gender Gap Index, representing a drop of 11 places since 2018.⁹⁴ The country's Global Gender Gap score for 2022 (0.632), compares to an overall score of 0.672 for Sub-Saharan Africa and a global average of 0.677, meaning the country

is below average for progress on gender equality both globally and regionally.⁹⁵ Côte d'Ivoire also ranks among the lowest scoring countries in the Gender Inequality Index (GII) - 153 out of 162 countries - reflecting persistent gender disparities in reproductive health, empowerment and labour force participation.⁹⁶ These multi-layered gender inequalities are also felt in the labour market, where female participation is 48.2% compared to 65.5% for men.⁹⁷

Index	Score	Insights on score
Gender Inequality Index (2019) Composite measure reflecting inequality in reproductive health, empowerment and labour <i>(lower score is better)</i> Global average: 0.436 SSA average: 0.570	0.638	Above-average maternal mortality ratio (617 vs 535 in Sub-Saharan Africa), portion of female parliament seats (13.3%), portion of female population with at least secondary education (17.9%) and participation of women in workforce (48.2%).
Africa Gender Index (2019) Composite index on the status of gender equality progress in Africa on closing gender gaps - education, jobs, wages, participation in politics and leadership roles <i>(closer value to 1 indicates less inequality; score of 1 implies parity between men and women)</i> Africa average: 0.486	0.409	Côte d'Ivoire scores lower than the Africa average. Women possess an estimated 5% of land; and spend between 15-17 hours each day on domestic work.
Global Gender Gap Report (2022)⁹⁸ Economic participation and opportunity, educational attainment, health and survival, political empowerment <i>(higher score is better)</i> Global average: 0.681 SSA average: 0.697	0.632	Women occupy 12.8% of ministerial positions, earn around 50% of what men earn, enrol in secondary and tertiary education 30% less often than men. Côte d'Ivoire ranked 123rd out of 146 countries globally, and 31st out of 36 countries covered in Sub-Saharan Africa.

 = Among the top scoring countries in SSA
  = Among the lowest scoring countries in SSA
 = Average score based on SSA averages

⁹⁴WEF (2022) ⁹⁵WEF (2022). Côte d'Ivoire ranks 31st out of 36 countries covered in Sub-Saharan Africa

⁹⁶United Nations Development Programme (2019a) ⁹⁷The World Bank (2021a) ⁹⁸WEF (2022)

Index	Score	Insights on score
Women's Workplace Equality Index (2018) Accessing institutions, building credit, getting a job, going to court, protecting women from violence, providing incentives to work, and using property <i>(higher score is better)</i> Global average: 64.79 SSA average: 57.86	63.2	Low score on protecting women from violence. Domestic violence is not prohibited, including sexual harassment at schools and workplace, domestic violence and marital rape. Women and men do not have equal property ownership rights. Only husbands can legally administer marital property.
Gender Parity Score (2019) Measures distance from gender parity and takes into consideration gender equality at work and in society <i>(higher score is better)</i> Africa average: 0.58	0.53	Extremely high inequality in legal protection and political voice (0.34) and at work (0.48). High inequality in essential services and enablers of economic opportunity (0.56), as well as overall gender inequality in society (0.56).
Women, Business and the Law (2021) Measures legal regulations affecting women's economic opportunity via eight indicators - mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets and pension <i>(higher score is better)</i> Global average: 76.1 SSA average: 71	83.1	Worst performance on laws and regulations affecting women's pay (50/100) and legal constraints related to marriage rights (60/100). Women are not allowed to work in jobs deemed dangerous in the same way as men and are not allowed to work in an industrial job in the same way as men.
SDG Gender Index (2022) 14 of the 17 Sustainable Development Goals (SDGs) and 51 issues ranging from health, gender-based violence and climate change Global average: 67.8 SSA average: 52.0⁹⁹	51.7	With an increase in score of 3.6 points, Côte d'Ivoire was classified as having made fast progress (with an increase of +3 points from 2015 to 2020), ranking 121st globally. ¹⁰⁰

- = Among the top scoring countries in SSA
- = Among the lowest scoring countries in SSA
- = Average score based on SSA averages

⁹⁹Equal Measures 2030 (2022) EM2030 ¹⁰⁰Equal Measures 2030 (2022) EM2030

While there have been improvements in child nutrition outcomes, food insecurity continues to be a challenge for rural households, especially female-headed households. In 2021, the country's Global Hunger Index was 22.3,¹⁰¹ which classifies the country as “being in a “serious” state, defined as suffering from the triple burden of malnutrition - high micronutrient deficiencies, undernutrition and overnutrition.”¹⁰² Despite small improvements in the exclusive breastfeeding rates - with initiatives focused on the first 1,000 days of life - malnutrition and food insecurity remain a challenge with significant regional disparities. For example, rural communities, notably in western and northern Côte d'Ivoire where poverty rates are highest, are disproportionately affected and vulnerable.¹⁰³ Likewise, female-headed households are disproportionately impacted by the effects of food insecurity given their limited access to land.¹⁰⁴

3.2.2 Education

A lack of meaningful social representation, coupled with harmful gender norms and stereotypes, continue to hinder women's and girls' access to quality education.

Although progress has been made in increasing overall access to education (by increasing the number of years in compulsory

education and through advocacy efforts to enhance quality education), there are still differential experiences in education with regard to access, enrolment, retention and completion rates between genders; adolescent girls are particularly vulnerable. According to a 2020 study conducted by the Ministry of Women, Family, and Children, slightly more than half of women (53.6%) have never attended school or completed primary school, compared to 36.5% of men.¹⁰⁵

While the total number of out-of-school children in Côte d'Ivoire has declined since 2013, approximately 550,000 adolescent girls remain out of school.¹⁰⁶

This is especially commonplace in rural communities, where high rates of child marriage and adolescent pregnancy are prevalent (see section 3.2.3 below).

3.2.3 Gender-based violence (GBV) and harmful practices

According to the most recently published 2012 DHS,¹⁰⁷ one in four women had experienced physical or sexual violence in their lifetime, while 22% of women had experienced physical or sexual violence by an intimate partner in the 12 months preceding the survey.¹⁰⁸ While recent official statistics on gender-based violence in Côte d'Ivoire are scarce, provisional data published

¹⁰¹GHI scores are on a 100-point GHI Severity Scale, where 0 is the best score (no hunger) and 100 is the worst. In practice, neither of these extremes is reached. A value of 0 would mean that a country had no undernourished people in the population, no children younger than five who were wasted or stunted, and no children who died before their fifth birthday. A value of 100 would signify that a country's undernourishment, child wasting, child stunting and child mortality levels were each at approximately the highest levels observed worldwide in recent decades. ¹⁰²Global Hunger Index (2021) ¹⁰³World Food Programme (2022) ¹⁰⁴World Food Programme (2022) ¹⁰⁵Ministry of Women, Family, and Children (2020) ¹⁰⁶UNESCO (2022) ¹⁰⁷At the time of publication of this report, the 2021 DHS had not yet been published

by the Ministry of Women, Family, and Children covering the period from January to September 2021 found that approximately one in five females (19.2%) experienced sexual violence before the age of 18.¹⁰⁹ Women's risks of experiencing violence were heightened during the civil war.¹¹⁰

Child marriage and adolescent pregnancy lead to cycles of deprivation and disempowerment for girls and young women. Married and pregnant girls often drop out of school, therefore affecting their long-term economic prospects, while many under-age marriages lead to girls' lives characterised by violence and servitude.¹¹¹ According to the 2016 Multiple Indicator Cluster Survey (MICS), the most recent MICS, over a quarter (27%) of girls in Côte d'Ivoire are married before the age of 18 and 7% are married before the age of 15.¹¹² These rates are higher in rural areas and the north/northwest of the country where harmful gender norms around child marriage are most prevalent.¹¹³ However, these figures are likely underestimated as only half of all births are registered.¹¹⁴

Although not legally accepted, polygamy is widely practised in Côte d'Ivoire.¹¹⁵ In recent years, various political parties have pushed to modify the Constitution to include polygamy as an option for

marriage.¹¹⁶ Women's rights activists have been advocating against this modification, arguing that polygamist values do not align with women's rights, rather make women dependent on their husbands.¹¹⁷

Over one in three women and girls (36.7%) have been subjected to female genital mutilation (FGM).¹¹⁸ The traditional and harmful practice is more prevalent in the north of the country, where rates are as high as 70%. Although legally this practice has been criminalised since 1998, very few of those who perpetrate and administer female genital mutilation have been prosecuted.¹¹⁹

3.2.4 Sexual reproductive health and rights (SRHR)

Gender inequalities can be seen in the country's SRHR outcomes. For example, as of 2020, some 66% of the female population was living with HIV.¹²⁰ The situation is further exacerbated among female sex workers. Although more recent estimates are unavailable, HIV prevalence was estimated at being 29% among female sex workers in 2012.¹²¹ Heightened poverty levels, as well as unequal power dynamics, situate sex workers as being especially vulnerable to contracting the disease.^{122, 123}

¹⁰⁸Institut National de la Statistique (INS) et ICF International, 2012 ¹⁰⁹Ministry of Women, Family, and Children (2020)

¹¹⁰International Rescue Committee (n.d.) ¹¹¹Save the Children (n.d.) ¹¹²Ministere Du Plan Et Du Développement (2016)

¹¹³Girls Not Brides (2022) ¹¹⁴Girls Not Brides (2022) ¹¹⁵Latt, T. (2022) ¹¹⁶Gonli, D. (2022) ¹¹⁷Gonli, D. (2022) ¹¹⁸UN Women (n.d.)

¹¹⁹Borgen Project (2021) ¹²⁰World Bank DataBank (2020) ¹²¹UNAIDS (2015) ¹²²UNAIDS (2015) ¹²³Becquet, V., Nouaman, M., Plazy, M., Masumbuko, J.-M., Anoma, C., Kouame, S., Danel, C., Eholie, S. P., & Larmarange, J. (2020)

Despite the government’s commitments to improve access to family planning (FP), progress on key FP and other reproductive health indicators have been slow.¹²⁴ For example, the prevalence rate for modern method contraception (mCPR) among women in Côte d’Ivoire is 22.5%.¹²⁵ Religious messaging, harmful norms, and misconceptions about modern contraceptive methods (e.g. using mCPR can lead to infertility) has contributed to the low uptake of modern contraceptives.¹²⁶ Furthermore, the lack of targeted youth-friendly services, combined with social and religious stigma around pre-marital sexual intercourse, contributes significantly to unintended pregnancies, early and forced marriage, and unsafe abortion practices.¹²⁷

3.3 Status of the economy, labour force participation and employment

Prior to the start of the COVID-19 pandemic, Côte d’Ivoire’s economy was one of the fastest growing in the world, labelled as “Francophone West Africa’s economic hub”.¹²⁸ Prior to the global economic shock triggered by the pandemic, the country generated approximately USD61.4 billion in gross domestic product (GDP).¹²⁹ Likewise, prior to the pandemic, Côte d’Ivoire’s economy grew at an annual average rate of 8% since 2012.¹³⁰ However, as

with most countries around the world, the COVID-19 pandemic impacted households and businesses in diverse ways. In Côte d’Ivoire, this resulted in the annual economic growth rate falling to 1.8% in 2020.¹³¹

According to broad economic classifications, the services sector employed the largest share of the Ivorian full-time labour force in 2019, at 48.6%, followed by agriculture (37.8%) and industry sectors (13.4%)¹³². At a sub-sectoral level, the largest employers in the country were agriculture (38%); wholesale and retail trade (24%); manufacturing (10%); and transport, storage, and communication (7%).¹³³

Despite the dominance of the services sector, smallholder farmers remain the backbone of the Ivorian economy, but are often alienated from formal financial institutions and receive little help from external sources.¹³⁴ As a result, they often operate in a cash-based informal economy. While more recent data is unavailable, the informal sector accounted for 90+% of the Ivorian workforce as of 2016.¹³⁵

Côte d’Ivoire’s economy is characterised by significant gender gaps in the labour market. Women account for only 45.3% of the labour force, compared to 64.9% of men.¹³⁶ Likewise, 4.1% of the total female labour force compared to 2.9% of the male

¹²⁴FP2030 (2022) ¹²⁵FP2030 (2022) ¹²⁶FP2030 ¹²⁷Becquet, V., Nouaman, M., Plazy, M., Masumbuko, J.-M., Anoma, C., Kouame, S., Danel, C., Eholie, S. P., & Larmarange, J. (2020) ¹²⁸The World Bank (2021a) ¹²⁹The World Bank (2021a) ¹³⁰The World Bank (2021a)

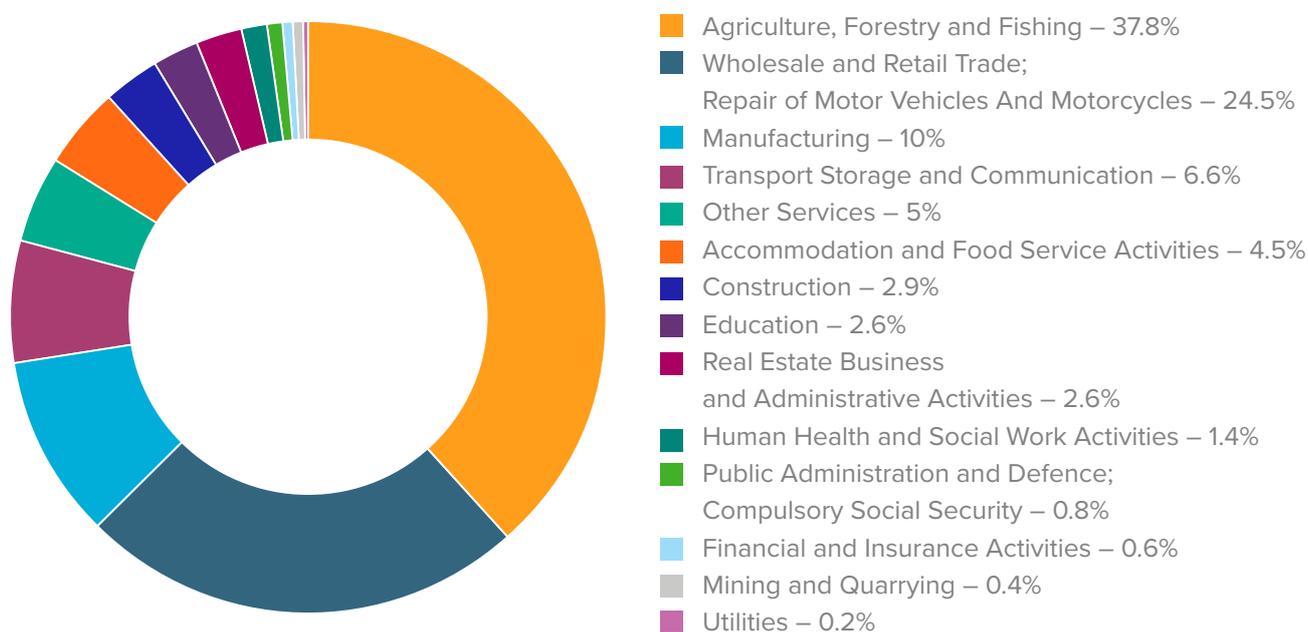
¹³¹The World Bank (n.d.) ¹³²Euromonitor International (2020) using International Labour Organization (ILO) estimates.

¹³³Euromonitor International (2020) using International Labour Organization (ILO) estimates ¹³⁴Riquet, C., Musiime, D. & Marita, C. (2017)

¹³⁵International Labour Organization ILO (2018) ¹³⁶WEF (2022)

labour force were unemployed in 2021, based on ILO estimates.¹³⁷ Most women (80.8%) work in vulnerable employment (defined as own-account workers or family workers) characterised by inadequate earnings, low productivity and difficult conditions of work that undermine workers' fundamental rights. By comparison, 62% of men work in vulnerable employment.¹³⁸

Breakdown of Full-Time Total Labour by Sector (2019)

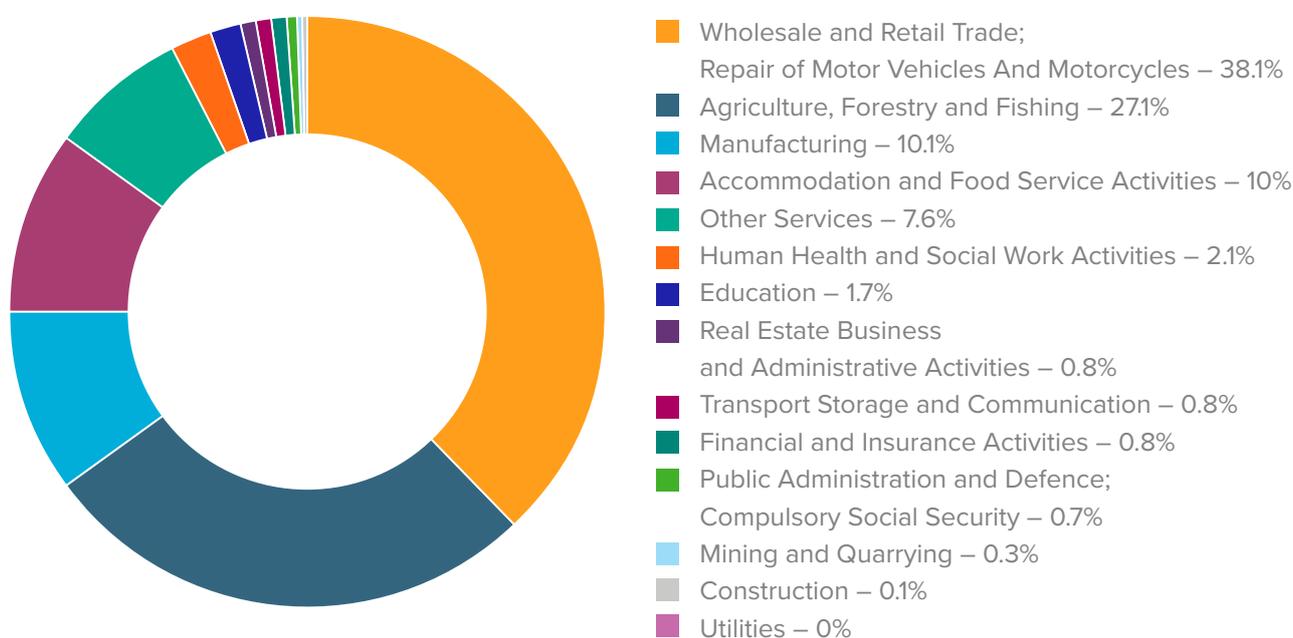


Source: International Labour Organisation (ILO) estimates

Significant occupational gender segregation influences which sectors women typically work in as well as the types of jobs they occupy. The services sector is where the largest proportion of women work (52.3%), followed by the agriculture sector (38.4%).¹³⁹ The sector with the least representation of women is the industry sector, a key sector for Côte d'Ivoire's National Development Plan 2021-2025, which aims to increase industry's contribution to GDP to 40% by the end of 2025.¹⁴⁰ Currently only 6.1% of the female population are employed in industry.¹⁴¹ ¹⁴² By sub-sector, wholesale and retail trade was the largest employing sub-sector at 38.1% share of the full-time female labour force, followed by agriculture (27.1%), and manufacturing (10.1%).¹⁴³

¹³⁷The World Bank (2022, June) ¹³⁸UN Women (2020a) ¹³⁹International Labour Organization ILO (2019) ¹⁴⁰International Labour Organization ILO (2019) ¹⁴¹International Labour Organization ILO (2019) ¹⁴²Note: in the source database (ILO 2019), the totals for services, agriculture and industry do not add up to 100% due to a category of 'unclassified' workers. ¹⁴³Euromonitor International (2020) using International Labour Organization (ILO) estimates

Breakdown of Full-Time Female Labour Force by Sector (2019)



Source: International Labour Organisation (ILO) estimates

Most women in Côte d'Ivoire work in the informal economy. The labour market in Côte d'Ivoire is dominated by the informal sector (93.9%).¹⁴⁴ Given this large domination, the informal sector plays an important role in the absorption of the active Ivorian population. According to the 2017 Enquête Régionale intégrée sur l'Emploi et le Secteur Informel (Integrated Regional Survey on Employment and the Informal Sector), eight out of 10 workers, including more than nine out of 10 women, were informally employed in the non-agriculture sector.¹⁴⁵ This issue is exacerbated in rural areas where wage employment is practically absent, with the large majority (90%) of formal jobs being situated in Abidjan.¹⁴⁶

Self-employment accounts for most of the employment (80%) in both rural and urban areas.¹⁴⁷ It is expected that by 2025 the largest employment category for Ivorians will be self-employment.¹⁴⁸ While the agriculture sector is currently the largest sector for both employment and self-employment, non-agriculture self-employment in microenterprises is significant, accounting for over a quarter (30.4%) of employment in 2014, although more recent data is not available.¹⁴⁹

¹⁴⁴Bediakon, K. S. B., Croi, K. F., Koko, K. B., & Boua, A. A. D. (2022) ¹⁴⁵UN Women (2020a) ¹⁴⁶World Bank Group (2017)

¹⁴⁷World Bank Group (2017) ¹⁴⁸World Bank Group (2017) ¹⁴⁹World Bank Group (2017)

The COVID-19 pandemic has exacerbated gender inequalities in all sectors, including economic participation. Given that most women in Côte d'Ivoire work in the informal economy, they are situated in vulnerable positions that have excluded them from accessing social protection measures.¹⁵⁰ Women-led micro, small, and medium-sized enterprises (MSMEs), were hit hardest by the pandemic, because of market closures, disruption in supply chains and their limited capacity to absorb economic shocks. In addition, the pandemic hit sectors where

women and women-led enterprises are dominant, notably restaurants, trade, and food processing.¹⁵¹ Moreover, given that these MSMEs are rarely formally banked, access to loans has been complicated and non-existent during this period of crisis.¹⁵²

3.4 Structure and functions of government

Côte d'Ivoire's administrative structure consists of 14 districts (two autonomous districts and 12 non-autonomous districts). The non-autonomous districts are further



Côte d'Ivoire at a glance

Type of government	Presidential republic
Executive	President and Government 17.4 women (8/46 Cabinet members)
Legislature	Bicameral Parliament: Senate - 19.2% (19/99 senators) National Assembly - 11.7% women (30/255 members)
Judiciary	Superior Courts: Supreme Court, High Court
Political parties	Multi-party system since 1990 At present: 26 political parties Ruling party: Rally of the Republicans, in power since 2010
Governance	Decentralised Republic with two levels of government: Central, County Assemblies
Voting system	First-past-the-post voting

¹⁵⁰UN Women (2020a) ¹⁵¹UN Women (2020a) ¹⁵²UN Women (2020a)

divided into 31 regions, which are subdivided into 95 departments.¹⁵³ The national government is headed by the president, Alassane Dramane Ouattara. The president is assisted by a vice president, who is chosen by the elected president, and approved by parliament. The president is also assisted by the prime minister, who serves as the head of government. The president appoints the prime minister and, with the prime minister's recommendations, the Council of Ministers.¹⁵⁴ In addition, there are two other advisory bodies: The Economic, Social, Environmental and Cultural Council and the Constitutional Council. Legislative power is vested in a bicameral parliament, consisting of the National Assembly and the Senate. The 255 members of the National Assembly are directly elected for 5-year terms. The Senate has 99 members, of which 66 are indirectly elected by local and regional councils and 33 are appointed by the president.¹⁵⁵

Women have been historically underrepresented in formal decision-making, specifically in representation via elected government positions. Despite Côte d'Ivoire passing a law in 2019 that requires political parties to meet a female candidate quota of 30% for parliamentary elections,¹⁵⁶ women only hold 12% of seats in the National Assembly, 19% in the Senate,¹⁵⁷ 2% of mayors, 15% of ministerial positions, and 3% of regional prefects.¹⁵⁸ The main challenges and

barriers for women's political participation include an absence of, or insufficient equity in campaign financing, as well as difficulties in attracting, recruiting, supporting and promoting other female members in political party leadership.¹⁵⁹

3.5 Selected stakeholders - overview of focus areas

Civil society organisations in Côte d'Ivoire have at times struggled to implement their projects due to conflict and civil war following the 2010 election. Many do not have their own websites, making gathering information on their activities difficult. The Collective of Active NGOs in Côte d'Ivoire (Collectif des ONG actives de Côte d'Ivoire, CONGACI) and Union of NGOs in Côte d'Ivoire (Union des ONG de Côte d'Ivoire, UOCI) are umbrella bodies representing civil society interests. Nationally, the Ivorian Coalition of Human Rights Defenders is the NGO network most relevant for women's rights, with many of its members mainstreaming gender topics into their operations. In rural areas, women's organisations have achieved success building informal social movements and delivering services.¹⁶⁰ Some of the prominent stakeholders are shown in the table below:

¹⁵³PCGN (2015) ¹⁵⁴Britannica (n.d.) ¹⁵⁵Britannica (n.d.) ¹⁵⁶Britannica (n.d.) ¹⁵⁷Freedom House (2021) ¹⁵⁸The World Bank (2017a)
¹⁵⁹L'Institut National Democratique (2017) ¹⁶⁰USAID, ICNL & fhi360 (2020)

Organisation	Scope	Advocacy	Research	Programming
Ivorian Coalition of Human Rights Defenders (ICHR/CIDDH)	NGO network working on human rights, democracy and governance. Includes 29 organisations, several of which work specifically on women's empowerment. These include: OFACI (The Organization of Active Women in Côte d'Ivoire), Ivorian Network for the Defence of Children's Rights and Women, Association des Femmes Juristes de Côte d'Ivoire and the Women's Center for Democracy and Human Rights in Côte d'Ivoire.	✓	✓	✓
Men & Women in Partnership/Sonke	Focuses on gender-based violence in rural areas via men's dialogue groups and empowerment programmes for women. Project suspended during civil unrest.	✓		✓
Network of Human Rights, Democracy, and Gender Educators (Réseau des éducateurs aux droits de l'homme, à la démocratie et au genre, REDHG)	Focuses on human rights, governance, migration and civic participation from a gender-sensitive perspective.	✓		✓
Coalition of Ivorian CSOs for Reproductive Health and Family Planning (Coalition des OSC ivoiriennes pour la santé de la reproduction et la planification familiale, COSSR/PF)	NGO network focusing on advocacy and training for sexual and reproductive health.	✓	✓	✓
CARE International	International NGO focused on supporting Ivorians displaced by civil unrest. Works across various areas including disaster response, food and nutrition, health and education/work. Through its Cocoa Life Partnership, CARE supports financial inclusion and attainment of entrepreneurial skills for women.	✓	✓	✓



4. Barriers and enablers to women's economic empowerment in Côte d'Ivoire

4.1 Structural factors

This section provides a detailed analysis of cross-cutting barriers and enablers to women's economic empowerment in Côte d'Ivoire. The findings are presented by each domain of the conceptual framework, beginning with structural factors before moving on to normative and individual factors, all affecting WEE opportunities and outcomes.

4.1.1 Legal and policy commitments

Côte d'Ivoire has ratified various global human rights instruments, all of which outline gender equality imperatives as a state obligation. These include the International Covenant on Civil and Political Rights (ICCPR), the International Covenant on Economic, Social and Cultural Rights (ICESCR), the International Convention on the Elimination of All Forms of Racial Discrimination (CERD), the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW), the Convention against Torture and Other Cruel Inhuman or Degrading Treatment or Punishment, and the Convention on the Rights of the Child (UNCRC).¹⁶¹

In addition to these global policy instruments, Côte d'Ivoire has signed and ratified numerous regional conventions, charters, and protocols that include gender equality as a key component. These include the African Charter on Human and Peoples' Rights, the Protocol to the African Charter on Human and Peoples' Rights on the Establishment of an African Court on Human and Peoples' Rights, the African Union Convention Governing the Specific Aspects of Refugee Problems in Africa, the African Charter on the Rights and Welfare of the Child, and the Maputo Protocol to the African

Charter on Human and Peoples' Rights on the Rights of Women in Africa. Côte d'Ivoire was the second country in Africa to launch the African Women Leaders Network, which seeks to galvanise a movement of women leaders to play an important role in Africa's transformation through the Africa Agenda 2063 and Sustainable Development Goals (SDGs) 2030.¹⁶²

Côte d'Ivoire has signed other global initiatives with a focus on gender equality and women's rights including the Vienna Declaration on Human Rights, the Beijing Platform for Action (BPFA), the Action Plan to Implement the UN Security Council Resolution 1325 on Women, Peace and Security, and the Millennium Declaration. For example, under the BPFA, critical areas of concern for Côte d'Ivoire policymaking include women in positions of power and decision-making, girls' education, women in the economy, women and poverty, education and the training of women, and institutional mechanisms for the advancement of women.¹⁶³ Likewise, Côte d'Ivoire has ratified several relevant International Labour Organization (ILO) conventions, including those guaranteeing equal pay and the prohibition of employment discrimination (C100/C111), as well as child labour (C182) and forced labour conventions (C105).¹⁶⁴

¹⁶¹OHCHR (2020) ¹⁶²UN Women (2018) ¹⁶³UN Women (2015) ¹⁶⁴International Labour Organization (2017)

However, the country has yet to ratify key commitments that offer legal protection and rights for the female workforce. This includes the 2019 Violence and Harassment Convention (C190), the first international treaty to protect workers from violence and harassment in the workplace,¹⁶⁵ the ILO's Convention on Domestic Workers (C189), which would set minimum standards for paid domestic work, or the Maternity Protection Convention (C183), which would stipulate minimum requirements for pregnant workers including statutory maternity leave.¹⁶⁶

4.1.2 Policy environment

The 2016 Ivorian Constitution enshrines the principle of equality between men and women. The Constitution promotes and protects women's rights through articles 4, 36 and 37, prohibiting discrimination and promoting equality of women and men in politics and the labour market. Côte d'Ivoire also adopted Law No. 2014-388 of 20 June 2014 on the promotion and protection of human rights defenders, including women human rights defenders. Finally, the government also adopted the Inter-ministerial Circular No. 016/MJ/MEMIS/MPRD of 4 August 2016 and Circular No. 005 of 18 March 2014 of the Minister of Justice and Human Rights related to the reporting of cases of GBV.¹⁶⁷

In 2019, the government of Côte d'Ivoire implemented Law 2019-870 that mandates political parties to meet a 30% quota of female candidates for elected offices.

Despite passing Law 2019-870, women are underrepresented in parliament.¹⁶⁸ Only 11.4% of parliamentarians,¹⁶⁹ 2% of mayors,¹⁷⁰ 12.8% of ministerial positions,¹⁷¹ and 3% of regional prefects¹⁷² are women. One reason for these low rates is that the 2019 law to ensure the 30% quota does not provide any measures to help enforce the quota.¹⁷³

There has been some progress in labour legislation, although aspects of legislation remain discriminatory for women workers.

The Labour Code provides the directive that non-discrimination based on gender in hiring is mandatory.¹⁷⁴ This includes non-discrimination in hiring, promotions, training, assignments and termination (art. 4). Additionally, the Labour Code provides the directive that equal pay for work of equal value is mandatory (Constitution, art. 14 & 15) and does not require women to ask their husband's permission to choose a profession (Constitution, art. 13, 14 and Law on Marriage, art. 67). However, women are still prohibited from entering certain professions (Labour Code, art. 23.1), and employees are not required to report on how they pay women and men.¹⁷⁵ A 2018 decree provides a list of banned professions for women on

¹⁶⁵International Labour Organization (2021) ¹⁶⁶International Labour Organization (2017a) ¹⁶⁷International Service for Human Rights (2019) ¹⁶⁸Capire (2021) ¹⁶⁹World Economic Forum WEF (2022) ¹⁷⁰African Development Bank (2019) ¹⁷¹World Economic Forum. WEF (2022) ¹⁷²The World Bank (2017a) ¹⁷³Richard, F. (2021) ¹⁷⁴OECD (2019) ¹⁷⁵OECD (2019)

the basis that these occupations “exceed women’s ability and physical capacity” and may undermine their “morality”.^{176, 177} At the same time, the Civil Code prohibits a married woman from exercising an occupation distinct from that of her husband, if a court finds that it would be “contrary to the interests of the family.”¹⁷⁸ Likewise, there are no penalties or measures in place for companies that do discriminate against women in recruitment and promotion.¹⁷⁹

Only 50% of legal frameworks that promote, enforce and monitor gender equality in the area of violence against women are in place (in line with SDG indicator 5.1.1).¹⁸⁰ For example, Côte d’Ivoire’s legal framework protects the population from sexual harassment (Penal Code, art. 365 and Labour Code, art. 5). While this legal framework exists, there is no action plan for enforcement. Consequently, sexual harassment remains widespread throughout the country and generally tolerated.¹⁸¹ Furthermore, there is no specific law addressing domestic violence.¹⁸² In 2014, the government of Côte d’Ivoire established the National Strategy for the Fight Against Gender-Based Violence. However, the 2-year strategy was not renewed after 2016,

reflecting the de-prioritisation of GBV prevention and response¹⁸³ work.¹⁸⁴

The 2021-2025 National Development Plan (NDP) includes a focus on stronger governance and modernisation across state institutions, regional infrastructural growth, human capital development and social inclusion. The current NDP builds on the former 2016-2020 NDP, which focused on the following structural reforms: The creation of an enabling business environment; support for the formalisation of the informal economy; and the modernisation of MSMEs.¹⁸⁵ However, government investments in the former NDP largely focused on sectors that were predominantly male (e.g. industry), without meaningfully building the capacity for women to integrate into these sectors (e.g. manufacturing, construction and energy). Furthermore, legal barriers persist, including legislated workplace safety standards, which restrict women from gaining work experience in many higher-paying fields due to outdated safety standards.¹⁸⁶

¹⁷⁶CGTN Africa (2018) ¹⁷⁷This list of banned professions for women was released in a closed press conference in March 2018 and appears not to be publicly accessible. However, “working underground or in mines” was given as an example in trade press releases. See: CGTN Africa (2018) ¹⁷⁸ILO (2017b) ¹⁷⁹OECD (2019) ¹⁸⁰Indicator 5.1.1 measures government efforts to put in place legal frameworks that promote, enforce and monitor gender equality. The indicator is based on an assessment of legal frameworks that promote, enforce and monitor gender equality, with a focus on area 2, VAW. UN Women (n.d.) ¹⁸¹OECD (2019) ¹⁸²OECD (2019)

¹⁸³GBV response includes reporting mechanisms, support services (including health, mental and psychosocial support), safety and security, justice and legal aid for survivors of gender-based violence ¹⁸⁴OECD (2019) ¹⁸⁵International Monetary Fund (2016)

¹⁸⁶The Dutch Ministry of Foreign Affairs (2020)

Significant progress has been made to protect gender equality through the Constitution. Prior to the 2019 Marriage law, the Civil Code in Côte d'Ivoire still maintained that the man holds the status of head of the family (art. 58).¹⁸⁷ Likewise, husbands were legally allowed to choose the family residence (art. 60) and had the right, under common law, to administer and dispose of marital property without the consent of their wives (art. 81). However, in 2019, a ground-breaking Marriage Law was put into effect, affording women the same rights as their husbands over marital property. This law also affords rights to widows, ensuring they do not lose their inheritance rights to their husbands' male relatives.¹⁸⁸ However, gaps in legislation remain. Notably, the rights embedded in the Marriage Law are only afforded to civil-registered marriages and do not extend to customary and religious marriages that are not registered.¹⁸⁹ For example, evidence from the 2016 Enquête d'Emploi (Employment Survey) suggests that only 4.5% of male-headed households are in a civil marriage.¹⁹⁰ This is likely due to religious norms and the access/costs associated with registering marriages civilly.¹⁹¹

In many parts of the country, especially in rural areas, the national legal framework and laws are not widely implemented, rather customary norms and institutions dominate.¹⁹² Widely-practised customary norms and institutions discriminate against women in areas such as inheritance, land ownership, marriage, sexual reproductive health and education, and often take precedence over the formal legal systems.¹⁹³ While the 1998 Rural Land Law overturned unequal practices (such as women's access to land relating to her status in the family), inequitable customary practices (land being passed from father to son) continue to dominate decisions around land usage and inheritance.¹⁹⁴ In fact, the majority of Côte d'Ivoire's rural land is governed by social norms and customary law, because 98% of the country's rural land is not formally registered.¹⁹⁵

¹⁸⁷Nnoko-Mewanu, J. (2019) ¹⁸⁸Nnoko-Mewanu, J. (2019) ¹⁸⁹Nnoko-Mewanu, J. (2019) ¹⁹⁰Donald, A., Goldstein, M., Hartman, A., Ferrara, E. L., O'Sullivan, M., & Stickler, M. (2020) ¹⁹¹Donald, A., Goldstein, M., Hartman, A., Ferrara, E. L., O'Sullivan, M., & Stickler, M. (2020) ¹⁹²The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ¹⁹³The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ¹⁹⁴Nnoko-Mewanu, J. (2019) ¹⁹⁵Donald, A., Goldstein, M., Hartman, A., Ferrara, E. L., O'Sullivan, M., & Stickler, M. (2020)

Snapshot: Compendium Ivoirien des compétences féminines (Compendium of Women's Competencies of Côte d'Ivoire)

One of the new initiatives of the current president's office is creating a database for companies to access women with diverse competencies (Compendium Ivoirien des compétences féminines). This database allows companies to identify women with diverse competencies they are looking for and to connect with them for various opportunities.¹⁹⁶ The database is composed of three parts - women in the managerial class, young women, and women in rural areas. This database consists not only of women in urban areas, but also in rural areas. This database is expected to provide an opportunity to evaluate and appreciate the diversity of women's competencies in various sectors.

Source : <http://www.compencesfeminines.gouv.ci/compendium.php?lang=>

4.2 Normative factors

Social and gender norms are often the most critical and unspoken barriers to women's economic empowerment. These norms combine and interact to determine whether a woman can work, what kind of work she can do, and what kinds of responsibilities she has outside of work. They can consequently be key barriers as well as enablers to inclusive economic development.

4.2.1 Unpaid care and domestic work

While there are no nationally-representative datasets on unpaid care work in Côte d'Ivoire, available studies from West Africa show that women perform a disproportionate share of unpaid care work.¹⁹⁷ The 2015 Enquête

Niveau de Vie des Ménages (Household Living Standards Survey) highlights how women bear the brunt of household chores, spending an average of 40 hours a week on tasks such as cooking and cleaning, compared to nine hours for men.¹⁹⁸ These gender inequalities in division of unpaid domestic labour has been further compounded by the COVID-19 pandemic, wherein women found themselves responsible not only for the care of children but also their educational instruction during school lockdowns.¹⁹⁹

The disproportionate burden of unpaid care work on women and girls results in pressures on time as well as a lack of flexible working hours, constraining women's opportunities and access to labour networks.²⁰⁰ This includes limited

¹⁹⁶COCOFI (2016) ¹⁹⁷IDRC (n.d.) ¹⁹⁸Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017) ¹⁹⁹CARE (2020)

²⁰⁰Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017)

opportunities to engage in paid work, community activities, political participation, education and self-care.²⁰¹ Women in rural areas face the greatest time constraints, mainly due to the amount of time spent collecting water for preparing food; in regions where piped water to homes is not commonplace, women and girls are more likely to be responsible for fetching water for domestic use. This is a laborious and time-consuming task, as women and girls must queue for long hours or leave the house in the early hours of the morning to avoid queues²⁰² due to water shortages.²⁰³

4.2.2 Employment segregation

Labour markets are strongly segregated in Côte d'Ivoire, with women overwhelmingly concentrated in specific jobs and sectors.

Gender norms continue to influence the types of roles deemed “suitable” for women. For example, although more recent data is not available, evidence from the available 2012 Household Employment Survey found that women have low participation rates in industrial sectors (manufacturing, oil, gas), while they dominate lower value sectors (garments and retail).²⁰⁴ Gender norms, sexual harassment and stereotypes restrict women from taking on senior leadership roles in many sectors.²⁰⁵ When women do enter sectors that are male-dominated, they are often relegated to administrative roles.

Research by the African Development Bank (AfDB) shows that women represent 22.1% of the workforce in oil and gas companies in Côte d'Ivoire, but they are usually relegated to unskilled roles.²⁰⁶ Barriers for women's engagement in male-dominated sectors include entrenched gender norms, harmful work environments, the lack of family support and the lack of institutional support for women's social roles (such as flexible working or sufficient childcare provisions).

4.2.3 Voice, representation and leadership in decision-making

Gender norms continue to contribute to the low rates of women engaging in politics.

According to representatives of different political parties, often, husbands prefer their wives stay out of politics.²⁰⁷ One reason for this is that female parliamentarians reportedly face increased discrimination, including hostility and abuse from male parliamentarians.²⁰⁸ Likewise, given that parliamentarians spend long hours away from home, this presents a barrier for women who are expected to continue with their domestic responsibilities.

Women's limited decision-making power within most Ivorian households hinders their economic potential, as well as the economic wellbeing of their families.

Key informants for the Pathways Study

²⁰¹Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017) ²⁰²Yeung, P. (2019) ²⁰³USAID (2018) ²⁰⁴EEMCI (2012)

²⁰⁵Campbell, H. & Chinnery, S. (2018) ²⁰⁶African Development Bank. AfDB (2017) ²⁰⁷Richard, F. (2021) ²⁰⁸World Bank DataBank (2019)

highlighted women's limited decision-making power - especially in rural settings - with regard to all financial decision-making including what crops to grow, when to harvest and sell crops, which produce to keep for household consumption, as well as how to spend any income earned. Likewise, given the power dynamics inherent in the family, women have little control over household labour. As such, plots managed by men are prioritised, meaning wives are expected to work on their husband's land before working on their own plots. This prioritisation of land has resulted in women gaining lower yields on their own plots.²⁰⁹

Intra-household decision-making is influenced by the age of women, their level of education, place of residence, employment status, ethnicity, religion and type of union. According to the most recent (and publicly available) DHS data, in 2012, 38% of women in Côte d'Ivoire had the last word on their own health care, and only 35% had the power to decide on major purchases for their household.²¹⁰

4.2.4 Gender-based violence

Along with access to resources, gender-based violence constrains women's outcomes and is intrinsically linked to women's employment and earning potential. In Côte d'Ivoire, gender-based

violence affects thousands of people, especially women and girls, regardless of religion, ethnicity, social class, age, or region.²¹¹ Gender-based violence takes many forms, including intimate partner violence (IPV), sexual harassment, sexual assault, rape, female genital mutilation, early and forced marriage, and sexual crimes committed in the context of conflict and crisis. Gender-based violence has increased with the various political crises that the country has experienced.²¹²

While research on gender-based violence is limited, available evidence suggests that the violence experienced by Ivorian women is perpetrated by their intimate partner. According to the most recent available Demographic and Health Surveys (DHS) data, in 2012, 22.2% of women reported that they have experienced physical violence often within their intimate relationships. Furthermore, 4.6% and 16.6% of women reported having experienced sexual violence and emotional violence, respectively.²¹³ The DHS revealed that women in the northwest of the country (48%) and in urban areas (34%) are most at risk.²¹⁴ While more recent evidence is extremely limited, a 2016 mixed-methods study in urban areas found that over half (53.6%) of 80 women surveyed had experienced physical, emotional or sexual violence in the past year.²¹⁵

²⁰⁹Kalsi, K., & Memon, D. F. (2020) ²¹⁰Atchade, T.B. (2021) ²¹¹FIDH, MIDH, Réseau D'Action, & LIDHO (2022) ²¹²FIDH, MIDH, Réseau D'Action, & LIDHO (2022) ²¹³EEMCI (2012) ²¹⁴EEMCI (2012) ²¹⁵Shuman, Sara & Falb, Kathryn & Cardoso, Lauren & Cole, Heather & Kpebo, Denise & Gupta, Jhumka. (2016). Perceptions and Experiences of Intimate Partner Violence in Abidjan, Côte d'Ivoire. PLOS ONE. 11. e0157348. 10.1371/journal.pone.0157348. https://www.researchgate.net/publication/304031059_Perceptions_and_Experiences_of_Intimate_Partner_Violence_in_Abidjan_Côte_d'Ivoire/citation/download

Snapshot: Tackling gender norms and gender-based violence through economic empowerment programming

Savings groups have been used as entry points to address intimate partner violence.

Combining economic empowerment with gender equality training (e.g. savings groups combined with participatory gender training targeted at men) is a potential key for preventing gender-based violence and ultimately ensuring meaningful empowerment.²¹⁶ In a randomised control trial, researchers found that adding a dialogue programme for women and men that explicitly 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.²¹⁷ Likewise, this combined approach also shifted attitudes regarding the acceptance and justification of intimate partner violence among all women in the study.²¹⁸

4.3 Individual factors

4.3.1 Human capital

Côte d'Ivoire has made progress in enabling girls' access to education since the early 2000s.

However, girls continue to complete primary school at a lower rate than boys (75.1%, compared to 82.3% in 2019) and as of 2018, they accounted for only 43% of the population in secondary school.²¹⁹ Likewise, in 2016, only 12% of women aged 20–24 had completed secondary school, compared to 22% of men the same age.²²⁰ While girls are now less likely to repeat school years than boys, older girls are more likely to drop out of school than boys due to gender-related barriers including pregnancy, early and forced marriage, family responsibilities and household poverty.²²¹

Expectations associated with women's inability

to excel in education are reinforced by harmful social norms, where women are expected to be primary caregivers and responsible for domestic work and caregiving.

Due to gender-related norms and both the real and the perceived risks to girls' and young women's safety, families are reluctant to send their daughters to secondary schools.

A study carried out by the OECD indicates that 20% of the population believes that the morals of female students get corrupted at school. Likewise, 34% of the population believes that “a well-educated woman has less chances of marrying.”²²² In this same report, 43% of the population stated that they are reluctant to send their daughters to another town to pursue an education as it increases the risk of being exposed to violence.^{223, 224}

²¹⁶ICRW (2018) ²¹⁷Gupta, Falb, K. L., Lehmann, H., Kpebo, D., Xuan, Z., Hossain, M., Zimmerman, C., Watts, C., & Annan, J. (2013)

²¹⁸Gupta, Falb, K. L., Lehmann, H., Kpebo, D., Xuan, Z., Hossain, M., Zimmerman, C., Watts, C., & Annan, J. (2013) ²¹⁹World Bank DataBank (2018) ²²⁰Demographic Dividend (2020) ²²¹The World Bank (2019) ²²²OECD (n.d.) ²²³OECD (n.d.) ²²⁴The World Bank (2019)

Women’s and girls’ participation in the science, technology, engineering and mathematics (STEM) sector remains low.²²⁵ In Côte d’Ivoire, gender norms situate boys as having more “innate” abilities and more inclined to succeed in STEM. A study carried out by OECD indicates that 32% of the population believes that boys have better capacities than girls in scientific subjects; only 4% think the opposite.²²⁶

The lack of specialised training for women is a significant barrier to women’s economic empowerment. While Côte d’Ivoire has various organisations that offer capacity-building programmes on digital skills, entrepreneurship and masterclasses for women, these programmes are often tailored to a specific group of women (i.e. middle-class women living in the capital and women with a strong MSME portfolio).²²⁷ Limited technical or business training opportunities (e.g. digital and entrepreneurial skills) are available for the wider population, resulting in the majority working in the informal economy. Given that women have limited opportunities to acquire the technical skills required to scale-up their production or processing, women cannot grow their MSMEs, thereby limiting their earning potential.²²⁸

4.3.2 Social capital

In Côte d’Ivoire, women’s access to social capital is constrained by traditional social norms, which confine women to the domestic sphere. As such, women have strong connections and relations with those in similar socioeconomic situations, through their immediate network (neighbours, extended family, friends, etc.), but have less access to capital beyond their immediate network, e.g. with people of different socioeconomic standing.

Cooperatives and village savings and loan associations (VSLAs) present opportunities for women to build social and economic capital, as well as providing an entry point for WEE interventions. Cooperatives and collective savings models can strengthen women’s access to finance. In Côte d’Ivoire, collective savings models have been highly promoted, as they have shown results in poverty reduction, the establishment of a borrowing track record (which can support further access to finance, primarily through microfinance), and increased financial independence. Several NGOs have supported the setting up of VSLAs through developing collectives. However, formal financial institutions do not generally accept these types of financial records as proof of credit worthiness. Microfinance Institutions (MFIs), which have smaller lending pools, higher interest rates, and widespread rural networks, assess risk differently and tend to

²²⁵JA Africa (2021) ²²⁶OECD (n.d.) ²²⁷UNCTAD (2020) ²²⁸The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020)

prefer to lend to VSLAs that are registered as cooperatives. In some cases, NGOs (CARE for example) have put up guarantees for VSLA members to obtain loans.²²⁹

VSLAs and other community-based savings solutions are a core part of women's financial portfolios in Côte d'Ivoire.

Approximately 260,000 women in Côte d'Ivoire participate in CARE International's VSLA.²³⁰ These savings groups provide a cushion for women who experience financial shocks, and often provide the lump sum they require to invest in their MSMEs.

4.3.3 Economic capital

Women's financial access and their ability to borrow for business purposes is lower than men.²³¹ The majority of women do not have access to traditional banks, given the large number of conditions required for opening an account, limited access to collateral, high interest rates and limited access to information regarding accessing financial markets.²³² In Côte d'Ivoire, women are 50% more likely to have never used a formal financial institution.²³³ One reason for this is because women are typically not considered the main breadwinners. As such, their subordinate status in the community has left them with limited-to-no collateral (land titles, vehicle titles, co-guarantors, etc.) to meet the conditions set out by banks. As

such, they resort to taking smaller loans from social networks, associations, and unregulated microfinance institutions.

MFIs are one of the biggest financial players in Côte d'Ivoire, and account for the majority of financial lending transactions in the country.²³⁴ **Women are key borrowers from MFIs in Côte d'Ivoire and are 2.5 times as likely to use an informal, non-bank financial institution.**²³⁵ One reason for women's tendency to use MFIs is because they often require less collateral for receiving loans and serve as a way around the barriers for qualifying for traditional loans.²³⁶ As such, MFIs generally encourage women to organise into collectives so that they can provide "solidarity documents"²³⁷ as collateral to receiving funding. While MFIs are reducing the barriers to access to finance, the high interest rates and short-term nature of their loans have reduced the capacity for MSMEs to grow beyond subsistence.²³⁸

Mobile money is being used as a mechanism to equalise financial inclusion and reduce the gender gaps to financial institutions that exist in the country.²³⁹ A 2017 national survey found that the proportion of financially-included women rose to 30% from 20% in 2014.²⁴⁰ According to this survey, the increase in financially-included women was a result of mobile money services rather than an increase in tailored traditional bank products.²⁴¹

²²⁹The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ²³⁰Janoch, E. (2020) ²³¹World Bank Global Findex (2017) in IFC & We-fi (n.d.) ²³²Kalsi, K., & Memon, D. F. (2020) ²³³Riquet, C., & Zetterli, P. (2018) ²³⁴The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ²³⁵Riquet, C., & Zetterli, P. (2018) ²³⁶The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ²³⁷A solidarity document is a document that some MFIs accept as collateral. It is a document signed by the VSLA group that states if the client (a member of the VSLA group) does not pay back their loan, the VSLA group will be responsible for paying it back ²³⁸The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ²³⁹Riquet, C., & Zetterli, P. (2018) ²⁴⁰Riquet, C., & Zetterli, P. (2018) ²⁴¹Riquet, C., & Zetterli, P. (2018)



5. Sector analysis briefs

5.1 The agriculture sector - production and processing



This section looks at the role of women in the agriculture value chain, including farming (production), micro processing and larger agro-processing. The section provides specific examples of women's participation in the production or processing of specific crops. While the sector looks at the agriculture sector broadly, it explores evidence related to crops where women's engagement is significant, and where disaggregated data and evidence exists, to identify factors affecting women's economic empowerment at each level of the conceptual framework (structural, normative, and individual).

Sector overview

Côte d'Ivoire's economic development has been built on the agriculture sector,²⁴² which makes up over 48% of the labour force (in 2020).²⁴³ In 2020, the agriculture sector accounted for over a fifth (21.4%) of GDP,²⁴⁴ and as of 2019, the sector contributed two thirds of all exports.²⁴⁵

Côte d'Ivoire is a leading world producer of non-staple foods and is self-sufficient for most staple foods. Côte d'Ivoire is the world's largest producer of cocoa and cashew nuts; almost half (40%) of global cocoa production comes from Côte d'Ivoire.²⁴⁶ It is also the largest African producer of bananas.²⁴⁷ Other key agricultural exports for the country include cashew nuts, rubber, palm oil, banana, pineapple, copra,²⁴⁸ cotton, coffee, coconut and cola nuts.²⁴⁹ With the exception of rice, where 50% of domestic demand is met through imports, the country is mostly self-sufficient for most staple foods²⁵⁰ and has started to export them regionally.²⁵¹ Rice is produced under three production systems (rainfed, lowland and irrigated) and contributes 1.7% of agricultural GDP.²⁵²

There is significant regional variation in agricultural activities across Côte d'Ivoire's varied agro-ecological zones. The north of the country (dry savannah), which receives the least rainfall, has the highest proportion of the population engaged in agriculture, coupled with the highest rates of poverty.²⁵³ The main cash crops grown in the two northern agro-ecological zones are cashews, while dominant food crops include yam, maize and rice. The south of the country (forest region) benefits from more reliable rainfall and better soil conditions more favourable for cash and staple crop production. For example, the southern coastal region produces a variety of both, including cocoa, coffee, bananas, maize and rice.²⁵⁴

²⁴²Republic of Côte d'Ivoire (2019) ²⁴³FAO (2020) ²⁴⁴World Bank DataBank (2020c) ²⁴⁵FAO, ICRISAT, & CIAT (2018)

²⁴⁶The World Bank (2019b) ²⁴⁷Chambre d'Agriculture de Côte d'Ivoire and FAO (2020) in Oman, S., Kongongo, F., Kelly, S., & Ilie, E. (2022) ²⁴⁸The World Bank (2019b) ²⁴⁹FAO, ICRISAT, & CIAT (2018) ²⁵⁰Staple foods are grown locally, include maize, sorghum, millet, yam, cassava, plantain banana and rice ²⁵¹The World Bank (2019b) ²⁵²FAO, ICRISAT, & CIAT (2018) ²⁵³The World Bank (2019b)

²⁵⁴The World Bank (2019b)

Spotlight: The National Federation of Horticulture Cooperatives

The National Federation of Horticulture Cooperatives (FENASCOVICI) represents fruit and vegetable unions and cooperatives across the country whose aim is to support its members by supplying inputs, seeds and assistance, as well as with the promotion, processing and distribution of horticultural products both nationally and abroad. The federation helps cooperatives to access funds. In 2021, the Federation had 1,800 members, 70% of whom were women.

Source: www.fenascovici.com

A number of government plans and programmes have focused on the growth of the agriculture sector. The government has also committed to a 10% budget allocation to agriculture, adopted through the Maputo Declaration.²⁵⁵ Key frameworks and plans include the National Programme for Agricultural Development 1992-2015, which framed agriculture policy and spending; the National Agricultural Investment Plan (NDP) 2010-2015, which aimed to support overall agriculture growth of 9% per year; and the current Second National Agricultural Investment Plan 2017-2025 (NAIP2), which focuses on productivity, processing and improved management of natural resources. Related initiatives include financial incentives such as exemptions from import duties and temporary relief from value-added tax for agriculture sector actors. In addition, some investments have been made to support domestic grinders to compete with international processing companies; these include the CFA10 billion (~USD17.2 million) cocoa-processing fund launched in 2020.²⁵⁶

Key stakeholders working in the agriculture sector include government entities such as the Ministry of Agriculture (MOA) and the Ministry of Higher Education and Scientific Research (MERS).²⁵⁷ The Ministry of Environment and Sustainable Development (MINEDD), the Ministry of Agriculture and Rural Development (MINADER), the Ministry of Animal Production and Fisheries Resources (MIRAH) and the Ministry of Water and Forest (MIREF) are responsible for implementing climate-smart agriculture.²⁵⁸ Semi-autonomous organisations provide extension services to farmers, such as government- or ministry-based extension services. For example, the National Agency for Support to Rural Development (ANADER) provides agricultural extension services, mainly on cash crops.²⁵⁹ There are also public research institutions with extension units; and university-based extension services. Other stakeholders include non-governmental organisations (NGOs); farmer-based organisations and cooperatives;

²⁵⁵The World Bank (2019b) ²⁵⁶Oxford Business Group (2020a) ²⁵⁷Nnong, A. M., Swanson, B. E., & Bohn, A. B. (2012)

²⁵⁸Dembélé, D., & Partey, S. T. (2018) ²⁵⁹Pathways Study Interviewee

Region	Stakeholder Type*				
	Private Companies	Associations/ Collectives	Government Agencies/ Departments	NGOs	TOTAL
National**	24	2	1	1	28
Savanes	-	2	-	-	2
Zanzan	1	-	-	-	1
Sassandra-Marahoué	-	3	-	-	3
Bas-Sassandra	-	4	-	-	4
Lagunes	3	3	-	-	6
Montagnes	-	4	-	-	4
Loh-Djiboua	-	2	-	-	2
Yamoussoukro	-	1	-	-	1
Abidjan	1	1	-	-	2
Other regions***	-	-	-	-	-
TOTAL	29	22	1	1	53

Notes: *Agriculture commodities covered in the stakeholder mapping include fresh fruit/vegetables maize, cassava, coffee, cocoa, nuts/spices and rubber**National stakeholder total includes global stakeholders, who are assumed to operate at a national scale

***Other regions include Worodougou, Denguele, Comoé, Lacs, Vallée du Bandama

and private sector companies who support grassroots groups.²⁶⁰ Professional producer organisations generally carry out commercialisation and production, management of inputs and small equipment, and other services, such as transport or loans to members.²⁶¹ The sector also includes storage and transport services, as well as publicly-owned processing facilities (cashew service hubs for example).²⁶²

From the stakeholder mapping exercise for agriculture, 50+ stakeholders were identified across the various regions of Côte d'Ivoire. A summary table of stakeholder types across the regions is shown here, and the detailed information about stakeholders' activities

(including women-focused provisions) can be accessed [here](#) on the Pathways Study website.

Challenges for the agriculture sector

The agriculture sector faces several challenges, including low productivity, high cost of inputs, post-harvest losses, low use of modern farming techniques, and lack of modernisation and mechanisation.²⁶³

The sector also faces challenges related to deforestation, soil erosion, climate change and land tenure insecurity.²⁶⁴ Additional challenges highlighted by Pathways Study stakeholders include the high cost of water, insufficient transportation infrastructure and the quality of packaging.

²⁶⁰Nnong, A. M., Swanson, B. E., & Bohn, A. B. (2012) ²⁶¹Chambres D'Agriculture De Côte D'Ivoire & FAO (2020)

²⁶²Nicholson, K. (2019) ²⁶³Adaptation Fund (2020) ²⁶⁴FAO, ICRISAT, & CIAT (2018)

The sector is highly vulnerable to changing weather patterns including declining rainfall, droughts and rising temperatures exacerbated by climate change. Climate change is expected to affect the northern part of the country in particular, and to lead to hunger and economic loss for 70% of households in this part of the country.²⁶⁵ As women tend to rely on income from the early stages of the agricultural value chain, they are most vulnerable to shocks such as crop failure or price instability and other challenges related to climate change (e.g. changes in rainfall).²⁶⁶ As a response, the government has put in place several policies and programmes targeting climate change and promoting adaptations to agricultural practices such as the 2014 National Communication on Climate Smart Agriculture (NCCSA), the 2011 National Strategy for Disaster Risk Management (NSDRM), and the 2015 National Programme on Climate Change (NPCC).²⁶⁷ However, the government recognises the need for better integration of climate-smart agriculture (CSA) considerations within NAIP2.²⁶⁸

COVID-19 has impacted agricultural activities and reduced product sales.

While figures from 2021 are not yet publicly

available for the sector, in 2020 it was estimated that the pandemic would lead to a decline of 15-20% of total agricultural production.²⁶⁹ As a result of reduced demand and challenges with production and supply chains, half of all households where household heads worked in agriculture or the food industry saw their incomes decline due to the pandemic.²⁷⁰ Input distribution and quality control activities were reduced, and there were crop losses.²⁷¹ Producers' organisations and cooperatives were also impacted by COVID-19 prevention measures, in particular quarantine measures in Abidjan, curfews, social distancing, and closing of borders and restaurants, which led to a reduction in sales.²⁷² The sector has also witnessed significant job losses due to reduced production.²⁷³ Informal workers were particularly affected across sectors.²⁷⁴ A rapid gender analysis of COVID-19 in West Africa (including Côte d'Ivoire) suggests women have been particularly affected (across various sectors) given their dominance in the informal economy.²⁷⁵ The pandemic has also likely increased child labour in the cocoa sector where it was already prevalent (estimated at 1.2 million children in 2020), due to the economic impact on vulnerable households.²⁷⁶

²⁶⁵Dembélé, D., & Partey, S. T. (2018) ²⁶⁶The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ²⁶⁷Dembélé, D., & Partey, S. T. (2018) ²⁶⁸FAO, ICRISAT, & CIAT (2018) ²⁶⁹MINADER, 2020 in Côte d'Ivoire National Seeds Association (ANASEMCI) & National Platform for Family Farming (PANAFCI) (2020) ²⁷⁰Côte d'Ivoire National Seeds Association (ANASEMCI) & National Platform for Family Farming (PANAFCI) (2020) ²⁷¹PANAFCI (2020) in Côte d'Ivoire National Seeds Association (ANASEMCI) & National Platform for Family Farming (PANAFCI) (2020) ²⁷²Chambres D'Agriculture De Côte d'Ivoire & FAO (2020) ²⁷³PANAFCI (2020) in Côte d'Ivoire National Seeds Association (ANASEMCI) & National Platform for Family Farming (PANAFCI) (2020) ²⁷⁴Debenedetti, L., Hirji, S., Nzale, S. K., Gnalega, C., & Koffi, B. A. (2020) ²⁷⁵CARE (2020a) ²⁷⁶Bisson, L., & Hambleton, T. (2020)

The government has provided some support to the sector in response to the pandemic. Immediate assistance to the most vulnerable households was provided through the distribution of inputs kits (seeds, fertilisers, phytosanitary products).²⁷⁷ In addition, state aid was mobilised to support specific crops, through the approval of the Emergency Programme for Agriculture (around USD230 million). The majority (67%) of the budget was assigned for cash crops (mango, pineapple, banana, cashew, cotton, rubber and palm oil), while the remaining was targeted at staple food crops, horticulture, livestock and fishing.²⁷⁸ However, it is unclear the extent to which these efforts have been targeted at or benefited women.

The situation of smallholders

Smallholders dominate the agriculture sector in Côte d'Ivoire. There are an estimated 1.7 million farms across the country. According to farm type classification, family farms and small estates represent 96% of cultivated land, while industrial estates represent just 4% of total cultivated land.²⁷⁹ According to size classification, small farms less than 5 hectares (ha) in size account for around 25.5% of cultivated land, medium-sized farms (5+ ha to 20 ha) account for around 49.3% of cultivated land, while large

farms (20+ ha in size), control some 25.2% of all cultivated areas.^{280, 281} Most smallholder farmers are not organised in cooperatives.²⁸² **Smallholders' limited use of agricultural inputs and technology and adoption of climate-smart agriculture (CSA) practices limits their overall productivity and resilience.** Most family farms produce a combination of food crops for consumption, in addition to cash crops.²⁸³ Family farms' cropping systems are extensive and largely manual. Only a third of smallholder farmers use some form of improved agricultural inputs and when they do, these are mostly used only for cash crops.²⁸⁴ Only larger farms tend to use inputs for food crops such as rice.²⁸⁵ As a result, most smallholder farms suffer from low yields.²⁸⁶ CSA practices are also not widely undertaken.²⁸⁷ Challenges preventing more adoption of CSA solutions include lack of capacity building for farmers and the lack of farmers' awareness of innovations.²⁸⁸ Among CSA practices that are documented, "banana-cacao integration"²⁸⁹ is the most commonly practised, covering an estimated 13% of agricultural lands. The widespread adoption of this CSA practice has been linked to private sector engagement, fewer technology needs and multiple tangible benefits for farmers including increased food security and income diversification.²⁹⁰

²⁷⁷Côte d'Ivoire National Seeds Association (ANASEMCI) & National Platform for Family Farming (PANAFICI) (2020)

²⁷⁸Criscenti-Brown, L. (2020) ²⁷⁹The World Bank (2019b) ²⁸⁰These more industrial estates produce rubber, palm oil, sugar, bananas and pineapples ²⁸¹The World Bank (2019b) ²⁸²World Bank (2021) ²⁸³The World Bank (2019b) ²⁸⁴The World Bank (2019b)

²⁸⁵The World Bank (2019b) ²⁸⁶The World Bank (2019b) ²⁸⁷FAO, ICRISAT, & CIAT (2018) ²⁸⁸Dembélé, D., & Partey, S. T. (2018)

²⁸⁹This refers to the practice of intercropping banana and cocoa trees, to allow the farmer earn income from the sale of bananas while the cocoa trees mature, and benefit from symbiotic efficiencies, e.g. both crops use the same fertilisers, both crops not attracting the same type of pests, banana leaves providing the needed shade for cocoa trees, etc. ²⁹⁰Dembélé, D., & Partey, S. T. (2018)

Smallholder farming incomes are lower than the national average and many smallholder families live in poverty.²⁹¹

For example, the average cocoa farmer lives on less than USD1 a day, below the international poverty line of USD1.90 a day.²⁹² Many smallholder farmers also lack savings, emergency funds or insurance.²⁹³ A study on the income of tree farmers in three countries, including Côte d'Ivoire, concluded that these farmers face significant challenges to improve their livelihoods, due to lack of resources (small land sizes, and low capacity to invest).²⁹⁴ Increasing productivity of agricultural and non-agricultural activities of smallholders is therefore crucial to reducing overall poverty rates.

The agro-industrial (production and processing) sub-sector

Agro industries represent 7% of GDP and 50% of the manufacturing sector overall.

Agro-industrial production contributes to 30% of agricultural export value. About half of processed agricultural outputs (mostly cocoa, cotton and rubber products) are exported.²⁹⁵

Both small- and large-scale agro-processing activities are undertaken across the country by a range of different actors. For example, in cassava processing, three types of processing centres exist: Family or neighbourhood processing centres, which process cassava directly on the farm;

Spotlight: 2SCALE: The agribusiness incubator supporting women-led enterprises

Funded by the Netherlands Ministry of Foreign Affairs, 2SCALE is an incubator programme managing a portfolio of public-private partnerships for inclusive business in agri-food sectors and industries. Active in eight countries, including Côte d'Ivoire, the programme targets women and youth, with ambitious targets to generate non-farming jobs and develop new business for SMEs. In Côte d'Ivoire, the programme is supporting women processors in rural areas to add value to cassava flour through production of attiéké (a traditional side dish). It is also supporting Canaan Land to deliver an initiative targeting small vegetable farmers to produce and market their products while preserving the environment.

Source: www.snv.org

²⁹¹The World Bank (2019b) ²⁹²Taylor, D. (n.d.) ²⁹³Riquet, C., Musiime, D., & Marita, C. (2017) ²⁹⁴Waarts, Y. R., Janssen, V., Aryeetey, R., Onduru, D., Heriyanto, D., Aprillya, S. T., N'Guessan, A., Courbois, L., Bakker, D., & Ingram, V. J. (2021) ²⁹⁵Oxford Business Group (2020a)

associations and/or cooperative processing centres, which are larger, use building structures, and have their own equipment; and mechanised processing centres, mostly located in the centre of the country.²⁹⁶ Due to the economic opportunities presented by such activities, this is an area where many urban investors in Côte d'Ivoire are looking to invest.²⁹⁷ In addition, there are a number of agribusiness incubators supporting SMEs in Côte d'Ivoire.²⁹⁸

The 20 largest agro-processing companies share most of the revenue from this agriculture sub-sector.²⁹⁹ These large agro-processors provide employment opportunities while sourcing from local farmers. For example, the Olam Group processes rubber and cotton, and sources from approximately 185,000 farming families and a large network of local traders. The company has also invested in processing facilities for coffee, cocoa and cashews.³⁰⁰ Some evidence (though limited), is available, that processing companies also provide employment opportunities for women.³⁰¹ For example, Cargill, which has been present in the country since 1997, processes cocoa and cotton, and employs almost 500 people (though gender-disaggregated figures are unavailable).³⁰² The company owns a cocoa processing facility in Yopougon, which is now the largest such facility in Africa.³⁰³

SMEs are also responsible for a large portion of value addition and provide most agro-industry employment. These enterprises primarily serve the domestic market, and are estimated to be thousands in number, contributing to 24% of processed outputs, and 85% of employment in the agro-industry.³⁰⁴

Agrifood manufacturers were also impacted by the pandemic. Among companies surveyed in Côte d'Ivoire in the early days of the pandemic, 60% expected a sharp decrease in revenue, while 17% expected a moderate decrease.³⁰⁵ Within the manufacturing sector more generally, all SMEs either halted production (48%) or had to reduce operations (52%). SMEs where women were working as operational managers were particularly affected, as these firms are generally smaller and work in sectors that were the most impacted by containment measures. The agro-processing sector was particularly affected by jobs losses during the pandemic, with 12 employees per SME firm becoming unemployed due to the pandemic (compared to seven per SME on average across sectors).³⁰⁶ The economy is expected to recover in 2022, with increased productivity in agriculture and industry,³⁰⁷ which presents opportunities to support increased participation of women in agro-processing jobs.

²⁹⁶Alamu, E. O., Abass, A., Maziya-Dixon, B., Diallo, T. A., Sangodoyin, M. A., Kolawole, P., Tran, T., Awoyale, W., Kulakow, P., Parkes, E., Kouame, C., Amani, K., Appi, A., & Dixon, A. (2020) ²⁹⁷European Commission (2018) ²⁹⁸Pathways Study Interview with Sector Representative ²⁹⁹National Institute of Statistics; International Finance Corporation Staff Calculations, World Bank (2021)

³⁰⁰Olam (n.d.) ³⁰¹Grover, R. (2019) ³⁰²Food Processing Technology (2019) ³⁰³Myers, A. (2021) ³⁰⁴Oxford Business Group (2020a)

³⁰⁵Oman, S., Kongongo, F., Kelly, S., & Ilie, E. (2022) ³⁰⁶Agence Côte d'Ivoire PME and UN Women (2020) in UNIDO (2021)

³⁰⁷Hribnigg (2020)

Role of women in the agriculture sector

According to the most recent available statistics on employment in the sector, over two thirds (41%) of women worked in agriculture in 2016 compared to just over half of all men (54.9%). In line with national employment trends, women are less likely to be formally employed in the sector than men; just 6.7% of formal female employment was in agriculture in 2016, compared to 19.5% of formal male employment.³⁰⁸

However, official statistics mask the high level(s) of women's unpaid work in the agriculture sector. The majority (82%) of the economically inactive population in Côte d'Ivoire is performing some form of unpaid work including in subsistence agriculture, and 73.7% of them are women. Young people are also affected, with 73.2% of young people providing work without pay.³⁰⁹ While evidence of the scale and dynamics of unpaid work in the agriculture sector is limited, evidence from the cocoa sub-sector highlights women's limited access to and control of resources. In 2015 (latest available evidence), women made up 68% of the cocoa sub-sector's labour force, but only owned 25% of plantations. At the same time, despite providing a significant amount of the labour, women were often unpaid or had limited control over the income generated.³¹⁰

Women do not participate equally in the agriculture sector and there is clear occupational segregation in the types of crops grown by men and women. Men dominate most cash crops (cocoa, coffee, rubber, cashew nuts, cotton and palm oil),³¹¹ while women generally grow lower value crops for consumption.³¹² There are some limited exceptions with women making up about 20% of the 350,000 cashew nut producers.³¹³ Women also dominate the cassava value chain (both as a food and cash crop). In 2018, it was estimated that about 80% of producers, 90% of traders and almost 100% of processors were women.³¹⁴ Women are also engaged in rice production. Women make up 55% of rice producers (2020), where rice farming occupies 800,000 hectares (or half of the land cultivated for cereals).³¹⁵ However, within this export-orientated sector, only 8% of smallholder households that produce export crops are female-headed.³¹⁶

This occupational segregation between crop types contributes to a significant gender gap in agricultural productivity. The past two decades have seen some improvements in female-headed households' agricultural productivity reducing the overall gender gap for both cash and food crops.³¹⁷ This change has been driven by increased use of agricultural

³⁰⁸The World Bank (2019b) ³⁰⁹The World Bank (2019b) ³¹⁰African Development Bank (2015) ³¹¹Kalsi, K., & Memon, D. F. (2020)
³¹²Japan International Cooperation Agency (2013) ³¹³CIDR Pamiga (2022) ³¹⁴European Commission (2018) ³¹⁵Kinkinginhoun Medagbe, F. M., Komatsu, S., Mujawamariya, G., & Saito, K. (2020) ³¹⁶Donald, A., Lawin, G., & Rouanet, L. (2020a)
³¹⁷Donald, A., Lawin, G., & Rouanet, L. (2020a)

Spotlight: Private sector stakeholders investing in women farmers

Canaan Land is a private agricultural company created by Patricia Zoundi Yao in Toumodi. In 2020, the company produced and distributed 15 tonnes of fruit and vegetables. The company's vision is to improve women's working conditions and to help them increase sales by providing 50 affiliated female workers 10 hectares of arable land with modern infrastructure and equipment. Canaan Land provides further support to women farmers by providing tools, agricultural inputs and training. The company has created franchises all over Côte d'Ivoire with a focus on sustainability and high-quality products with a positive social impact.

Source: Pathways Interview with Sector Stakeholder

inputs (pesticides and fertilisers) linked to the increasing inclusion of women in agricultural programmes. However, women from lower-income households (including female-headed households) have not seen as much progress, with the main barriers to productivity being land size and limited land rights, ability to afford agricultural inputs and access to male household labour.³¹⁸ Differences in productivity are also linked to types of crops grown as the gender gap in productivity is lower (17% versus 40%) when households engage in cash crops grown for exports compared to households that grow only food crops.³¹⁹ Increasing women's opportunities to engage in export crop production is key to closing the gender productivity gap between male- and female-headed households.³²⁰

Women dominate the early stages of lower value chains (including micro-processing).³²¹ For example, in rural areas, women are responsible for most (75%) basic food production.³²² Women work in micro-processing of specific agricultural crops, often through cooperatives. For example, women make up most members of association- and cooperative-managed cassava processing centres.³²³ Women are also represented in cashew nut processing. Once picking is finished, cashew nut pickers look for jobs in processing. However, the demand for labour can fluctuate, as local processing facilities compete with exporters to buy raw cashew nuts.³²⁴ Women are also more likely than men to be involved in rice parboiling.³²⁵

³¹⁸Donald, A., Lawin, G., & Rouanet, L. (2020a) ³¹⁹Donald, A., Lawin, G., & Rouanet, L. (2020a) ³²⁰Donald, A., Lawin, G., & Rouanet, L. (2020a) ³²¹The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ³²²Republic of Côte d'Ivoire (2019) ³²³The World Bank (2019b) ³²⁴CIDR Pamiga (2022) ³²⁵Kinkingninhou Medagbe, F. M., Komatsu, S., Mujawamariya, G., & Saito, K. (2020)

In urban areas, women are more likely to work on off-farm food activities than men. While more recent data is limited, in 2015, a third of jobs for women in urban areas were off-farm food activities (such as food processing, or food away from home services), compared to only one out of seven jobs for men. Food processing is one of the most lucrative activities. For example, in Attécoubé district (Abidjan), women who process cassava for *attiéké*³²⁶ earn about 30-50% more than women working in other professions (such as hairdressers, upholsterers, etc.).³²⁷

Women also work as wage labourers in the agriculture sector. For example, between 1.5-2 million women work as pickers or processors of cashew nuts.³²⁸ Mostly young women are hired as pickers to harvest the fruit and separate the cashew apple from the nut. However, these informal jobs are insecure, and wages tend to be low and inconsistent. For example, some pickers are paid in kind, while others are paid only after the farmer has sold the crops.³²⁹

³²⁶A traditional side dish made with cassava flour ³²⁷MADR/Côte d'Ivoire (2015) in Sahel and West Africa Club Secretariat and OECD (no date) ³²⁸CIDR Pamiga (2022) ³²⁹CIDR Pamiga (2022)

Summary of barriers to and opportunities for women's economic empowerment in the agriculture value chain

Barriers

Structural	Normative	Individual
Absence of gender-sensitive agricultural plans and targets to support NAIP2	Norms around which crops are suitable for men versus women lead to significant occupational segregation	Gender inequalities in health and education
Lack of gender-sensitive policies and programmes	Women's limited land rights and decision-making power mean they are required to negotiate with gatekeepers to access land	Women's constrained access to and ownership of land
Customary norms and institutions around land use and ownership discriminate against rural women	Intra-household decision-making prioritises male-owned and controlled, export crop plots over women-owned and controlled crops	Limited training opportunities for women in agriculture
Inequitable inheritance practices in some areas affect women's land access	Inequitable gender norms around unpaid care and unpaid work limit women's ability to engage in productive labour	There are gender differences in agricultural input usage and hired labour, which impact on women's agricultural productivity
Informality of the sector means women have minimal or no legal protection and labour rights, while jobs are insecure with limited benefits and security	Gender-based violence including economic violence and land dispossession	Rural women and rural youth have lower access to productive resources (land, water, land, fertilisers and equipment), or employment opportunities

Summary of barriers to and opportunities for women's economic empowerment in the agriculture value chain

Opportunities and entry points

Structural	Normative	Individual
<p>Improving gender targeting and responsiveness of agricultural interventions including those focused on climate-smart agriculture</p>	<p>Interventions addressing women's unpaid care and domestic work burden.</p> <p>Increasing women farmers' engagement in production of export crops</p> <p>Gender awareness raising with gatekeepers</p> <p>Raising awareness of women's rights and helping women negotiate for their rights, particularly around land access</p> <p>Collective savings models for women farmers</p> <p>Preventing and strengthening local-level response to gender-based violence including economic violence</p>	<p>Improving women's human, social and economic capital, including through cooperatives and targeting entrepreneurial ventures throughout the horticulture and agro-processing value chains</p> <p>Investing in training opportunities for women farmers</p> <p>Improving women's digital inclusion and utilisation of digital technologies to support enterprise growth and operations</p> <p>Cooperatives can support women farmers to access micro-processing opportunities and earn a better income</p> <p>Cooperatives can be an entry point to build women's skills and improve agricultural practices</p>

Factors affecting women's economic empowerment in the agriculture sector

Structural factors

The Second National Agricultural Investment Plan 2017-2025 (NAIP2) acknowledges critical gender inequalities in the sector but lacks an action plan or gender-related targets for how these inequalities can be addressed. The plan highlights that there is untapped potential for economic growth in the sector through better inclusion of women.³³⁰ The plan notes the lack of gender-sensitive agricultural policies and development programmes to date. This includes limited enforcement of existing laws, which, together with persistent inequitable norms and attitudes among the general population, lead to persisting gender discrimination in the sector.³³¹ However, NAIP2 does not include an action plan or gender-related targets, which are necessary to improve the gender-responsiveness of the sector.

Gender considerations have not been adequately mainstreamed within policies and programmes targeted at climate change adaptation and response. The NPCC commissioned a study on gender within climate policies, plans, programmes and projects, and noted that few references to gender were included in policies, and even

less to the links between gender and climate. The study highlighted the need for a specific strategy for gender and climate.³³²

“The weight of traditions accentuates the difficulties encountered by women in their agricultural activity. According to Côte d'Ivoire's Rural Land Law, women can benefit from a land certificate or land title. But in reality, they are marginalised by custom when it comes to land management, control and appropriation.”

Source: Pathways Study Interviewee, Cooperative Representative

The agriculture sector is largely informal. Self-employment is the most common form of employment in agriculture, especially in rural areas, where wage jobs are rare. While more recent evidence is limited, in 2017, most rural workers on family farms (72.6%) were self-employed in agriculture. Women and younger people (14-35) are more likely to be informal workers, and those who are employed in the agriculture sector are more likely to be working informally than those employed in other sectors.³³³ In rural areas, all employment is practically informal.³³⁴ Informality is also high in commercial urban agriculture.³³⁵ The informality of the agriculture sector means women workers have minimal to no legal

³³⁰The World Bank (2019b) ³³¹The World Bank (2019b) ³³²Republique de Côte d'Ivoire (n.d.) ³³³Christiaensen, L. & Premand, P. (2017) ³³⁴Study used data from the National Survey on Employment and the Situation of the Informal Sector (ENSESI) and the Logit method. Kouadio and Gapka (2020) ³³⁵Ittner, I. (2022)

protection and labour rights, while jobs are insecure with limited benefits and security. Women's disproportionate representation in the informal sector amplified the effects of COVID-19 on women, as workers in the informal sector were exempt from government assistance and support.³³⁶

Customary norms and institutions around land use and ownership discriminate against rural women.³³⁷ Among farming communities, inheritance practices vary depending on geographic location. In some areas, women are allowed to remain on their husband's property and continue farming. In other areas, widowed women are expected to return to their family of origin and to give up their family land.³³⁸

Gender-inclusive practices among private sector stakeholders

Some industry actors implement Corporate Social Responsibility (CSR) programmes, especially in export products.

Some processors have set up partnerships with third-party certification programmes (Fairtrade International, Rainforest Alliance), to address the environmental impact of monocultural production systems. For example, a cassava production programme was developed at ECOOKIM (a cocoa and cashew cooperatives union), and this was funded by CSR programmes of chocolate producing companies Ferrero, Mars and Tony's Chocolonely. With the aim of promoting women's empowerment, this programme provided planting material and training to women farmers, who are now organised into village cooperatives that manage production, processing and sales. Some communities have used this income to further invest and diversify products through purchases of cassava milling and processing machines.³³⁹

Another example is Mondelez's multi-country programme - Cocoa Life. The programme works directly with farmers and has a strong gender and youth focus. Several gender-inclusive activities have been implemented in six countries (including Côte d'Ivoire) and range from capacity building (farmer field schools; demonstration farms and training videos) to targeting women with business management and financial services, the establishment of village, savings and loan associations (VSLAs), promotion of participation (membership and leadership) in cocoa cooperatives and access to agricultural inputs.³⁴⁰

³³⁶The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ³³⁷Donald, A., Goldstein, M., Hartman, A., Ferrara, E. L., O'Sullivan, M., & Stickler, M. (2020) ³³⁸OECD (n.d.) in Kalsi, K., & Memon, D. F. (2020) ³³⁹Loconto and Bamba (no date) in FAO (2020) ³⁴⁰IFC (2016)

“Constraints include husbands who refuse to let their wives participate in the work of the cooperative...Husbands want their wives to work on husbands’ plots.... It is necessary to negotiate with the husbands so that they agree to plan for the days women can work with their cooperative whilst also contributing to labour on husbands’ plots.”

Source: Pathways Study Representative, Cooperative Representative

Normative factors

Women’s limited land rights and decision-making power mean they are required to negotiate with gatekeepers to access land. Women, who are often not the landowners, need to negotiate with their families or their husband’s families to access a plot of land to grow food crops.³⁴¹ Furthermore, patriarchal attitudes and norms often exclude women from decision-making related to cash crops.³⁴²

Spotlight: Absence of training opportunities for women in agriculture

Lack of skilled labour and appropriate training opportunities is a key challenge for the sector. There is a mismatch between training and needs, and insufficient resources in the agricultural vocational training system. For example, even though agriculture is a key economic sector, only a few specialised centres train agricultural and livestock technicians, with spaces limited to a total of 3,000 students. There is limited evidence on the gender-inclusiveness of these centres, and whether they include and track the proportion of female participants.

Women are almost absent from agricultural technical, vocational, education and training (TVET). Although women are equally represented in TVET generally, they are overrepresented in service streams (89.9% are women) and underrepresented in other streams. In agriculture training, they are practically absent (only 0.1% of trainees are women). Access to training is difficult in rural areas, and there are only 10 mobile training units (MTUs) for the whole country.

Source: ILO (n.d.)

³⁴¹Pathways Study Interviewee ³⁴²Fredenburgh, J. (n.d.)

In agriculture, norms influence the type of crops commonly grown by men and women. Women predominate in food crop cultivation, while men do the majority of cash crop growing (including export crops).³⁴³ Women's more limited participation in production of export crops is a key driver of the gender productivity gap in agriculture.³⁴⁴ Given women's more limited decision-making power, when households make labour-sourcing and allocation decisions, priority is given to male-owned, export crop plots, while women-owned plots are the last priority for investment.³⁴⁵

Inequitable gender norms around unpaid care and unpaid work limit women's ability to engage in productive labour.³⁴⁶

In addition to women's significant unpaid domestic and care work burden, especially in rural areas (described in detail in section 4.2.1), women often provide unpaid labour for cash crops. In cocoa farming, for example, evidence suggests women provide a significant amount of unpaid labour on their husband's farms.³⁴⁷ Similarly, in cotton farming, women are expected to prioritise work on plots managed by men, which disadvantages the productivity of their own plots.³⁴⁸ Furthermore, due to inequitable gender power dynamics, when women hire male labourers to work on physically demanding tasks, such as land clearing, male labourers generate lower returns for female farmers relative to male farmers.³⁴⁹

Normative change in the cocoa value chain – Women for Change

Women for Change was implemented over 2015-2018, by CARE, with funding from Mars. Almost 5,000 people were reached directly, and accomplishments included increases in income, cocoa yields and women's access to finance.

By putting a strong focus on leadership training, the project was also able to support normative change in intra-household dynamics. The project evaluation found that Women for Change promoted improvements in women's confidence, household and community decision-making, as well as reduction of unpaid work.

Specifically:

- women's self-confidence at the end of the project was at 92% (up 25 percentage points);
- twice as many women (34% at the end of the project) were able to participate in household decisions;
- the number of community leaders who are women doubled. In addition, community leaders were more likely to listen and take into consideration women's opinions;
- women's unpaid labour was reduced by half.

Source: <https://www.care-international.org/stories/how-women-cote-divoire-are-doubling-their-representation>

³⁴³Pathways Study Interviewee ³⁴⁴Donald, A., Lawin, G., & Rouanet, L. (2020a) ³⁴⁵Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017) ³⁴⁶Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017) ³⁴⁷Ruf et al. (2020) in Kalsi, K., & Memon, D. F. (2020) ³⁴⁸Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017) ³⁴⁹Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017)

“Challenges for women include non-ownership of land which prevents women from having cocoa plantations and producing most cash crops. They therefore must turn to food crops with a short production cycle and on small areas of land (0.5-1 ha) often rented or donated by their families. So, women’s production does not generate enough income to allow women to make a living from their work.”

Source: Pathways Study Interviewee, Cooperative Representative

Individual factors

Few women own land, and this is a key barrier to their economic opportunities in the agriculture sector. The customary law system favours male land ownership, resulting in only 8% of women owning land (compared to 22% of men).³⁵⁰ In rural areas, women are responsible for 75% of food production while only 5% own land.³⁵¹ Women cocoa farmers are more likely to own land. Up to 25% of women cocoa farmers own land,³⁵² although women are a minority among cocoa farmers (6%).³⁵³ Women’s more limited access to personal identification documents also prevents them from claiming ownership of the land they are working.³⁵⁴

Women farmers are often excluded from accessing financial services. Banks and micro-credit institutions are less likely to provide services for women in part because of the small size of their farms and their limited land access/security. As a result, women often resort to informal financial services.³⁵⁵

There are gender differences in agricultural input usage and hired labour, which impacts agricultural productivity.

Even though women’s agricultural input use has increased in recent years,³⁵⁶ women use inputs at a lower rate than men.³⁵⁷ Inadequate and/or delayed access to male household workers can also be a barrier for women farmers. For example, in the cotton sector, women may not be able to harvest at the optimal time because of lower availability of male labour at that time. In addition, research suggests that when male labour is hired by women, they do not work as hard as they do when hired by men.³⁵⁸

Rural women and rural youth have lower access to productive resources (land, water, land, fertilisers and equipment), or employment opportunities. Over half (63.6%) of rural women, and over half (64.6%) of rural youth (under 25) are poor.³⁵⁹ Lower access to land, inputs and technical training means women are also particularly vulnerable to recurring climate shocks, which

³⁵⁰Kalsi, K., & Memon, D. F. (2020) ³⁵¹The World Bank (2019b) ³⁵²Fountain and Huetz-Adams (2018) in Taylor, D. (n.d.)
³⁵³Ruf et al (2020) in Kalsi, K., & Memon, D. F. (2020) ³⁵⁴The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020)
³⁵⁵Pathways Study Interviewee, Cooperative Representative ³⁵⁶Donald, A., Lawin, G., & Rouanet, L. (2020a) ³⁵⁷World Bank (2016) in Commodafrica (2017) ³⁵⁸Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017) ³⁵⁹Adaptation Fund (2020)

tend to particularly affect food-producing smallholders in the North.³⁶⁰ Pickers who are paid after the farm has sold the crops are more financially insecure, as they often do not have access to savings or other forms of finance, making them unable to meet urgent expenses.³⁶¹

Collective savings models offer opportunities to enhance women's economic capital. Women in Côte d'Ivoire face barriers such as lack of resources to process products, and challenges in obtaining loans.³⁶² In a context of low access to credit

among the wider population,³⁶³ women's limited access to and control over assets (including land) reduces women's ability to use collateral to access credit.³⁶⁴ Women's lower access to cash and credit can also be a constraint for hiring labour. For example, in cotton farming women struggle to hire labour as they have lower access to both cash and credit.³⁶⁵ Within this context, collective savings models are a popular form of saving and lending in the agriculture sector, while lending facilities among women's groups have helped women develop savings and gain financial independence.³⁶⁶

Spotlight: How cooperatives are supporting women farmers' economic empowerment

Cooperatives can increase women farmers' access to markets. For example, the Cooperative Agricole D'Adzope Nord (North Adzope Agricultural Cooperative) supports its 70 women members to produce, transport and market fruits and vegetables in the Adzopé region.³⁶⁷

Cooperatives can be an entry point to build women's skills and improve agricultural practices. For example, a leadership school was set up in 2017 to support women in cacao cooperatives with training.³⁶⁸ In another example in Toumodi (Central Côte d'Ivoire), the West Africa Agricultural Productivity Programme (WAAPP) has provided training on better agricultural practices for cassava to a group of 30 village women, who were then able to increase yields and income.³⁶⁹

Cooperatives can also support women farmers to access micro-processing opportunities and earn a better income. For example, the Cocoa Fruit Lab is supporting the setting up of the first, women-owned micro-factory, which will produce sustainable cocoa, speciality chocolate and cocoa juice. The aim is to improve opportunities for women in value-addition activities and their ability to reach higher-value markets. The production of cocoa juice is made from the pulp that is usually discarded and can support around a 30% increase in income from each kilogramme of cocoa beans.³⁷⁰

Source: ILO (n.d.)

³⁶⁰Republic of Côte d'Ivoire (2019) ³⁶¹CIDR Pamiga (2022) ³⁶²Japan International Cooperation Agency (2013) ³⁶³Findex (2020) in Kalsi, K., & Memon, D. F. (2020) ³⁶⁴The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ³⁶⁵Carranza, E., Donald, A., Jones, R., & Rouanet, L. (2017) ³⁶⁶The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ³⁶⁷Pathways Study Interviewee ³⁶⁸Dautry, E. (2021) ³⁶⁹WAAPP & PPAAO (n.d.) ³⁷⁰IDH (n.d.)

Spotlight: The HortiFRESH Innovation Fund

HortiFRESH, a project delivered by SNV, funds women's and young people's innovations in the agriculture sector. As part of the funding criteria, projects must demonstrate how they will benefit women and young people. For example, in Quai Fruitier, a locality in Abidjan, the project has funded an association of 120 women farmers to process fruit juice. The association was provided a grant of EUR50,000 with which they purchased small fruit processing machines and quality packaging. They were also supported with training by the project in business skills to enhance their ability to access local markets. The HortiFRESH project is also training women producers in business management with simplified accounting techniques and effective irrigation methods to improve agricultural productivity.

Source: Pathways Study Interviewee

Recommendations

This section highlights key opportunities and entry points, and sector-specific recommendations for consideration by both public and private sector stakeholders who wish to contribute to the improvement of women's economic status within the agriculture sector.

1. Improve the gender-responsiveness of the agriculture sector

Recommended strategies include:

- 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 support 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**

Recommended strategies include:

- 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 of 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**

Recommended strategies include:

- 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

Recommended strategies include:

- 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.

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

Recommended strategies include:

- 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

Recommended strategies include:

- 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

Recommended strategies include:

- 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.

5.2 The microenterprise sector



This sector brief provides an overview of women's economic empowerment and the microenterprise sector in Côte d'Ivoire. While women are more likely than men to be microentrepreneurs across all sectors, this sector brief includes a spotlight on two sub-sectors: textiles, and body and hygiene products (with a focus on shea butter production). These sub-sectors offer important opportunities for women's economic empowerment given the large number of women operating within them.

Scoping research by Euromonitor International confirmed that many women in Côte d'Ivoire are involved in the production of textiles (artisanal and in SMEs) especially in northern Côte d'Ivoire, with sales being driven by export and/or touristic demand. This preliminary research also indicated that there is high demand for and production of body and hygiene products utilising natural

ingredients including shea butter - mainly produced by women and sold in local markets and street shops, with some women organised in cooperatives and supplying large factories.

Sector overview

Small and medium-sized enterprises (SMEs) in Côte d'Ivoire include three categories defined by law: Microenterprises; Small enterprises; and Medium enterprises.

The government's SME charter defines an SME as a natural or legal person registered with the National Social Security Fund (CNPS) providing goods or services, having no more than 200 formal employees, with a maximum annual turnover CFA1 billion (approximately USD1.8 million). Microenterprises are defined as enterprises with less than 10 employees, and a turnover of no more than CFA2 million francs (or USD50,000).³⁷¹ Smaller enterprises can be subject to specific tax regimes including the entrepreneur regime, which combines the Municipal Entrepreneurs' Tax (TCE) and the State Entrepreneurs' Tax (TEE) regimes; the Microenterprise Tax regime; or the Simplified Tax regime (RSI).³⁷²

Despite this official definition of SMEs, most SMEs in Côte d'Ivoire are informal microenterprises. While more recent evidence is limited, in 2018, there were approximately 150,000 informal enterprises, and 60,000 formal SMEs, together accounting

³⁷¹Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019) ³⁷²ENSafrica (2021)

for 20% of GDP and 12% of national investment.³⁷³ The majority (55%) of SMEs are microenterprises,³⁷⁴ and approximately 80% of formal SMEs (and 60% of informal SMEs) are in Abidjan.³⁷⁵ SMEs employ 23% of the workforce.³⁷⁶

The microenterprise sector is highly competitive. The majority (75.6%) of firms interviewed for the 2016 Enterprise Survey for Côte d'Ivoire reported facing competition from informal or unregistered firms, which is slightly higher than the Sub-Saharan Africa (SSA) average of 66.7%. Informal competition is considered a major constraint by 66.9% of respondents (compared to 38.1% average in SSA).³⁷⁷

SMEs are primarily engaged in the food industry (33%) and the chemical industry (28.5%), followed by energy and water

(8.9%). Other sectors in which they operate include construction, wood, textile and shoes, electric and auto mechanics.³⁷⁸ Just under one in 20 (4.6%) of all SMEs in the country operate in the textile and shoe industry (see sector spotlight further below).³⁷⁹

Key stakeholders include: The Ministry of Entrepreneurship and the Promotion of SMEs and Crafts (MENPPMEA) which is the government stakeholder in charge of the implementation and monitoring of the Trade, Industry and Promotion of SMEs policy, and its role includes SME promotion.³⁸⁰ In addition, the Ivorian Institute of Enterprise (INIE), was created in 1997 as a Majority Public Financial Participation Company with a mission to design and execute training schemes/programmes that promote entrepreneurship, especially among the youth.³⁸¹

The concept of “Gombo”

In Côte d'Ivoire, women's income-making activities are often not perceived as entrepreneurship or jobs. There is a narrow perception of entrepreneurship in Côte d'Ivoire. Entrepreneurship is associated with people working in formal offices, and fast-paced environments. Even though many people engage in informal trade activities outside their primary occupation, this is not considered entrepreneurship, but known as “Gombo”. This is largely due to a lack of entrepreneurial training in education, in particular outside of Abidjan. When women take on work outside their home (and outside their primary occupation of taking care of their households), their activities are considered as “Gombo”.

Source: The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020)

³⁷³African Development Bank. AfDB (2018) ³⁷⁴African Development Bank. AfDB (2018) ³⁷⁵Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019) ³⁷⁶African Development Bank. AfDB (2018) ³⁷⁷World Bank (2021) <https://openknowledge.worldbank.org/handle/10986/36454> ³⁷⁸Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019) ³⁷⁹Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019) ³⁸⁰DEVEX (n.d.) ³⁸¹Ivorian Institute of Enterprise (n.d.)

The Ivorian government is investing in the promotion of SMEs and has put in place policies and initiatives to improve the microenterprise ecosystem. The government has pledged to reserve 20% of public procurement to SMEs and has reduced some administrative procedures and costs for creating SMEs.³⁸² Other relevant government policies include the 2014 Phoenix Plan (estimated total budget of CFA86.0 billion (approximately USD147.3 million)), which aimed to create formal SMEs and jobs, and increase SMEs' contribution to GDP. Under this plan, the CI-PME Agency (Agency for SMEs) has been established, as well as the national Business Plan Competition³⁸³ and other programmes focused on promotion of entrepreneurial culture in schools.³⁸⁴ The National Development Plan (NDP) 2016-2020

included a focus on promoting innovative entrepreneurial behaviour and skills, as well as the need for better services and infrastructure (including ICT and vocational training).³⁸⁵ The plan also highlights the need to support women in skills development to improve their employability.³⁸⁶ The most recent National Development Plan (2021-2025) builds on these efforts with a focus on strengthening the competitiveness of the private sector, while mobilising 70% of the financing from the private sector towards the plan's objectives.³⁸⁷

There are several professional organisations for SMEs. These include the Ivorian Federation of SMEs (FIPME), the SME Movement (MPME) and the General Confederation of Small and Medium Enterprises (CGPME).³⁸⁸

Region	Stakeholder Type			
	Private Companies	Associations/Collectives	NGOs	TOTAL
National*	3	3	-	6
Savanes	-	2	-	2
Vallée du Bandama	1	1	-	2
Sassandra-Marahoue	1	-	-	1
Bas-Sassandra	1	-	-	1
Lacs	2	-	-	2
Loh-Djiboua	-	-	1	1
Comoé	2	2	-	4
Abidjan	135	7	-	142
Other regions**	-	-	-	-
TOTAL	145	15	1	161

Notes: *National stakeholder total includes global stakeholders, who are assumed to operate at a national scale

**Other regions include Worodougou, Denguele, Lagunes, Montagnes, Zanzan, Yamoussoukro

³⁸²Bank (2013) in Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019) ³⁸³E4Impact Foundation (n.d.) ³⁸⁴Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019) ³⁸⁵International Monetary Fund. IMF (2016) ³⁸⁶Republique de Côte d'Ivoire. (2016)

³⁸⁷Department of State, United States of America (2022) ³⁸⁸Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019)

From the stakeholder mapping exercise for microenterprises, 160+ stakeholders were identified across the various regions of Côte d'Ivoire. A summary table of stakeholder types across the regions is shown here, and the detailed information about stakeholders' activities (including women-focused provisions) can be accessed [here](#) on the Pathways study website.

Challenges

Periods of political crisis in Côte d'Ivoire have had a negative impact on SMEs, and many have struggled to recover from the economic impact.³⁸⁹ The crisis in 2010-2011 led to the closure of half of all SMEs and several large companies. In addition, some industrial units were partially or fully closed, and some companies relocated to other countries.³⁹⁰

SMEs in the country face constraints including challenges in accessing finance, reliable electricity, and water supply, as well as corruption. Microenterprises also face challenges accessing finance. While more recent evidence is limited, quantitative research from 2015 found that 64% of microenterprises consider lack of access to finance as a severe obstacle to the growth of their businesses (compared to 57% of small enterprises, 49% of medium, and 35% of large enterprises). Larger companies are more likely to consider access to electricity as a

severe obstacle (47%) compared to all other enterprises (around 30%). Most companies surveyed (70%) consider corruption as a severe obstacle as well, including most microenterprises (70%).³⁹¹ Another survey (the Enterprise Survey 2014, the latest publicly available), similarly found that 69% of firms faced challenges in accessing finance, and that at the time the finance gap for micro, small and medium enterprises was around USD2.3 billion (or 7% of GDP).³⁹² While it is possible that the situation has evolved, more recent studies on enterprises accessing services, including finance, were not found.

Côte d'Ivoire has made progress to improve access to the digital economy and e-commerce; however, challenges remain. The country's digital economy programme includes the digitalisation of a series of financial as well as government services, the expansion of information and communications technology infrastructure, as well as the implementation of a national broadband network project. However, some challenges still hinder e-commerce, including costly and limited internet access, insufficient physical premises, low public awareness of e-commerce, as well as limited digital skills of micro, small and medium-sized businesses.³⁹³

³⁸⁹African Development Bank. AfDB (2018) ³⁹⁰Kouadio, H. (2015) ³⁹¹Kouadio, H. (2015) ³⁹²MSME Finance Gap Report (2017) in World Bank Global Findex (2017) in IFC & We-fi (n.d.) ³⁹³UNCTAD (2021)

The COVID-19 pandemic has affected SMEs across sectors. For example, micro, small and medium enterprises working in the shea butter production sub-sector have been impacted by the fall in demand, while border closures have prevented raw cashew buyers from flying to collect produce in West African countries.³⁹⁴ Manufacturing and construction also faced decreased demand.³⁹⁵ Data from a standardised survey of MSMEs found that the majority (93%) of businesses interviewed were impacted by the pandemic. The majority (75%) reported negative financial impacts, particularly liquidity problems, and these were felt more acutely by smaller businesses. Turnover for impacted businesses decreased by 34% compared to 2019.³⁹⁶ COVID-19 and subsequent lockdowns have also particularly affected women-owned businesses who sell on e-commerce platforms; IFC reported that in 2020, women-owned businesses experienced a 7% drop in sales compared to 2019, while men-owned businesses experienced a 7% rise.³⁹⁷ The causes for these gender disparities in the impact of COVID-19 on e-commerce are unclear although potentially linked to the well-documented increase in women's unpaid care and domestic work burden during periods of national lockdown.

In response to the pandemic, in 2020 the government launched the SME Support Fund. The SME Support Fund provides a

subsidy of CFA500,000 (around USD765) for eligible microenterprises, and loans at 0% interest rate or reduced rates for small and medium-sized enterprises. It is not clear how many enterprises have accessed this fund. Another fund specifically targeted the informal sector, the Support Fund for the Informal Sector, which provided grants of up to CFA300,000 (about USD460).³⁹⁸

Role of women in the microenterprise sector

Women in Côte d'Ivoire are more likely to be self-employed, and self-employed in the non-agriculture sector than men.

Only 12% of women have wage jobs (24.4% in urban areas) compared to 26.4% of men (and 52.9% of men in urban areas). Over a third (41.9%) of women are self-employed in the non-agriculture sector, double the percentage of men.³⁹⁹

A study (SPSS dataset of 318 entrepreneurs, of which approximately 16% were women) found that the majority of respondents (71.2%) were 40 or older, and that the majority (72%) held a higher degree or master's degree, while only 9% had only completed secondary or lower education. However, these findings were not gender disaggregated.⁴⁰⁰ A household survey in cocoa farming regions carried out in both Côte d'Ivoire and Ghana found that women between 30-60 years old are the

³⁹⁴ITC (2020) ³⁹⁵Ferber, T., & Buri, S. (2020) ³⁹⁶Ferber, T., & Buri, S. (2020) ³⁹⁷IFC (2021) ³⁹⁸UNECA (n.d.) ³⁹⁹World Bank Group (2017) ⁴⁰⁰Diabate, A., Sibiri, H., Wang, L., & Yu, L. (2019)

largest group earning income from small businesses, as they are less involved in cocoa or rubber production and have more time.⁴⁰¹

Women are more likely to own and run microenterprises than other types of enterprises. A 2018 survey of 4,920 companies found that 73% of women-led companies were microenterprises (while 60% of men-led enterprises were microenterprises). Men are more likely to own small (24% compared to 17% of women-led enterprises), medium (13% compared to 8%) and large enterprises (5% compared to 2%). The same survey found that women are also less likely to have a formal business than men (58% versus 65%, respectively).⁴⁰²

Women are slightly more likely to work in service and trade enterprises. The same 2018 survey found that almost half (48%) of women's enterprises were operating in the service sector (compared to 42% of men), followed by 42% operating in trade (compared to 35% of men). Fewer women worked in industrial activities including agriculture and food production (8% of men and 3% of women), and construction and civil engineering (8% of men and 3% of women).⁴⁰³ Similarly, in cocoa farming regions, a household survey found that typical non-farm activities for women include trading (e.g. food, cosmetics, second-hand clothes) in markets and in small shops, as

well as soap making, sewing, hairdressing and food preparation/catering. When men run small businesses, they are typically involved in activities such as carpentry and masonry (seen as more suitable to men as they are more physical tasks), mining, bicycle repair, tailoring, barbershop, electrical work or taxi driving.⁴⁰⁴

Women participate in e-commerce, although to a lesser extent than men. A mixed-methods research looking at women in e-commerce in Côte d'Ivoire, Kenya and Nigeria found that women actively utilise/engage with e-commerce services but require support for growth. Analysis of data from Jumia, one of the region's largest e-commerce platforms, showed that 35% of the businesses using the platform in Côte d'Ivoire were owned by women, and 42% were women operated. These statistics indicate that a significant number of women utilise e-commerce for their businesses (than brick-and-mortar trade), perhaps because of the flexibility it offers in terms of opportunities for women to work in or closer to their homes. Women-owned businesses were also more likely to be microenterprises, while the largest businesses on the platform were owned by men.⁴⁰⁵

⁴⁰¹Bymolt, R., Laven, A., & Tyszler, M. (2018) ⁴⁰²AfDB and ESPartners (2018) in Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019) ⁴⁰³AfDB and ESPartners (2018) in Hongbo, L., Koffi, A. L., Cybele, D. S., & Fulgence, B. E. (2019) ⁴⁰⁴Bymolt, R., Laven, A., & Tyszler, M. (2018) ⁴⁰⁵IFC (2021)

Spotlight: Textiles sub-sector



The majority (80%) of companies in the fashion and textile industry in Côte d'Ivoire are women-led SMEs. Women working in this sub-sector tend to be young, with nearly half of women who run such enterprises younger than 35 years old. Most (65%) of these women-led SMEs have fewer than 10 employees.⁴⁰⁶

“Handicraft textiles were hit hard by the pandemic due to heavy reliance on tourism. As a result, more than one in 10 women in the sector was forced to stop their activities all together.”

Source: Pathways Study Interview with Sector Stakeholder

The textiles sub-sector ranges from hand-spun and hand-woven textiles to capital-intensive mills. The largest components of the sub-sector are decentralised power looms/hosiery and knitting.⁴⁰⁷ There are three major spinning and weaving operations in Agboville, Bouaké (Gonfreville) and Dimbokro, producing fabric, yarn, denim, and upholstery fabric. Other facilities in Bouaké and Abidjan produce finished wax “*pagne*”,⁴⁰⁸ (an African garment consisting of a wrapped cloth).⁴⁰⁹

Cotton is produced in Côte d'Ivoire but the bulk of it is exported, primarily to Asia.

Only 33% of companies in the fashion and textile industry work with local suppliers.⁴¹⁰ However, cotton fibre production (in mills) has been increasing (increasing from 204,000 tonnes in 2018/2019 to 215,000 tonnes in 2019/2020). This rise is mainly due to increased production of several large companies. Cotton production is dominated by two organisations (Compagnie Ivoirienne de Coton and Ivoire Coton).⁴¹¹ Through a 2012 project, Ivoire Coton (in collaboration with two partners that contributed a total of EUR100,000) provides support for women’s groups through financial aid and training of groups’ management committees on cooperative management.⁴¹²

Côte d'Ivoire is also the third largest seed cotton (raw cotton) producer in Africa.⁴¹³ The government has put in place policies to support the cotton industry, which include allocating a budget to support a minimum purchase price (higher than the previous harvest) for farmers in 2019/2020 and facilitating the distribution of inputs to cotton farmers.⁴¹⁴

⁴⁰⁶Fashionomics Africa (2019) ⁴⁰⁷Indian Chamber of Commerce and Industry in Côte d'Ivoire (ICCI-CI) (2020) ⁴⁰⁸USDA Foreign Agricultural Service (2019) ⁴⁰⁹*Pagne*: “a garment worn by some African people, consisting of a rectangular strip of cloth fashioned into a loincloth or wrapped on the body so as to form a short skirt” Collins (n.d.) ⁴¹⁰Fashionomics Africa (2019) ⁴¹¹Other key stakeholders in the cotton industry include the Société d'exploitation Cotonnière (SECO-Olam), the Compagnie Ivoirienne pour le Développement du Textile (CIDT), Global Cotton and the Société Industrielle Cotonnière des Savanes (SICOSA) ⁴¹²Ivoire Coton (n.d.) ⁴¹³Oxford Business Group (2020a) ⁴¹⁴Oxford Business Group (2020a)

Community collaborations support artisanal weavers and protect traditional practices. For example, Five|Six Textiles is a venture set up in the artisanal village of Waraniéné. In collaboration with master weavers, textiles are made from ikat cloth, a fabric made with yarn coloured by resist dyeing, where part of the thread is wrapped, which protects it from being dyed before it is woven. The initiative's goal is to support weavers (typically men) while celebrating traditional weaving patterns.⁴¹⁵ Also, Olam's cotton business in Côte d'Ivoire (Société d'Exploitation Cotonnière Olam - SECO) in conjunction with a local NGO (REFAD) has supported women cotton farmers (e.g. Benkadi women's association in Tchewelevogo village) to access credit and entrepreneurial training by formalising their self-formed farmers' wives' groups into associations.⁴¹⁶

Spotlight: Shea butter production



Côte d'Ivoire is one of the top shea nut producers in Africa and produces around 40,000 tonnes of nuts annually.⁴¹⁷ Shea trees, which only grow in Africa, can reach up to 15 metres in height, but only start producing fruit after 15 years from seed planting (or five years after grafting).⁴¹⁸ Shea butter is produced using the nut of the green shea fruit. International demand for shea butter is significant and higher than global production.⁴¹⁹

The sub-sector in Côte d'Ivoire is women dominated. Shea is considered a women's product⁴²⁰ and is also referred to as "women's gold".⁴²¹ Although national data on employment in this sub-sector is unavailable, it is estimated that the sub-sector supports over 42,000 women in the north of the country.⁴²² During the high season (May to August), women working in the sub-sector can earn more than their husbands in their families.⁴²³ Women who produce the fruit can earn CFA5,000-10,000 (approximately USD7.5-15) per week, while those who sell finished products can earn double that amount.⁴²⁴ This is still much lower than the government's set monthly minimum wage for salaried workers, CFA60,000 (USD92), and it is considerably lower than the estimated monthly living wage (by the Global Living Wage Coalition) of CFA100,590 (USD101).⁴²⁵

Shea butter has gained recognition and is now a flagship commodity for West Africa. It is used to replace cocoa butter in food processing plants and as an ingredient in shampoos, lip balms and moisturisers. In Côte d'Ivoire, it is found in soap factories, pharmacies and markets and is used by most households. It is also one of the key export products that is in high demand and sold locally as well, while other export products (cocoa and cashew nuts) do not have a significant domestic market.⁴²⁶

⁴¹⁵Toast Magazine (2022) ⁴¹⁶Maddison (2018) ⁴¹⁷Ministère de L'agriculture et de Développement Rural, firca, M.F.P.E.S, & UN Women (n.d.)
⁴¹⁸Said, E. B. (2018) ⁴¹⁹Said, E. B. (2018) ⁴²⁰Gourlay, Y. (2020) ⁴²¹Said, E. B. (2018) ⁴²²Gourlay, Y. (2020) ⁴²³Gourlay, Y. (2020)
⁴²⁴Gourlay, Y. (2020) ⁴²⁵Align (n.d.) ⁴²⁶Gourlay, Y. (2020)

Value-added processing activities include cooking, sun drying and crushing the nut.

The nuts are crushed either using large stones in the village or in artisanal workshops. For example, nuts collected in Oubalovogo village are brought to the Womingnon cooperative in Ferkessédougou, where they are roasted, pressed and filtered by processors and machinists. The butter is then put in large tubs that will later be packed into jars.⁴²⁷

Several stakeholders work to promote and strengthen the shea butter value chain. A

key domestic stakeholder is the not-for-profit GIE Fikaci, which was set up by UN Women to create a quality label for the country to promote Ivorian shea butter's access to international markets and improve women's livelihoods.⁴²⁸ A key international stakeholder is the Global Shea Alliance, which partners with and supports national associations in six West African countries including Côte d'Ivoire, with the aim to leverage public and private sector resources to improve the competitiveness and sustainability of the shea industry.⁴²⁹

Summary of barriers to and opportunities and entry points for women's economic empowerment in the microenterprise sector

Barriers

Structural	Normative	Individual
<p>The complex business registration process and heavy tax burdens remain key barriers for women entrepreneurs to formalise their businesses</p> <p>Women entrepreneurs especially in rural areas are subject to customary laws and regulations which hinder their access to finance</p>	<p>Women entrepreneurs must juggle their economic activities with their unpaid care and domestic work</p> <p>Gender-based violence including economic violence and land dispossession</p> <p>Women's limited land rights and decision-making power mean they are required to negotiate with gatekeepers</p>	<p>Women's constrained access to education and training</p> <p>Women in rural areas have less access to business support</p> <p>Younger women likely face more challenges to become entrepreneurs due to limited resources</p> <p>Most women-owned businesses operate at the micro level in the informal sector, disqualifying them from most forms of finance</p>

⁴²⁷Gourlay, Y. (2020) ⁴²⁸EIG FIKACI (n.d.) ⁴²⁹USAID (2016)

Summary of barriers to and opportunities and entry points for women's economic empowerment in the microenterprise sector

Opportunities and entry points

Structural	Normative	Individual
<p>Government efforts to formalise SMEs can be leveraged to assess the readiness of informal businesses/workers, and ensure that supporting socioeconomic provisions (e.g. cash transfers, social insurance) are in place to cushion them from shocks</p> <p>Efforts to harmonise formal and customary law to ensure adherence to national and international commitments to gender equality and women's rights</p>	<p>Engaging men and male leaders to create an enabling environment for women's entrepreneurship</p> <p>Support recognition, remuneration and redistribution of women's unpaid care and domestic work burdens</p>	<p>E-commerce platforms provide wider scope for trade especially for women</p> <p>Tailored training to enhance productivity and quality of women's products</p> <p>Microfinance has provided some opportunities for women in rural areas, especially where women are underserved and financially excluded</p> <p>Collective organisations have access to better interest rates than SMEs, and this is mandated by law</p> <p>Existence of initiatives supporting MSMEs (entry point)</p>

Structural factors

The government has made efforts to promote formalisation of SMEs. These include the setting up of Agence Côte d'Ivoire PME, which as part of its SME promotion efforts is tasked with supporting formalisation of the economy, as well as supporting entrepreneurs with technical and financial support for their formalisation process. To date, the PME has created a digital registration system and established three business centres to process business registration applications and provide training and support to entrepreneurs.⁴³⁰

However, the complex business registration process and heavy tax burdens remain key barriers for women entrepreneurs to formalise their businesses.⁴³¹ There are several barriers to formalisation, including the complexity of procedures, information asymmetry and geographical location. Key enablers of formalisation include having a business plan, as well as access to infrastructure and markets.⁴³² Similarly, lengthy paperwork and registration processes can prove challenging for women with limited education and business skills, while access to relevant information and forms requires digital access, limiting rural women in particular.⁴³³ In addition, there are concerns that increasing efforts to tackle and regulate the informal economy will increase structural barriers for

women-owned enterprises, due to women's more limited technical capacity and limited access to finance.⁴³⁴ Moreover, formalisation has been deemed not to be a cure-all solution for the informal sector, especially when supporting provisions and systems are not in place; rather, the recommendation is that focus should be on addressing the barriers to productivity in the informal sector.⁴³⁵ It is also recommended that a gradual/phased approach to formalisation be adopted, with more emphasis on providing tailored social protection (via cash transfers, social insurance, etc.) and establishing needed partnerships (financial, digital, market access, etc.) for informal businesses/workers.⁴³⁶

Furthermore, women entrepreneurs are subject to customary laws and regulations which hinder their access to finance. Since women do not have rights to marital property under customary law, they have more limited capacity to put up collateral for credit.⁴³⁷

Normative factors

Women entrepreneurs must juggle their economic activities with their unpaid care and domestic work. Lessons from CARE International's Programme "Women in Enterprise" - which was implemented in Côte d'Ivoire, Guatemala, Peru, Sierra Leone, Sri Lanka, Jordan and Yemen - found that, in Côte d'Ivoire, while 45% of women entrepreneurs felt supported by their

⁴³⁰The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁴³¹The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁴³²Nohoua, T. (2021) ⁴³³The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020)

⁴³⁴The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁴³⁵World Bank, AFD, J-PAL and IPA (2019)

⁴³⁶Güven, M. & Karlen, R. (2020) ⁴³⁷The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020)

husbands in their business activities, they remain responsible for the bulk of unpaid care and domestic work. Only 1% of women entrepreneurs in Côte d'Ivoire reported receiving support from men in domestic tasks. Women's engagement in economic activities affected their intra-household dynamics; when women spent more time on their business, there was increased pressure on the relationship between spouses. However, findings suggest that when tailored gender-responsive training was provided to husbands, they tended to be more supportive. Consequently, some women's businesses ended up turning into family businesses, run with the support of male family members.⁴³⁸

Engaging men and male leaders has proven critical to increasing women's access to land for business activities. The same "Women in Enterprise" intervention found that some men allocated their land for women to use for business activities, and in some cases signed documents certifying that the land was available for women's groups to use. Programme activities to improve land access were supported by chiefs and other senior male leaders. Across all programme countries, women's land ownership increased from 15% to 28% in three years.⁴³⁹

Individual factors

Access to education, training and information is key for entrepreneurship.

A study on the entrepreneurship ecosystem, carried out in 2020, found that limited education is the biggest barrier to entrepreneurship for women, particularly in rural areas.⁴⁴⁰ Due to little or no training, many of women's income-earning activities rely on traditional methods. For example, women processors of shea butter rely on traditional methods that are labour intensive and result in products that do not meet international quality standards resulting in lower profits overall. Training women in better manufacturing practices therefore presents an opportunity to improve women's livelihoods.⁴⁴¹ Cooperatives can also be leveraged to improve access to storage facilities.⁴⁴²

Women in rural areas have less access to business support than women in urban areas. Women living in urban areas have access to stronger support networks, as well as accessible information, and most entrepreneurship programmes are also concentrated there. Programmes for female entrepreneurs especially in rural locations primarily focus on collective business models in agriculture (where the majority of informal women-owned businesses tend to operate), rather than on individual entrepreneurship

⁴³⁸Muijlwijk, M. van, Boone, P., & Hai, S. (2020) ⁴³⁹Muijlwijk, M. van, Boone, P., & Hai, S. (2020) ⁴⁴⁰The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁴⁴¹UN Women (2017) ⁴⁴²VOA (2016)

opportunities and off-farm activities.⁴⁴³ There may therefore be opportunities to support women microentrepreneurs (or potential entrepreneurs) in rural areas, which have so far been untapped. Supporting the setting up and growth of off-farm businesses could support women in diversifying their income, and in supporting increased quality services and products in rural areas.

“The difficulties we face are in terms of funding; there is a lack of confidence from the [financial] institutions to give us funding and the repayment rate is also high, which puts us at risk. So, when we have orders well above usual production margins, we have difficulties to produce.”

Source: Pathways Study Interviewee, CEO Private Cosmetics Company

Younger women likely face more challenges to establish businesses.

According to a 2019 economic survey, most women entrepreneurs tend to be middle-aged (typically over the age of 40), and they usually have former management experience related to their industry. This finding suggests that age as well as gender may be barriers to starting and sustaining a successful business.⁴⁴⁴

The majority of women-owned businesses operate at the micro level in the informal sector, disqualifying them from most forms of finance.⁴⁴⁵

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.⁴⁴⁶ Barriers to accessing finance include difficult criteria to meet (guarantors and collateral), lengthy paperwork, limited flexibility of repayment plans, high interest rates, and fear of losing assets or being imprisoned when defaulting on loans.⁴⁴⁷ Mixed-methods research on women's entrepreneurship similarly found that women are often denied credit, because of challenging requirements and high interest rates. In addition, lack of access to information further hinders women's access to finance.⁴⁴⁸ Barriers to finance hinder women entrepreneurs' ability to scale their businesses.⁴⁴⁹

Microfinance has provided some opportunities for women in rural areas, especially where women are underserved and financially excluded.

For example, a 2015 cross-sectional survey of 185 microfinance borrowers (from two MFIs) and 209 non-borrowers found that borrowers had higher incomes and household assets, although no difference was found in personal assets.⁴⁵⁰ A qualitative study (2019) targeting 300 borrowers from one MFI (Première Agence de Microfinance Côte d'Ivoire,

⁴⁴³The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁴⁴⁴Diabate, A., Allate, B. M., Wei, D., & Yu, L. (2019) as cited in The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁴⁴⁵The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁴⁴⁶McGorman, L., & Schneider, J. (2019) ⁴⁴⁷CARE (2020b) ⁴⁴⁸Catalystas (2020) ⁴⁴⁹Pathways Study Interviewee ⁴⁵⁰Fofana, N. B., Antonides, G., Niehof, A., & van Ophem, J. A. C. (2015)

PAMF), also found that the majority (80%) used the loan for business purposes, and that loans enhanced business outcomes. One in three respondents also reported having started a new income-generating activity. In this case, it is important to note that almost all (94%) of borrowers were previously financially excluded, and that PAMF works in particularly poor locations.⁴⁵¹

Collective organisations have access to better interest rates than SMEs, and this is mandated by law. Collectives, which are the most common form of women's businesses, have access to corporate lending interest rates of around 8-11%, which are lower than rates offered to individual SMEs (around 15-29%). Not all collectives apply for funding, with a study finding that they do so only 68% of the time.⁴⁵² The success rate is also very low, as they are seen as risky investments, due to limited knowledge of corporate borrowing and lending practices, and a general lack of investment readiness.⁴⁵³

However, MFI finance is not enough to enable gender-inclusive business growth and expansion. Microfinance accounts for the largest number of financial lending transactions in the country and has been a cornerstone of access to finance for those who face barriers in qualifying for formal loans. However, while 40% of MFI clients are women, most MFIs often do not have

a gender-sensitive approach to lending. Sometimes, MFIs have requirements that are challenging for women to meet. In addition, the low loan amounts (up to CFA4 million, or USD6,100), high interest rates, and short windows of repayment may mean that enterprises that use microfinance continue facing barriers to growth. The high costs of repayment lead to lower profit margins and lower opportunities for accumulation for capital, and in turn fewer opportunities for growth or qualifying for larger loans. This is particularly important in sectors (such as agriculture), which have small return on investment (ROI) margins, and where women are concentrated, or in ventures that require higher levels of investment for research and development.⁴⁵⁴

There are some initiatives supporting MSMEs in some sectors. For example, the Fashionomics Africa initiative (funded by the Africa Development Bank (AfDB)), is active in some African countries including Côte d'Ivoire. The initiative focuses on investing in the African textiles, apparel and accessories industry, and on strengthening the value chain by connecting and strengthening each link - from producers and suppliers to manufacturers and distributors, as well as investors. The initiative has a focus on MSMEs, as well as an aim to increase access to finance, start-up incubation and acceleration, particularly for women and

⁴⁵¹Fenton, N., & Cali, C. (2019) ⁴⁵²The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁴⁵³The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020) ⁴⁵⁴The Dutch Ministry of Foreign Affairs & Netherlands Enterprise Agency (2020)

youth. The goal is to equip entrepreneurs and designers with the right tools to establish their fashion brands, and masterclasses are carried out in some countries (Nigeria, South Africa and Ethiopia), where 65% of trainees are women.⁴⁵⁵

Recommendations

This section highlights sector-specific recommendations for both public and private sector stakeholders, to better support female entrepreneurship and harness the potential of women entrepreneurs in Côte d'Ivoire.

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

Recommended strategies include:

- 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.⁴⁵⁶
- ### 2. Deliver targeted holistic skills-based initiatives supporting women entrepreneurs

Recommended strategies include:

- 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.

⁴⁵⁵African Development Bank Group (2018) ⁴⁵⁶Revenga, A. and Dooley, M. (2020)

- 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**
- Recommended strategies include:
- 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**
- Recommended strategies include:
- 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

Recommended strategies include:

- 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.

6. Address research gaps and build evidence of what works

Recommended strategies include:

- 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.

6. Implications and recommendations

Prior to the COVID-19 pandemic, Côte d'Ivoire's impressive economic growth has not been coupled with increased gender equality and economic inclusion.

Persistent gender inequalities across multiple aspects of life including health, education and political empowerment, continue to hinder women's economic opportunities and potential. These multi-layered gender inequalities are also felt in the labour market, where female participation is 48.2% compared to 65.5% for men.⁴⁵⁷ At the same time, the World Bank estimates that if Côte d'Ivoire is able to improve the gender inclusiveness of its economy, the country could reap benefits on the order of USD6-10 billion in the long term.⁴⁵⁸ To achieve this, efforts must be made to address labour force discrimination and women's unpaid care and domestic work burden, as well as inequalities in education and health which undermine women's economic potential.

⁴⁵⁷The World Bank (2021a) ⁴⁵⁸The World Bank (2017a)

As Côte d'Ivoire recovers from the economic shock created by the global pandemic, there is an opportunity to “build back better” through more investment in women’s economic opportunities and potential. The findings in this report have highlighted significant structural, normative and individual level barriers that limit the ability of women in Côte d'Ivoire to advance their economic empowerment and wellbeing. The report also highlights significant gaps in country-wide data available on the various dimensions of gender equality (including time use data, data on gender-based violence, women’s agency and women’s mobility). Given the lack of available data, much of women’s labour and economic contributions remain invisible, while limited attention is paid to tackling unpaid care work as a fundamental factor that works to women’s disadvantage in general but especially among lower-income and marginalised women.

The findings highlight significant opportunities to increase women’s participation in the economy and support women’s economic empowerment and potential. A coordinated, multi-pronged and multi-stakeholder approach must be adopted to address and tackle barriers identified at each level. At the same time, it is critical to recognise what is working within the country, namely programmes with potential for scale and high levels of impact. The following recommendations aim to engage policy makers, programmers and researchers, including those directly working on WEE-focused programmes and initiatives as well as those involved in broader/synergistic economic development programming. These proposed recommendations can serve as a starting point for further deliberations by multiple stakeholders including government to ensure actionable interventions within mutually agreed timeframes.

6.1 Policy/Advocacy recommendations

Current situation

- Labour law legislation remains discriminatory for women workers.
- No national action plan for GBV prevention and response.
- Limited representation of women in political parties and in parliament.
- The country has yet to ratify ILO's C190, C189 and C183 which offer legal protection and rights for the female workforce.
- Customary norms and institutions dominate, while extensive challenges exist in the implementation of formal legislation across the country.
- No national level policies or programmes to support the disproportionate share of unpaid care work.

1. Address key policy gaps to improve the implementation of WEE-related policies, commitments and programmes

Recommended strategies for consideration include:

- Support the government to address gender inequalities in labour legislation, including Labour Code, art. 23.1 and discriminatory aspects of the Civil Code.

- Strengthen policies, accountability, and remediation mechanisms on equal land ownership, child marriage and gender-based violence.
- Support the government to draft and implement GBV legislation while also re-designing and implementing a National Action Plan for GBV Prevention and Response.
- Introduce initiatives that incentivise employers to ensure gender equality in the workforce (e.g. through incentivised quotas) specifically targeting sectors relevant to women.
- Work with government ministries to build capacity in gender analysis and gender-responsive policy making and programming.
- Work with political parties, electoral bodies and other initiatives to address barriers to women's political representation and enforce the 30% quota for female candidates in elected offices.
- Work with the government to harmonise formal legislation with customary law by incorporating a provision that grants primacy to the legal system that is most in compliance with international legal standards.
- Introduce initiatives targeted at reducing the gender pay gap, through for example, mandatory reporting on wages/income for all registered enterprises, regardless of size.

- Work with the government to penalise companies that discriminate against women in recruitment and promotion. This also requires implementing a reporting mechanism.
 - Work with the government to promote policies that increase men's involvement in inflexible daily household chores such as cooking and cleaning which restrict women's time and make farming less profitable, as well as provision of childcare.
 - Support the government to ratify ILO's C190, C189 and C183 conventions.
- 2. Undertake community-level sensitisation, capacity building and advocacy around existing legislation to strengthen women's rights**
- Recommended strategies for consideration include:
- Training and capacity building of key duty bearers including traditional customary structures, local government, and law enforcement on key legislation regarding women's right to land ownership, child marriage, female genital mutilation, girls' education, etc., to reduce bias and discrimination against women and improve transparency and consistency of decision-making.
 - Prioritise women-led households and facilitate community-level conversations and peer-to-peer training, e.g. with elders/chiefs, social workers, community health volunteers, teachers and other stakeholders on women's rights and constitutional law.
 - Focus on young women and adolescent girls to enable long-term, transgenerational behaviour change and improved educational outcomes.
 - Strengthen behaviour-change communications focused on gender-equitable land distribution and inheritance, as well as promoting positive non-violent relationships.
 - Community-based sensitisation on women's rights, what constitutes child marriage and issues such as gender-based violence (including economic violence), available reporting mechanisms and services outlining obligations of service providers, and where complaints (including regarding poor treatment, bribes or corruption) can be lodged.
 - Identify role models to act as champions for behaviour change towards gender equality within communities.

3. Work with key (public and private) stakeholders to assess how best to support the government's formalisation efforts as a long-term goal. This entails implementing tailored and phased approaches that ensure that adequate provisions and systems are in place to support workers/business owners in the informal sector

Recommended strategies for consideration in the short and long term, respectively, include:

- Support the creation and maintenance of a social registry to capture all potential (informal sector) beneficiaries; facilitate increased and sustainable productivity of informal businesses/workers by fostering their financial inclusion and improving their access to critical urban infrastructure, establishing a social protection system of cash transfers and/or social insurance to accommodate the immediate and long-term consequences of economic shocks for the informal sector.
- Subsequent strategies (once informal businesses are ready for formalisation) include:
 - The government should support women-led MSMEs by providing them with facilities needed to register their businesses. Formulating and implementing the laws needed to simplify online services and the procedures for registration, and reducing the costs required for hiring employees and for conducting transactions on such digital platforms, should be facilitated.
 - Interventions targeting women entrepreneurs with digital skills so that they can adopt digital technologies for production, access digital content that can support enterprise growth and access digital marketplaces.
 - Work with women's networks and associations to raise wider awareness on formalisation processes.
 - Work with the government to enable already formalised entities to coach and mentor start-ups to prepare them for the transition to formalisation.

6.2 Programming recommendations⁴⁵⁹

Current situation

- A lack of meaningful social representation, coupled with harmful gender norms and stereotypes, continue to hinder women and girls' access to quality education.
- Gender norms continue to influence the types of roles deemed "suitable" for women.
- Women's access to social capital is restrained by traditional social norms, which confine women to the domestic sphere.
- Women have limited access to finance beyond their immediate network.
- Mobile money is being used as a mechanism to equalise financial inclusion and to reduce the gender gaps to financial institutions that exist in the country.

1. Advocate to remove gender-based barriers to finance and promote women-friendly financial services and products

Recommended strategies for consideration include:

- Work with development banks to increase women and women entrepreneurs' access to finance. This includes working with banks to ensure products are designed with the woman entrepreneur in mind and are tailored to gender-specific requirements.
- Consider supporting risk-sharing mechanisms to provide digitisation support and guarantee funds for MFIs.
- Develop and trial tailored financial products for women utilising mobile money, and tailor communication and marketing strategies to reach women.
- Explore partnerships which can be forged to launch customer education campaigns about mobile money services.
- Support collectives in becoming formal and scalable businesses by funding the development of a digital literacy and business entrepreneurship training programme targeting practical navigation of financial and business markets.
- Engage women meaningfully in the design of financial services and products (including mobile money products), to ensure that they are accessible for all women including those most marginalised (such as young women, women with disabilities, rural and illiterate smallholders, etc.).

⁴⁵⁹For stakeholders directly involved in WEE initiatives and stakeholders involved in general economic development programming not solely focused on women. These stakeholders may be operating at local, national and/or regional levels.

2. Deliver holistic skills-based programmes for women and girls

Recommended strategies for consideration include:

- Increase women's access to TVET programmes, targeting women with market-orientated skills.
- Leverage women's groups, collectives and VSLAs as entry points to target women with skills-based interventions.
- Work with extension service providers to improve the gender-responsiveness of training activities including specific targets for women farmers as well as strategies to engage wives of household heads.
- Ensure education to employment pathways for adolescent girls and young women are clearly determined - moving from secondary education towards accessing higher/tertiary education opportunities.
- Include efforts to improve soft skills around leadership, negotiation and conflict management, through on-the-job training and mentoring schemes.
- Improve women entrepreneurs' business capabilities and financial literacy.
- Focused interventions to move women up value chains and into more lucrative, higher skilled and more secure sectors.

- Targeted interventions to improve women's voice, decision-making and self-efficacy; more equitable norms around leadership, and opportunities for women to move into new or upgraded roles.
- Provide or link women and young people with improved SRHR services.

3. Work with households and communities to tackle harmful gender norms affecting women's and girls' wellbeing

Recommended strategies for consideration include:

- Support livelihoods and economic empowerment initiatives coupled with gender-transformative interventions which increase women's access to and control over economic assets and access to financial services, promote their financial independence, reduce their vulnerability to economic and other forms of gender-based violence, and support women's ability to seek services.
- Interventions addressing barriers to girls' education including those focused on child marriage and youth-friendly SRHR services.
- Identify role models to act as champions for behaviour change towards gender equality within communities.

- Increase childcare support for households, through social assistance schemes for households with children. These could be in the form of childcare allowances, cash transfers, vouchers, or “cash-for-care” programmes.
- Work with religious and community leaders to function as “care champions”, who model positive examples of dividing household tasks among heads of household, irrespective of traditional gendered responsibilities. This could motivate more men and boys to participate in unpaid care work, including childcare.
- Enhance coordination between county and national governments and across ministries, agencies and sectors to integrate, monitor and track gender equality targets.
- Build on existing efforts to improve understanding of what works to increase women’s access to and control over land and other assets.
- Target interventions to improve women’s voice, decision-making and self-efficacy; more equitable norms around leadership, and opportunities for women to move into new or upgraded roles.

6.3 Research, monitoring and evaluation recommendations

Current situation/challenges to be addressed

- No nationally representative data sets on unpaid care work.
 - Outdated national demographic household surveys.
 - Limited data on the impact of a dual approach to VSLAs and gender equality training.
 - Absence of research on gender discrimination in the workplace.
- **Support the government to generate better data on WEE indicators.** This includes supporting the capacity to collect more (and better) national data on gender equality indicators, including time use data, to develop evidence-informed programmes and policies, and to evaluate the impact of existing COVID-19 response and recovery efforts. Disaggregate data by individual characteristics including income, poverty, disability status, geography, and marital status, to ensure the most marginalised women are not left behind.
 - **Conduct participatory action research with female-MSMEs to determine barriers and enablers to access** and effective navigation of business registration processes, tax regulation systems and preparations for accessing finance.

- **Commission mixed-methods research to understand the dynamics of dimensions of women’s economic empowerment in Côte d’Ivoire**, including studies on the dynamics of gender-based violence, including sexual harassment in the workplace, and its impacts on women’s wellbeing and economic empowerment.
- **Conduct robust and region-specific gender-responsive value chain analyses** of key agricultural products to determine where there are opportunities to enable and strengthen women’s entrepreneurship in agriculture and identify existing markets for products.
- **Conduct a study of VSLA models**, especially those taking a dual approach to address broader gender equality, to identify which are showing promising results for women’s empowerment.
- **At a minimum, disaggregate results by gender and include disaggregated targets.** Wherever possible, programmes and research should further disaggregate by other socioeconomic characteristics including income, age, race, disability, migratory status and geographic location.



Appendices

Appendix 1 - Explanation of methodology

Scoping study

A scoping study was implemented to guide research fundamentals

Euromonitor International undertook preliminary research to analyse the existing literature on women's economic empowerment in the 13 countries, identify research and data gaps to help develop research objectives/questions and guide the methodology design of the Pathways Study.

Multiple drivers and barriers to women's economic empowerment exist, and the initial scoping research helped identify key commonalities as well as underlying differences across sectors and countries. In agriculture, the role of women within local governance and resource control/distribution structures is critical to success, and cooperatives/collectives have been effective at increasing women's economic outcomes and agency. In non-agriculture sectors, employment segregation and unpaid care work, both usually driven by gender norms,

are key barriers relegating women to certain roles and/or restraining women from certain sectors and/or to lower-paying positions/occupations within sectors.

Additionally, while national institutions are often tasked with addressing women's economic empowerment broadly, local entities and sector-specific organisations are better placed to implement meaningful changes/localised solutions that expand women's economic opportunities in a sustainable way.

Sample findings from scoping study

Shared barriers across SSA		Country-level barriers
Employment concentration in informal, low-wage and low-skilled sectors	Inadequate access to financial institutions and affordable credit facilities	 High fertility/adolescent fertility rates
Employment concentration in administrative positions, low representation in managerial positions	Under-investment in education beyond baseline and primary levels	 Inadequate access to reproductive health/family planning needs
Broad wage gap in both formal and informal sectors	Imbalanced household power dynamics/sociocultural barriers on gender roles	 Low life expectancy/high maternal mortality rates
Under-representation in key growth sectors	Significant time spent on unpaid care work and domestic household chores	 Inadequate access to safe transport
Education and employment discrimination that contributes to employment segregation	Gender norms that limit women's opportunities	

Employment
 Access to resources
 Social and cultural
 Health and safety

¹ Note: Countries listed under the 'country-level barriers' reflect SSA countries (within the scope of the Pathways Study) that experience the highest levels of the listed WEE health-related barriers. These include:

- High fertility/adolescent fertility rates: Angola, Cote d'Ivoire, Nigeria, Senegal, Tanzania & Uganda
- Inadequate access to reproductive health/family planning needs: Angola, Cote d'Ivoire, Ghana, Nigeria, Senegal & Uganda
- Low life expectancy/high maternal mortality rates: Cameroon, Cote d'Ivoire & Nigeria
- Inadequate access to safe transport: Ethiopia, Rwanda, Tanzania & Uganda

Sector selection

In executing the first key objective of the Pathways research programme (“Identifying sectors with the most potential to contribute to and benefit from expanding women’s opportunities”), Euromonitor International considered the level of these opportunities, both in terms of potential/scope (reaching majority of women across the country) and in terms of feasibility (ease to expand opportunities). Quantitative and qualitative methods were utilised to ensure a balanced perspective on the sector selection.

Focusing on priority sectors, using economic modelling to tease out the data/quantitative story for women’s economic empowerment

The United Nations’ globally recognised International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)⁴⁶⁰ was utilised for the definition of sectors. In order to ensure full alignment with other data sources (including Euromonitor International’s proprietary Passport database from which other data was sourced), the ISIC’s 21 categories/sectors were consolidated into 14 overall sectors (please refer to Appendix 2 for full definitions). Euromonitor International’s Analytics team analysed historic and current data available at a country level on the main economic

sectors. The team developed forecasts for productivity, employment and women’s economic potential in each economic sector. This modelling used variables including Gross Value Added (GVA) at sector level, Gross Domestic Product (GDP), Employment Data, Capital Data, Demographics Data, sourced from Passport (Euromonitor International’s Passport database). The analysis also incorporated data from the International Labour Organization statistical database (ILOSTAT⁴⁶¹): (i) Employment data by sex and economic activity; and (ii) Mean weekly hours worked per person by sex and economic activity. The African Development Bank Group (AfDB) database⁴⁶² provided additional input on: (i) GVA from Education, Human Health and Social Work Activities - for Angola, Botswana and South Africa; and (ii) Gross Capital Formation per public/private sector. These metrics were utilised in a model to predict the GVA share from GDP using fixed effect panel data regression. The metrics were also used in another model to assess the benefit of women’s inclusion per sector (using a Cobb-Douglas production function with labour disaggregated by gender⁴⁶³).

Euromonitor International then developed these findings into a visual scorecard that ranks sectors based on three scenarios: (i) sector performance; (ii) labour opportunity and productivity; and (iii) gender labour gap.

⁴⁶⁰See https://unstats.un.org/unsd/publication/seriesm/seriesm_4rev4e.pdf ⁴⁶¹<https://ilostat.ilo.org/> ⁴⁶²<https://dataportal.opendataforafrica.org/> ⁴⁶³The methodology was adjusted based on earlier work by Espinoza, Raphael and Ostry, Jonathan D. and Papageorgiou, Chris, The Armistice of the Sexes: Gender Complementarities in the Production Function (June 2019). CEPR Discussion Paper No. DP13792, Available at SSRN: <https://ssrn.com/abstract=3428312>

Scorecard scenarios for ranking economic sectors

Scenario 1:		Scenario 2:		Scenario 3:	
<p>Women's opportunities rest mainly on the sectors' performance: Women will benefit from huge increase of GVA in the most dominant sectors.</p>		<p>Women's opportunities rest mainly on labour performances: Women will benefit from huge increase of labour force and sector productivity.</p>		<p>Women's opportunities rest mainly on the current gender gap: Women can win in sectors where gender gap is high and sectors will highly benefit from female inclusion.</p>	
Rank	Sectors	Rank	Sectors	Rank	Sectors
1	Agriculture, Forestry And Fishing	1	Agriculture, Forestry And Fishing	1	Real Estate Business And Administrative Activities
2	Real Estate Business And Administrative Activities	2	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	2	Agriculture, Forestry And Fishing
3	Manufacturing	3	Real Estate Business And Administrative Activities	3	Construction
4	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles	4	Utilities	4	Transport Storage And Communication
5	Transport Storage And Communication	5	Manufacturing	5	Utilities
6	Construction	6	Transport Storage And Communication	6	Manufacturing
7	Utilities	7	Construction	7	Wholesale And Retail Trade; Repair of Motor Vehicles And Motorcycles
8	Public Administration And Defence; Compulsory Social Security	8	Public Administration And Defence; Compulsory Social Security	8	Accommodation And Food Service Activities
9	Financial And Insurance Activities	9	Financial And Insurance Activities	9	Financial And Insurance Activities
10	Education	10	Accommodation And Food Service Activities	10	Public Administration And Defence; Compulsory Social Security
11	Accommodation And Food Service Activities	11	Education	11	Education
12	Human Health And Social Work Activities	12	Human Health And Social Work Activities	12	Human Health And Social Work Activities
13	Other Services	13	Mining And Quarrying	13	Other Services
14	Mining And Quarrying	14	Other Services	14	Mining And Quarrying

The scorecard was shared with country working group participants through workshop sessions to ensure that sector selections reflected inputs from country-level stakeholders

In order to ensure a balanced approach to choosing the sectors of focus, Euromonitor International organised "sector selection" workshops per country to discuss the findings

from the scoping study and scorecard.⁴⁶⁴

Leveraging Steering Committee and partner networks, participants/stakeholders from the private and public sectors of the country were invited to share their feedback on the scorecard sectors and to provide input on sectors/sub-sectors of focus. Country stakeholders' knowledge and experience were incorporated to ensure that the selection of the sectors was contextually cognisant, while considering the informal economy and the socioeconomic,

⁴⁶⁴This "sector selection" workshop for the Côte d'Ivoire Pathways Study occurred in December 2020.

political and cultural factors that are likely to drive women’s opportunities. Noteworthy is that the sectors proposed by participants were mostly aligned with the scorecard findings.

Euromonitor International then conducted additional secondary research to validate the sectors proposed during the workshop in order to develop a matrix of criteria and considerations (see below) to support the final selection of two broad sectors in Côte d’Ivoire: (i) Agriculture (including production and processing); and (ii) Microenterprise, with a spotlight on textiles, and body and hygiene products (with a focus on shea butter production).

Selection Criteria Deep Dive: Côte d’Ivoire

Broad Economic Sector	Specific Sectors/ Commodities (if applicable)	Criteria fulfilled (checklist)						Criteria fulfilled (explanation)	Considerations met & Explanation	Potential Challenges (conducting research in sector + sector-specific)
		1	2	3	4	5	6			
Agriculture	Production & Processing	✓	✓	✓		✓	✓	Many women sell fruits and vegetables (informally) in local markets. Many women also transform their produce into value-added products (e.g. maize, banana etc. into flour and chips/crisps respectively, via cottage processing)	Family-based production in rural areas. Artisanal production sold to local markets/street shops or local restaurants. Maize –larger corporations distributing at a national level or international level	Difficulty for women to access land for farming. Difficulty to improve production due to high capital needs and length of time to break even. Competition from large corporations
	Textiles	✓	✓	✓		✓		Many women produce apparel goods in northern Côte d’Ivoire (Cotton Fields)	Export and/or touristic commodity	Strong competition from international apparel companies. High cotton prices
Microenterprise	Body and Hygiene products –focus on shea butter production	✓	✓	✓		✓		High production of shea butter especially in the north of the country	Artisanal production volumes sold to local markets/street shops etc. with the potential for women’s groups to supply factories/corporations distributing at a national or international level	Competition from large companies. Difficulty to improve production due to high capital needs and length of time to break even

Criteria

1. Incorporating informal economy

2. Ability to effect change

3. Women’s preferences & agency

4. Alignment with govt strategy/national devpt plan

5. Timescale of intended impact + sector potential

6. Scorecard priority

Stakeholder mapping

The research team identified key WEE stakeholders in relevant sectors mainly via desk research and supplemented with interviews. The research team then mapped these stakeholders per location (e.g. region/province/state) in the country

The research team (Euromonitor International and country research partners) used desk research and targeted outreach and interviews to identify and map key stakeholders playing a key role in women’s economic empowerment within each sector.

The objective of this mapping was twofold: (i) to identify key stakeholders - public and private per sector in each country, their operations within the supply/value chain, key projects/initiatives, any key provisions for women (e.g. membership, leadership, gender-focused programmes, etc.) and their impact on women's economic empowerment; and (ii) to identify potential stakeholders to be interviewed for the Pathways Study.

This mapping produced 200+ stakeholders in Côte d'Ivoire across: (i) Agriculture (including production and processing); and (ii) Microenterprise, with a spotlight on textiles, and body and hygiene products (with a focus on shea butter production). These stakeholders included: (i) sectoral structures (associations, cooperatives and collectives, organisations and representative bodies); (ii) government ministries, departments and agencies; (iii) private companies; and (iv) non-governmental organisations - NGOs (international and country). Please refer to the [Pathways Study website](#) for the full mapping of stakeholders.⁴⁶⁵

Interviews

The research team conducted interviews with key stakeholders to dive into women's roles per sector, including the drivers and challenges faced and future opportunities

The research team for Côte d'Ivoire conducted a total of 27 in-depth interviews with stakeholders including cooperatives/collectives, industry associations, NGOs/INGOs and civil society organisations and private companies. The objective was to discuss women's participation in the sub-sectors in Côte d'Ivoire, the key drivers/barriers to expanding women's opportunities, and the actionable steps to getting there. The questions were structured into three broad themes/objectives (examples of broad topics discussed per theme below):

Interviewee Type	Agriculture (including production and processing)	Microenterprise
Cooperatives/Collectives (including Producer and Processor Associations)	5	
Non-Governmental Organisations (National and Global)	1	-
Government Bodies	-	-
Industry Associations	-	8
Private Companies/ Organisations/Individuals (including Independent Consultants)	1	12
Total	7	20

⁴⁶⁵Stakeholder listing is based on secondary research and interviews, so all stakeholders (especially those with highly localised and/or offline operations) may not have been captured in the listing. All maps and tables present best-available information and can be updated as new information is received.

1. Sector/Sub-sector overview and trends

- What are the sector/sub-sector drivers and constraints - generally and for women specifically?
- How does the sector/sub-sector provide opportunities for achieving sustainable employment and/or sustainable livelihoods?

2. Current status of women in sector/sub-sector

- What types of positions/jobs do women hold (formal and informal)? Why?
- What are the drivers of and barriers to women's (increased) economic participation in the sector/sub-sector (employment, entrepreneurship, career advancement, etc.)?

3. Future opportunities for women in the sector/sub-sector and actionable solutions

- What type of roles/positions/jobs/opportunities (including self-employment) can women target? How? What is needed to support them?
- What are the current solutions being implemented?
- Are there any other solutions not yet being implemented that may improve women's economic participation in the sector/sub-sector?
- Who are specific key stakeholders crucial to implementing identified solutions?

Analysis and reporting

Findings from primary and secondary sources were analysed and developed into a report (including actionable recommendations) that was reviewed by multiple stakeholders/partners

The research team then analysed data and insights collected from secondary and primary research to produce key findings and proposals to improve women's economic opportunities. Key drivers and barriers plus preliminary recommendations were then developed for discussion/elaboration with country working group participants in a "developing recommendations" workshop facilitated by Euromonitor International.⁴⁶⁶ This was in order to integrate their expertise and knowledge of the country's context into the analysis, to ensure the final recommendations are tailored, relevant and feasible for women in the country.

Feedback from country working group participants was then incorporated ahead of sharing the draft reports with key stakeholders (sector experts, thematic experts, Steering Committee) for validation, and working with Kore Global for finalisation.

⁴⁶⁶This "developing recommendations" workshop for the Côte d'Ivoire Pathways Study occurred in April 2021.

Appendix 2 - Sector classification⁴⁶⁷

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
1	Accommodation and Food Service Activities	This category corresponds to Section I of the International Standard Industrial Classification (ISIC Rev. 4), and comprises units providing customers with short-term lodging and/or preparing meals, snacks, and beverages for immediate consumption. The section includes both accommodation and food service activities because the two activities are often combined at the same unit.
2	Agriculture, Forestry and Fishing	This category corresponds to Section A of the International Standard Industrial Classification (ISIC Rev. 4), and covers the exploitation of vegetal, animal and fish natural resources. The section comprises the activities of growing crops, raising animals, harvesting timber and harvesting other plants and animals from a farm or their natural habitats. Fishing is defined as the use of fishery resources from marine or freshwater environments, with the goal of capturing or gathering fish, crustaceans, molluscs and other marine products (e.g. pearls, sponges, etc.).
3	Construction	This category corresponds to Section F of the International Standard Industrial Classification (ISIC Rev. 4), and includes general construction and special trade construction for buildings and civil engineering, building installation and building completion. It includes new work, repair, additions and alterations, the erection of prefabricated buildings or structures on the site and also construction of a temporary nature.

⁴⁶⁷This is a definitions summary of all 14 sectors analysed in developing the scorecard for the 13 countries. However, the broad sectors of focus per country are limited to two to three, with a deep dive analysis of sub-sectors and/or agricultural commodities

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
4	Education	This category corresponds to Section P of the International Standard Industrial Classification (ISIC Rev. 4), and includes public as well as private education at any level or for any profession, oral or written as well as by radio and television or other means of communication. It includes education by the different institutions in the regular school system at its different levels as well as adult education, literacy programmes, etc. Also included are military schools and academies, prison schools, etc., at their respective levels.
5	Financial and Insurance Activities	This category corresponds to Section K of the International Standard Industrial Classification (ISIC Rev. 4), and comprises units primarily engaged in financial transactions, i.e. transactions involving the creation, liquidation or change of ownership of financial assets. Also included are insurance and pension funding and activities facilitating financial transactions. Units charged with monetary control, the monetary authorities, are included here.
6	Human Health and Social Work Activities	This category corresponds to Section Q of the International Standard Industrial Classification (ISIC Rev. 4), and includes the provision of health care by diagnosis and treatment and the provision of residential care for medical and social reasons, as well as the provision of social assistance, such as counselling, welfare, child protection, community housing and food services, vocational rehabilitation and childcare to those requiring such assistance. Also included is the provision of veterinary services.
7	Manufacturing	This category corresponds to Section C of the International Standard Industrial Classification (ISIC Rev. 4), and includes manufacture of food, beverages and tobacco; manufacture of textiles, wearing apparel and leather; manufacture of wood and wood products; manufacture of paper and paper products, printing and publishing; manufacture of chemicals and chemical petroleum, coal, rubber and plastic products; manufacture of non-metallic mineral products, except products of petroleum and coal; manufacture of basic metals; manufacture of fabricated metal products; other manufacturing industries.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
8	Mining and Quarrying	This category corresponds to Section B of the International Standard Industrial Classification (ISIC Rev. 4), and includes the extraction of minerals occurring naturally as solids (coal and ores), liquids (petroleum) or gases (natural gas). Extraction can be achieved by underground or surface mining or well operation.
9	Other Services	This category corresponds to Sections R, S, T and U of the International Standard Industrial Classification (ISIC Rev. 4), and includes services provided by businesses and government units to individuals, other businesses or the community as a whole, activities within households, where the same household is the consumer of the products produced.
10	Public Administration and Defence; Compulsory Social Security	This category corresponds to Section O of the International Standard Industrial Classification (ISIC Rev. 4), and includes activities normally carried out by the public administration. However, the legal or institutional status is not, in itself, the determining factor. This division includes units that are part of local or central public bodies that enable the administration of the community to function properly. The section includes general administration (e.g. executive, legislative, financial administration, etc., at all levels of government) and supervision in the field of social and economic life; defence, justice, police, foreign affairs, etc.; management of compulsory social security schemes.
11	Real Estate Business and Administrative Activities	This category corresponds to Sections M, N and L of the International Standard Industrial Classification (ISIC Rev. 4), and includes activities that focus mainly on the business sector with the obvious exception of real estate activities.

Overall sectors based on International Standard Industrial Classification of Economic Activities (ISIC Rev. 4)

#	Sector Name	Description
12	Transport Storage and Communication	This category corresponds to Sections H and J of the International Standard Industrial Classification (ISIC Rev. 4), and includes activities related to providing passenger or freight transport, whether scheduled or not, by rail, pipeline, road, water or air; supporting activities such as terminal and parking facilities, cargo handling, storage, etc.; postal activities and telecommunication; renting of transport equipment with driver or operator.
13	Utilities	This category corresponds to Sections D and E of the International Standard Industrial Classification (ISIC Rev. 4), and covers the activity of providing electric power, natural gas, steam supply, and water supply through a permanent infrastructure (network) of lines, mains and pipes.
14	Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles	This category corresponds to Section G of the International Standard Industrial Classification (ISIC Rev. 4), and includes wholesale and retail sale (sale without transformation) of any type of goods and rendering services incidental to the sale of merchandise. Wholesaling and retailing are the final steps in the distribution of merchandise. Also included in this section are the repair of motor vehicles and the installation and repair of personal and household goods.

Appendix 3 - Cross-sectoral summary of barriers and opportunities and entry points

Structural Barriers	Agriculture	Microenterprise
Gaps between national level policies, and customary law discriminating against women	✓	✓
Lack of gender-responsive policies and plans	✓	✓
Gaps between national-level policies and local-level implementation and budgeting	✓	
Customary norms and institutions around land use and ownership discriminate against rural women	✓	✓
Complex processes and high costs of registration of enterprises, plus limited incentives for formalisation	✓	✓
Inequitable inheritance practices practised in some areas affect women's land access	✓	✓
Informality of the sector means women have minimal to no legal protection and labour rights, while jobs are insecure with limited benefits and security	✓	✓
Structural Opportunities and Entry Points	Agriculture	Microenterprise
Improving gender targeting and responsiveness of agricultural interventions including those focused on climate-smart agriculture	✓	
Government efforts to formalise SMEs can be leveraged to assess the readiness of informal businesses/workers, and ensure that supporting socioeconomic provisions (e.g. cash transfers, social insurance) are in place to cushion them from shocks	✓	✓
Efforts to harmonise formal and customary law to ensure adherence to national and international commitments to gender equality and women's rights	✓	✓
Normative Barriers	Agriculture	Microenterprise
Norms around which crops are suitable for men versus women lead to significant occupational segregation	✓	
Women's limited land rights and decision-making power mean they are required to negotiate with gatekeepers including to access land	✓	
Social norms dictate that any savings or surpluses are used to finance activities of men in the household, rather than those of women and youth	✓	
Gender-based violence including economic violence and land dispossession	✓	✓
Norms around unpaid care and unpaid work influence women's ability to fully benefit from their labour or opportunities within the value chain	✓	✓

Normative Opportunities and Entry Points	Agriculture	Microenterprise
Interventions addressing women's unpaid care and domestic work burden	✓	✓
Increasing women farmers' engagement in production of export crops	✓	
Preventing and strengthening local-level response to gender-based violence including economic violence	✓	✓
Gender awareness raising with gatekeepers	✓	✓
Raising awareness of women's rights and helping women negotiate for their rights, particularly around land access	✓	✓
Collective savings models	✓	✓

Individual Barriers	Agriculture	Microenterprise
Gender inequalities in health and education	✓	✓
Women's constrained access and ownership of land	✓	✓
Limited access to extension services or training	✓	✓
Lower uptake of improved agricultural practices or climate-resilient practices due to barriers in accessing resources or training	✓	
Women have limited access and control over land (and large and fertile land)	✓	✓
Rural women and rural youth have lower access to productive resources (land, water, land, fertilisers and equipment), or employment opportunities	✓	✓
Younger women likely face more challenges to become entrepreneurs	✓	✓
Most women-owned businesses operate at the micro level in the informal sector, disqualifying them from most forms of finance	✓	✓
Engaging men and male leaders to create an enabling environment for women's entrepreneurship	✓	✓
Support recognition, remuneration and redistribution of women's unpaid care and domestic work burdens	✓	✓

Individual Opportunities and Entry Points	Agriculture	Microenterprise
Improving women's human, social and economic capital, including through cooperatives and targeting entrepreneurial ventures throughout the horticulture and agro- processing value chains	✓	✓
Improving women's digital inclusion and utilisation of digital technologies to support enterprise growth and operations	✓	✓
Increase women's access to training, extension services and agricultural resources	✓	✓
Cooperatives can support women farmers to access micro-processing opportunities and earn a better income	✓	✓
Cooperatives can be an entry point to build women's skills and improve agricultural practices	✓	
E-commerce platforms provide flexibility of operations and more opportunities for women to trade their goods		✓
Existence of initiatives supporting MSMEs (entry point)		✓

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Limitations of Research

The Pathways Study is subject to the following research limitations, related to both the scope and timing of the study. The most important of these are captured below, but this list may not be exhaustive.

NOTE: Research design for the Pathways Study was completed in mid-2020, ground-level econometric data forecasting was completed in late 2020, fieldwork was carried out over January to June 2021 and the reports were prepared from then into 2022.

Evolving Topics/Input – General Factors and External Events

- Country policies are live guidelines which are periodically updated. The Pathways Study focuses on policy provisions and/or omissions for women's economic empowerment (WEE); its core focus has not been on analysing policies (e.g., the learnings, adjustments, and impact over time). Rather, the gendered linkages are the key focus of the Pathways Study.
- A qualitative inquiry about the impact of the COVID-19 pandemic on women's economic empowerment across sectors was incorporated into fieldwork and reports. However, given the research timing, at the beginning of and during the pandemic, new insights on its impact continue to emerge and could not be fully captured.
- The Pathways study recognises the importance of climate change, with broad impact that varies by sector, commodity, and gender, amongst other factors. While this did not form the focus of this study, the research explores its broad effects on the economy and (women in) agriculture and proposes relevant recommendations (e.g., climate-smart interventions) while also recognising recent country measures to integrate gender into the climate change agenda.
- Similarly, the ongoing conflict between Russia and Ukraine has impacted various sectors globally including in Sub-Saharan Africa. There is no doubt that the geopolitical challenges and supply chain disruptions have an impact on women's economic opportunities. However, this is not captured in the report as the Russia-Ukraine war started after data collection was completed.
- Gender-based violence (GBV) harms many women and girls across Sub-Saharan Africa and beyond. The Pathways Study reports cover GBV under Normative barriers (sub-section 4.2.3) and highlight its different forms. Beyond analytical findings, some specific recommendations (across policy/advocacy, programming and research) are made to tackle GBV on a sectoral basis, which was the research focus. However, tackling GBV in girls and students requires specific inquiry and responses which go beyond the scope of this study.

Other Topics

Most recommendations are made without reference to specific stakeholders (e.g., faith-based groups, interest-based groups). The operations and belief systems of this rich variety of potential stakeholders also varies across the 13 countries covered. The Pathways Study sought to make recommendations relevant to all stakeholders involved in policy development and programming, regardless of their specific areas of application.

