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# Women's Economic Empowerment in Côte d'Ivoire

WOW Helpdesk Query 55

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**Query questions:**

1. What are the critical issues for women's economic empowerment (WEE) in Côte d'Ivoire?
2. What analysis has been conducted on economic growth and key economic policies in Côte d'Ivoire, their application and their impact on women's economic empowerment?
3. What short and longer-term entry points are there for strengthening women's economic empowerment in Côte d'Ivoire from a policy influencing, legislative and programming perspective, considering the government's core objective of fostering a demographic transition and dividend?

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## Acronyms

CDI	Côte d'Ivoire
ECOWAS	Economic Community of West African States
FCDO	Foreign, Commonwealth and Development Office
GBV	Gender-based violence
HMG	Her Majesty's Government
ODA	Overseas Development Assistance
SME	Small and Medium Enterprise
STEM	Science, Technology, Engineering and Mathematics
WEE	Women's economic empowerment

## Executive Summary

**Côte d'Ivoire has enjoyed remarkable economic growth (pre-COVID-19) with a range of economic reforms that have stimulated progress across several sectors.** However, unlike some less developed countries, it has failed to translate this impressive growth into economic gains for women.

This query identified the following **critical issues** from a consideration of the enabling environment generally affecting women's economic empowerment, as well as agriculture, manufacturing, entrepreneurship, the service sector, and financial services. The following key findings emerge:

- **Women are economically active in a range of sectors in Côte d'Ivoire.** Agriculture is the sector where the largest proportion of women work (42.9%), with retail second (31.6%), followed by domestic work (9.6%) (EEMCI 2012). Whilst industry currently engages only a small proportion of women, it is a priority growth sector for the Government.
- **Women's lack of access to land is a significant barrier to economic empowerment.** Despite women and men having equal land rights by law, there is a dominant customary system which strongly favours male land ownership. Only 8% of women hold a land title compared to 22% of men. Women's lack of access to land also restricts their ability to access credit.
- **In agriculture women predominate in food crop cultivation whilst men do the majority of cash crop growing.** This occupational segregation is the key driver of the gender productivity gap in agriculture, in addition to women's lower use of pesticides.
- **Women currently have low participation rates in industrial sectors (as do men) although they predominate in lower value sectors such as garments.** Education and skills training – particularly in science, technology, engineering and mathematics (STEM) – is important for increasing women's access to higher value sectors such as extractives.
- **SMEs are crucial to the industrialisation process, especially in agro-industry.** Women make up 62% of self-employed entrepreneurs, mainly in the rural and informal economies, and this is a critical area of potential for women's economic empowerment. The majority of women's businesses are micro-enterprises often with marginal returns and limited potential for growth. Many female entrepreneurs who have received government financial support have struggled to repay their loans, leading them into a spiral of poverty.
- **Whilst female participation in manufacturing is currently low, the Government is focused on industrialising.** Opportunities vary across the different regions, including snail farming and snail slime transformation, amongst other agro-industrial activity.
- **Participation in domestic work is particularly high amongst young women between 18 and 35 and is a key driver of rural to urban migration.**
- **Mobile money services are helping to increase women's access to financial services, but gender gaps remain.** Women are 45% less likely than men to have a mobile money account. This is largely due to women's lower rate of financial literacy.
- **Addressing key structural barriers and gender norms is critical to women's economic empowerment.** These include property ownership, education and skills gaps, gender-based violence, representation and decision-making power, and reproductive health and access to contraception. The ground-breaking 2019 Marriage Law grants women equal property rights as men in marriage. However, customary practices that favour men still dominate in land usage meaning this law is unlikely to be applied in practice.

Whilst Côte d'Ivoire's economy has performed strongly over the past few years (pre-COVID 19), these gains have not been passed onto women. Côte d'Ivoire scores poorly on the World Economic Forum Global Gender Gap Index in comparison to other Sub-Saharan countries. **There has been limited analysis of economic policies and their impact on women's economic empowerment.**

Using the FCDO Women's Economic Empowerment Conceptual Framework as a guide, we present the following potential **entry points** for HMG to help strengthen women's economic empowerment:

- **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; support women to negotiate and enforce contracts with male labourers; and ensure women are included in mechanisation programmes.
- **Incentivise existing female cash crop producers to increase their use of fertiliser and pesticides** through support for government programmes, such as the West Africa Agricultural Productivity Program and the Côte d'Ivoire Agricultural Support Project.
- **Encourage more women farmers to enter the cash crop sector** through government programmes that facilitate women farmers' access to markets; engage households to encourage women to cross over into higher value cash crop cultivation.
- **Promote local content policies with gender-specific targets as a requirement for foreign companies in the oil and gas sector.** Propose the inclusion of gender-specific targets or the tracking of success with regards to hiring women directly or indirectly and to providing entry points for female-led SMEs in the sector.
- **Promote gender considerations during the planning of industrial zones to avoid discouraging women from working there due to security concerns – including consultation with women representatives.** Encourage the provision of safe transport to and from industrial zones and of accommodation onsite with appropriate facilities for women.
- **Work with investors and companies to commit to providing opportunities for women in supply chains**, e.g., by signing up to and reporting against the [2X Challenge](#).
- **Ensure a focus on increasing women and women entrepreneurs' access to finance and mobile finance.** This includes conducting gender-disaggregated monitoring, ensuring products are tailored to gender-specific requirements and that credit provided to women entrepreneurs is designed with their specific needs in mind and paired with complementary support for business development e.g., within HMG's Financial Sector Deepening Africa Programme.
- **Support the implementation of the Marriage Law**, particularly the enforcement of women's property rights. Support implementation of government actions that strengthen women's land rights, either through spousal co-titling, direct land transfers, or the safeguarding of inheritance rights.
- **Support to Government and women representative organisations to agree a gender-based violence (GBV) action plan** to ensure the implementation of the legal frameworks already in place. This should include a focus on working with industry, investors and companies to reduce sexual exploitation and harassment in the workplace.

# 1. Introduction

This query is designed to help Her Majesty's Government (HMG) better understand both the reasons behind the economic disparity between men and women in Côte d'Ivoire and the country's existing economic policies, in advance of HMG's deeper engagement with the Ivorian government to design and roll out interventions to promote women's economic empowerment (WEE).

## 1.1 Objectives

The objective of this query is to ensure that HMG's policy and programmatic framework and engagement strategy are strong as it deepens its engagement in Côte d'Ivoire. As part of HMG's strategy for Africa, two large economic programmes ([Financial Sector Deepening Africa](#) and [Manufacturing Africa](#)) will be shifted from HQ to in-country management, with the potential for agribusiness and trade programmes being managed from Côte d'Ivoire in future. In parallel, there has been increased interest in UK economic development interventions from the Ivorian government. It is therefore critical that HMG has a solid understanding of women's economic empowerment issues in Côte d'Ivoire at the start of its deeper engagement, when the potential for impact is largest. This report explores the following key research questions to reach this objective:

1. What are the critical issues for women's economic empowerment in Côte d'Ivoire?
2. What analysis has been conducted on economic growth and key economic policies in Côte d'Ivoire, their application and their impact on women's economic empowerment?
3. What short and longer-term entry points are there for strengthening women's economic empowerment in Côte d'Ivoire from a policy influencing, legislative and programming perspective, considering the government's core objective of fostering a demographic transition and dividend?

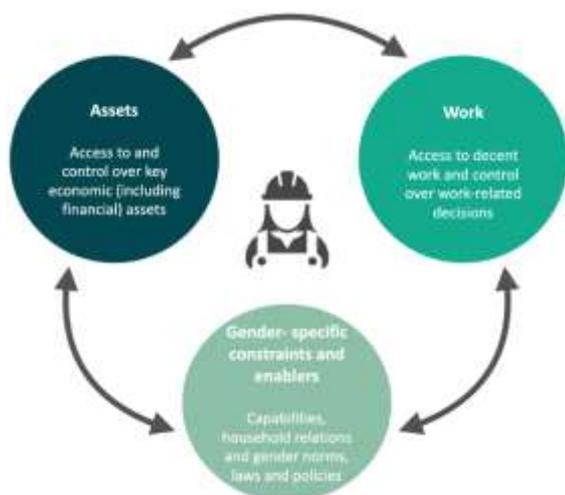
Findings from this query will also be used to support the development of the UK's ODA strategy, its policy and engagement strategy, and its wider policy stance on women's economic empowerment through the FCDO, indicating wider potential impacts beyond Côte d'Ivoire.

## 1.2 Methodological approach

The report outlines findings and recommendations based on qualitative, desk-based research. Key literature in French and English on gender, economic development and women's economic empowerment in Côte d'Ivoire were reviewed and synthesised. Following this, specific literature on the barriers to women's economic empowerment in Côte d'Ivoire and documents analysing Ivorian economic policies were also reviewed. Finally, the FCDO Women's Economic Empowerment Conceptual Framework was used as a basis for identifying entry points to strengthen women's economic empowerment in Côte d'Ivoire.

## 1.3 FCDO Women's Economic Empowerment Conceptual Framework

This query draws on the FCDO Women's Economic Empowerment Conceptual Framework ([Calder et al, 2020](#)), which is presented in Figure 1 below.

**Figure 1: FCDO Women’s Economic Empowerment Conceptual Framework**

This framework identifies three key domains of change<sup>1</sup> where women’s economic empowerment can occur. It emphasises that *access* to economic **assets** and **work** is necessary – but not sufficient – for women’s economic empowerment; instead, women must have *control* over their assets and their work-related decisions, in addition to access.

The third domain – **Gender-specific constraints and enablers** – is broad and encompasses the following elements:

- **Women’s individual capabilities**, such as job skills, vocational training and self-confidence;
- **Gender norms and household relations**, such as attitudes towards women’s access to and control over assets and work, and gender relations affecting allocation of work and resources within the household, including unpaid care;
- **Laws and policies**, such as changes in legal protection, reform of discriminatory laws, and regulations and enactment of legislation, enabling women to exercise agency in relation to assets and work.

This report is structured along the three research questions noted above. Section 2 presents a summary of critical issues in women’s economic empowerment in Côte d’Ivoire. Section 3 reviews existing Ivorian economic growth dynamics and economic policies. Section 4 recommends entry points to HMG for strengthening women’s economic empowerment in Côte d’Ivoire.

## 2. Critical issues for women’s economic empowerment in Côte d’Ivoire

**Côte d’Ivoire is one of the fastest growing economies in the world and is Francophone West Africa’s economic hub** ([World Bank, 2020a](#)). However, it ranks low in terms of human development and it still has some of the highest gender inequality rates in the world ([World Bank, 2017](#)). The World Economic Forum Global Gender Gap Index for Côte d’Ivoire in 2020 is 0.606 (0=gender parity, 1=gender parity). This compares to an overall score of 0.680 for Sub-Saharan Africa and a global average of 0.685, meaning the country is below average both globally and regionally ([WEF, 2020](#)). Côte d’Ivoire is ranked at 142 out of 153 countries on the Global Gender Gap Index in 2020, which is a drop of 11 places since 2018 ([Ibid.](#)).

<sup>1</sup> Please refer to [Calder et al \(2020\)](#) for a more detailed explanation of these domains of change.

## 2.1 Overview of Women's Economic Empowerment in Côte d'Ivoire

### 2.1.1 Key issues in women's economic empowerment in Côte d'Ivoire

**Assets: The primacy of patriarchal customary law in Côte d'Ivoire means that women have very low rates of land ownership.** The 2015/16 census of farmers and farms shows that only 8% of women hold a land title compared to 22% of men ([REEA, 2017](#)). Women also have very limited access to property ownership and are 20% more likely than men to express concern about being kicked off their property after divorce, and 35% more likely if widowed ([Donald et al, 2020a](#)).

**Work: Women account for 49.3% of the workforce compared to 66.9% for men** ([WEF, 2020](#)) and face higher rates of unemployment – 9.4% compared to 4.5% for men ([Christiaensen and Premand, 2017](#)). Women are active across a range of sectors in the economy, usually at lower rates than men, although they are present at higher rates in retail, wholesale, garment manufacturing, domestic services and hospitality (EEMCI 2012). Women earn on average half the salary of men, and face barriers to access certain professions such as the civil service, where they only work at lower grades ([CARE, 2019](#)).

#### Gender specific constraints and enablers:

- **Education** – Girls complete primary school at a lower rate than boys (75.1% compared to 82.3% in 2019) and they accounted for only 43% of pupils in secondary school in 2018 ([UNESCO, 2020](#)). Only 12% of women aged 20-24 had completed secondary school in 2016, compared to 22% of men the same age ([Demographic Dividend, 2020](#)). Early pregnancy is a serious risk to girls. Between the 2011-2012 and 2012-2013 school years, the number of cases of pregnancy rose by more than 2000, or 44.46% (DPFC, DMOSS, 2013). Early pregnancy affects girls even at primary school (DPES), with long-lasting impacts on their wellbeing, health, education and economic empowerment ([Ibid.](#)).
- **Gender-based violence** is widespread, including against girls ([Human Rights Watch, 2017](#)). In 2012, 36% of women aged 15-49 reported having experienced domestic violence at some point since age 15 ([DHS, 2012](#)).
- **Unpaid care work:** The disproportionate burden of unpaid care work results in pressures on time and a lack of flexible working hours which constrains women's opportunities and access to labour networks in agriculture ([Carranza et al, 2017](#)).
- **Parliamentary representation** – women hold 29 out of 255 (11%) seats in the National Assembly ([International IDEA, 2020](#)).
- **Fertility rate and access to contraception:** The 2012 DHS Survey showed that only 18% of women used contraceptives to space or limit births. The current fertility rate is declining slowly but remains high at 5.1 births per woman (reduced from 6.6 in 1990) ([Demographic Dividend, 2020](#)). Significant effort is required to give women and adolescent girls access to family planning services, especially women with lower levels of education.

**The World Bank Women, Business and the Law Report 2020 gives Côte d'Ivoire a score of 83.1/100 against eight indicators: Mobility, Workplace, Pay, Marriage, Parenthood, Entrepreneurship, Assets, and Pension.** Côte d'Ivoire only scores 50/100 for pay and 75/100 for entrepreneurship. However, it is celebrated for having passed the Marriage Law in 2019. Passing reforms related to property ownership and inheritance are not sufficient, but are still an important milestone in addressing inequalities ([World Bank, 2020b](#)). The following laws are notable:

- **The 1998 Rural Land Law** reversed unequal practices with respect to women and land, granting them rights equal to those of men. However, unequal customary practices still dominate in land usage and inheritance.
- **The 2019 Marriage Law** now affords women the same rights as their husbands over marital property, as well as ensuring widows do not lose their inheritance rights in favour of their husbands' male relatives ([Nnoko-Mewanu, 2019](#)). However, cultural norms regarding the male role as head of the family mean this law is likely to be difficult to apply in practice in most communities (expert contribution).
- **The Labour Code** mandates non-discrimination based on gender in hiring. However, there is no mandate on equal pay for work of equal value for men and women ([OECD, 2020](#)).
- **Côte d'Ivoire's legal framework provides protection from sexual harassment**, including in the workplace, and provides criminal penalties. However, there is no action plan addressing sexual harassment, the law is reportedly poorly enforced, and sexual harassment is widespread and generally tolerated. There is no specific law addressing domestic violence ([Ibid.](#)).

## 2.2 Women's economic empowerment by sector

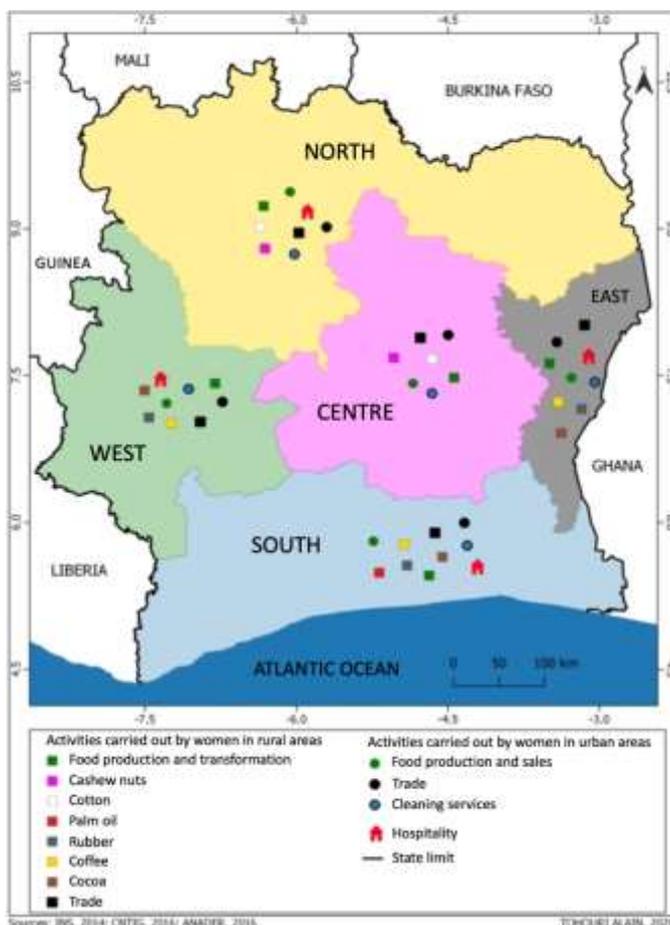
**Women are economically active in a range of sectors in Côte d'Ivoire.** Agriculture is the sector where the largest proportion of women work (42.9%), with retail in second position (31.6%), followed by domestic work (9.6%) (EEMCI 2012). Whilst industry currently engages only a small proportion of women and indeed of the labour force as a whole, industrial development is a core element of Côte d'Ivoire's [National Development Plan 2016-2020](#), which aims to increase industry's contribution to GDP to 40% by the end of 2020 ([Oxford Business Group, 2020](#)). The government is clearly committed to this objective, as demonstrated by its investment in new industrial zones and its upgrading of existing ones ([Ibid.](#)).

**Census data from 2014 shows that the majority of Ivorian working women live in urban areas, with a net economic activity rate of 44.2% compared to 38.76% for women in rural areas ([RGPH, 2014](#)).** Urban sectors, including industry, are therefore already an important site for women's economic empowerment and are likely to increase in significance in the near future, especially as Côte d'Ivoire seeks to harness its demographic dividend as populations move from rural to urban settings. However, given the diversity of work available to women in cities, no single urban sector offers the same opportunity to promote women's economic empowerment at scale as agriculture (expert consultation<sup>2</sup>). Please see Annex 1 for a full breakdown of women's work by sector. Figure 2 below shows a mapping of women's economic activity by region.

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<sup>2</sup> Throughout this query, expert consultation refers to Dr Fofana Memon.

**Figure 2: Map showing women’s economic activity by sector and region** (adapted from: INS, 2014; CNTIG, 2016; ANADER, 2016)



### Interethnic divisions in Côte d’Ivoire

Rural governance in Côte d’Ivoire is based on a relationship of dependence between three groups of people: *autochtones* (indigenous), *allochtones* (internal migrants), and *allogènes* (foreigners) (Combaz, 2020).

*Allogènes* come from a range of ECOWAS countries, as well as from North Africa and Europe. Immigrants from ECOWAS number 3.5 million, of which 61% were born in Côte d’Ivoire (RGPH, 2014). They face considerable integration problems because of the importance of the concept of nationality in Côte d’Ivoire and the sense of economic and population threat felt by *autochtones*.

Since the 2002 civil war, most *autochtones* have blocked economic opportunities for *allogènes*, particularly in terms of land and trade of food crops. This means that *allogène* women in rural areas face particular economic vulnerability in comparison to those in urban areas.

Whilst *allogène* men also face exclusion, their higher status allows them to negotiate land access via the *Aboussan* system, where an *autochtone* landowner entrusts the running of his plantation to an *allogène* worker with whom he later shares the harvest (expert consultation).

## 2.2.1 Agriculture

Côte d’Ivoire’s economy is based on agriculture, meaning people’s primary source of wealth is land (World Bank, 2013). Almost 64% of land is used for agricultural purposes, divided between two agro-ecological zones: the northern savannah, and the fertile southern forest zone (Landlinks, 2020). In 2014, 44% of the labour force worked in the agricultural sector (Ministère du Plan et du Développement, 2016), with women representing 40.4% of this workforce (EEMCI, 2012).

### Women’s lack of access to land as a barrier to women’s economic empowerment

**Women’s lack of access to land is a fundamental barrier to economic empowerment.** Although the 1998 Rural Land Law granted women equal land ownership rights to men (Landlinks, 2020), in practice, the customary land system – which strongly favours male land ownership – prevails, with women often forced to negotiate access to land from their families of origin or their husbands (World Bank, 2013). The 2015/16 census of farmers and farms shows that only 8% of women hold a land title compared to 22% of men (REEA, 2017).

**Widows are vulnerable to losing access to land upon the death of their husband.** Although they have the legal right to inherit property, actual inheritance practices vary across geographical areas: in some areas they are allowed to remain on their husband’s property and continue farming, whilst in others they are required to return to their family of origin (OECD, n.d.).

**Women’s lack of access to land restricts their ability to access credit since this service is guaranteed by land ownership.** Since most women do not have the means to buy land, they are forced to rely on informal credit services and microfinance institutions ([ANADER, 2016](#)). However, as discussed in section 2.3, microfinance services have very low utilisation rates in Côte d’Ivoire, which means that the majority of women are underserved in terms of credit services. Only 2.7% of the population aged over 15 borrowed from a financial institution or used a credit card in 2017 ([Findex, 2017](#)).

### **Women’s agricultural productivity**

**Côte d’Ivoire’s agricultural output is divided into food crops and cash crops.** Food crops are grown in all areas of the country for farmers’ own food security and for sale in urban areas. Women dominate this sector, both in terms of farming activities and the processing and sale of crops. Improvements in returns for women in the food crop sector as well as increased participation in cash crop cultivation are both critical to improving women’s economic empowerment in Côte d’Ivoire (expert consultation).

**Cash crops include cocoa, coffee, rubber, cashew nuts, cotton and palm oil.**

- **Cashew nuts and cotton** are grown in the north and centre of the country. Some *autochtone* women grow them but they are few in number due to the physical labour that these crops require as well as to women’s lack of access to land.
- **Cocoa, coffee, rubber and palm oil are grown in the south, east and west.** Cultivation of these crops is dominated by men. For example, between 2015 and 2020, women represented only 6% of cocoa growers, although they carried out a significant amount of unpaid labour as wives of growers ([Ruf et al, 2020](#)). Female plot owners are generally widows who have inherited land from their husbands, where cultural practices allow (expert consultation).

**A report by the World Bank Africa Gender Innovation Lab (GIL) examining national survey data from 2008 and 2016 reveals that Côte d’Ivoire witnessed a significant reduction of its gender gap in agricultural productivity in both cash crops and food crops.** When comparing similar households, this gap has reduced by 32% ([Donald et al, 2020b](#)). This is due to a range of factors, including female-headed households’ increased use of fertilizer and pesticides (despite this still lagging behind male usage),<sup>3</sup> and their increased use of female household labour ([Ibid.](#)).

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<sup>3</sup> Between 2008 and 2016, women’s use of pesticides more than doubled compared to men. This may be related to a significant effort by the Government to better serve the needs of women farmers via agricultural programmes such as the West Africa Agricultural Productivity Program and the Côte d’Ivoire Agricultural Support Project ([Donald et al, 2020b](#)).

### **Female farmers' access to and control over labour in the cotton sector**

Further research by the **World Bank Africa Gender Innovation Lab** drawing on data from women farmers in six Sub-Saharan Africa countries (not including Côte D'Ivoire) found that women produce between 13% and 25% less than their male counterparts (World Bank/ONE Campaign, 2014; see also UN Women; UNDP; UNEP; World Bank Group, 2015). A key finding from this was that female farmers' **lower access to and control over labour represents the main barrier to achieving gender equality in agricultural productivity**. Researchers drew on these findings to conduct a specific investigation into the experience of women cotton farmers in four regions of northern Côte d'Ivoire.

**This was a robust, mixed-methods study that combined household survey data with qualitative focus group discussions.** It found a gender gap of 34% in the total quantity of labour used by male and female plot owners in the cotton sector. Furthermore, the gender gap in access to labour is greater than that for other agricultural inputs (such as fertilizer and herbicides). The research identifies **four inter-related drivers** of women's lower access to labour:

- **Low financial liquidity:** women have less access to cash and credit, both of which prevent them from hiring agricultural labour.
- **Little control over household labour:** gender norms mean plots managed by men in the household are prioritised for labour access. Women also face demands to work on their husbands' plots ahead of their own, leading to delays and lower yields on their own plots.
- **Lack of flexible working hours:** domestic work restricts women's use of labour networks whose members provide reciprocal unpaid labour to each other's fields – thereby reducing the need to hire paid labour if cash is unavailable for wages.
- **Lower returns:** qualitative data suggests that when hired by women, male labourers are less reliable and hard-working since women are less likely to terminate contracts due to having fewer alternative options for replacing labourers because of a lack of cash, as well as cultural norms determining appropriate behaviour for women.

Source: [Carranza et al, 2017](#)

## **2.2.2 Industry**

### **Manufacturing**

**Agro-industry, extractives and petrochemicals constitute the majority of industrial output in Côte d'Ivoire**, where a limited number of high-production companies dominate activities. According to data from the National Institute of Statistics, there are approximately 8500 companies in the industrial sector, of which 32% (2700) are in agro-industry, 19% in extractives, 15% in oil and petrochemicals, and 15% in wood processing. Textiles represent only 2% of industrial companies ([Oxford Business Group, n.d.](#)).

Women and men both have low participation rates in the industrial sectors (0.4% of women in agrifood compared to 0.7% of men; 1.8% of women in garments compared to 1.5% of men; 1.0% of women in other industrial sectors compared to 4.5% for men) (EEMCI 2012)). This suggests there are fewer barriers to women in the garment and agrifood sectors. However, ensuring women have access to [decent work](#) and managerial jobs in these sectors will also be important to their economic empowerment.

### **Barriers to women’s economic empowerment in the garment sector**

Global evidence from the predominately female garment sector demonstrates that barriers to women’s economic empowerment include **experience of gender-based violence at work, a lack of unionisation and representation by unions, and a lack of women in leadership roles**. Whilst most evidence comes from Asia, there is emerging data from countries such as Ethiopia that is in line with the experiences of women garment workers in other countries.

**Gender-based violence (GBV):** Violence and harassment in the garment sector can take many forms, including physical, verbal, psychological and sexual ([ILO, 2017](#)). It may also include demands for sexual favours in order to obtain work ([Morris and Rickard, 2019](#)). GBV in industrial settings arises from a combination of workplace dynamics – where women are frequently found in lower paid roles and are managed by a small number of men – as well as broader social, cultural and gender norms within society that tolerate GBV (*Ibid.*).

**Unionisation:** Levels of unionisation vary by country. However, even when they are present, women are not always members and their needs are not necessarily adequately addressed by union action. For example, in Bangladesh, women are disproportionately underrepresented in the membership and leadership of unions, including in sectors such as garments where women are in the majority, despite efforts to increase their leadership roles (*Ibid.*).

**Leadership:** Women are underrepresented in management roles in the garment sector. Where they do take on these positions, there is evidence that sexual harassment is used against them to enforce behaviour that is considered gender appropriate ([Campbell and Chinnery, 2018](#)).

**Experience from other countries points to educational requirements to work in extractives and oil and petrochemicals** – as well as gender norms that discourage female participation in such traditionally male-dominated sectors – as contributing factors to women’s low participation in these sectors. Investing in girls’ education, particularly in science, technology, engineering and mathematics (STEM), is one way to tackle this gender segregation, given the low rate of female secondary school completion in Côte d’Ivoire. 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 are usually in unskilled roles in comparison to men ([AfDB, 2017](#)). There is a need for specific skills training to enable more women to enter this sector.

**An evaluation carried out for the Millennium Challenge Corporation identifies the location of industrial zones at a distance from cities as a barrier to women’s participation in manufacturing.** For example, the location of the Koumassi industrial zone on the outskirts of Abidjan presents a challenge to employers to attract workers of either sex, but particularly women due to safety concerns and the timing of shifts. The provision of safe transport between industrial zones and cities/towns as well as secure accommodation on site will therefore be a critical factor in attracting women to manufacturing jobs in large industrial zones (CNPC-MCC, 2019).

### **Agro-industry**

**Agro-industry – and specifically the local processing of raw materials – has been identified as the bedrock of Côte d’Ivoire’s future industrialisation process because of the higher value it represents over the export of raw materials**, particularly cocoa and cashew nuts ([Oxford Business Group, n.d.](#)). Although administrative and operational constraints remain as obstacles to the expansion of local processing (*Ibid.*), increasing opportunities for women are emerging in these higher productivity activities. For example, in the north and to some extent in the centre of the country, industrial

development of cashew nuts, mangos, yams, cassava, honey, and shea butter are likely to be prioritised. In the forested zone of the west and south, industrial products will include palm oil, cassava, bananas, fish and snail farming (as well as consumer electronics).

**The Ivorian snail market is thriving, which suggests it could be a reliable product for further investment.** Snail farming is popular as snails are an excellent source of protein requiring minimal cultivation effort which can be done in people's homes. It is therefore well suited to women with unpaid care responsibilities or who provide farming labour to their own or their husbands' land. Snail slime can also be sold for profit for cosmetic or medicinal purposes (expert consultation).

### 2.2.3 Entrepreneurship

**SMEs are crucial to the industrialisation process, especially in agro-industry.** Between 2014 and 2019 the Ivorian government committed 152 billion West African CFAF (\$256.4 million) in technical training and assistance to SMEs engaged in manufacturing activities ([Oxford Business Group, 2020](#)), which highlights their importance to the country's industrial development.

**The development of SMEs is also a key area of opportunity for women's economic empowerment in Côte d'Ivoire.** Women make up 62% of self-employed individuals, mainly in the rural and informal economies (MFPEs, 2017). This contrasts significantly with the overall figure for Africa where only a third of women are business owners (Doumbia, 2019). Given women's dominance in this sector, SME development is arguably the area of industrialisation with the greatest potential for impact on women's economic empowerment (expert consultation).

Despite these impressive figures, the majority of Ivorian women's businesses are micro-enterprises often with marginal returns and limited potential for growth (MFPEs, 2017). Women's entrepreneurship nonetheless has a significant impact on the economy and is considered an important motor for the growth of the wider economy. In 2014, female entrepreneurship contributed nearly 62.4 billion West African CFAF in added value and 434.2 billion West African CFAF in turnover to the economy ([PND, 2016-2020](#)). In light of this, the Ivorian government has created low-cost financing instruments for women entrepreneurs (*le Fonds d'Appui aux Femmes de Côte d'Ivoire* (FAFCI) and *le Fonds National Femme et Développement* (PGNFND) to encourage female entrepreneurship. However, many female entrepreneurs who have received funding struggle to repay loans (expert consultation).

### 2.2.4 Service sector – retail, domestic work, hospitality

**Informal retail is one of the principal sources of empowerment for women in general and for *allochtone (indigenous) et allogène (foreign) women in particular.*** The informal retail sector is unusual in that it includes all women regardless of migration status. Targeting this sector is therefore an effective way to reach migrant and foreign women who are excluded from other sectors (expert consultation).

**Domestic work is another element of the informal economy with participation of all women regardless of ethnicity, especially amongst young women between 18 and 35.** Domestic work is a key driver of rural to urban migration, as well as attracting immigration from neighbouring countries.

**Hospitality is open to women of all ethnicities, but access is tied to education level,** which means that poorer and *allogène* women are less well represented in this sector.

## 2.3 Access to financial services

**Overall financial inclusion in Côte d'Ivoire is weak, with very low rates of access to traditional finance institutions.** In 2017, 14.8% of the population had an account with a financial institution ([Findex, 2017](#)) whilst only 4% had accounts with microfinance institutions (CARE, 2015). Significant gender gaps persist in access to and use of financial services, as illustrated in Figure 2 below.

**Figure 2: Gender access gaps in access to and use of financial services in Côte d'Ivoire (adapted from [GCAP, 2018](#))**



However, a nationally representative survey of 3059 adults found that the proportion of financially included adults rose from 34% in 2014 to 41% in 2017. This increase was driven *entirely* by **mobile money services** rather than an increase in bank or other financial service accounts ([GCAP, 2018](#)).

**Whilst mobile money services are increasing women's access to financial services, gender gaps remain.** Women are 45% less likely than men to have a mobile money account ([Riquet and Bin-Humam, 2018](#)) and are three times more likely to be unaware of mobile money providers ([GCAP, 2018](#)).

**Lack of mobile phone ownership, particularly in rural areas, is a key barrier to women's inclusion in mobile money services.** Overall, there is a 15% gender gap in access to mobile phones in Côte d'Ivoire, rising to 23% in rural areas ([Riquet and Bin-Humam, 2018](#)). Another obstacle is **financial literacy**, which is recognised as a barrier to using digital financial services ([Hudson Matthews, 2018](#)) and which disproportionately affects Ivorian women (46% of women are numerate compared to 62% of men) ([Riquet and Bin-Humam, 2018](#)).

Data from the survey shows that 40% of female advanced mobile money users have most or almost complete influence over their households' spending decisions, whilst 75% of these users stated that they make the final decision on how their personal money is spent or saved ([Ibid.](#)). This suggests that increasing women's access to mobile money services could have positive impact on their autonomy.<sup>4</sup>

<sup>4</sup> Please see [WOW Helpdesk Query 49 New Technologies](#) for a detailed examination of digital access and women's economic empowerment.

### 3. Review of analysis of economic growth and key economic policies in Côte d'Ivoire and their application and impact on women's economic empowerment

#### 3.1 Economic growth

Prior to the global economic shock resulting from the COVID-19 pandemic, Côte d'Ivoire had one of the most robust growth rates in Africa and indeed the world ([World Bank, 2020a](#)). Its economy had been growing by an average of 8% every year since 2012, and had been projected to grow by 7% in 2020. However, due to the global health crisis, the 2020 growth projection has been reduced to around 1.8% ([Ibid.](#)).

Côte d'Ivoire's economic growth is driven by three key factors: **i) low inflation** (0.4% in 2018, with a projection of 0.8% in 2019 and 2020); **ii) a job rich recovery** (95,710 jobs in the formal sector were created in 2017, which was an increase of 11% compared to 2016); and **iii) a reduction in the public deficit**. In addition, there has been an influx of foreign direct investment as well as the implementation of institutional reforms to improve the business climate, particularly in growth sectors.

#### 3.2 Key institutional reforms and economic policies

The [Côte d'Ivoire National Development Plan 2016-2020](#) was based on the following key structural reforms and catalysers:

- **Creation of a world class business environment**, including institutional reform and the creation of an enabling business environment at institutional level, respect for deadlines and timely implementation, and financial support for reform processes;
- **Increased involvement of international actors in the economy;**
- **The formalisation of the informal economy;**
- **The modernisation of micro- and small/medium enterprises**, particularly to boost opportunities for youth.
- A series of **boosters/catalysers** that include the set-up of a central bureau of credit and risk, and the creation of unique identifiers for companies ([PND, 2016-2020](#)).

These reforms have led to improvements across a range of economic activities, including:

- **Increased growth in subsistence agriculture** (estimated at 1.7% in 2019; 4.2% in 2018 and 11.2% in 2017);
- **Growth in construction, petroleum products, agro-industry and other manufacturing;**
- Improvement in supply in **transport services, telecommunications and trade.**

The [PsGouv 2019-2020](#) social programme was launched by the government in January 2019. It has a budget of over 1 trillion West African CFAF (\$1.72 billion) to promote more inclusive redistribution of economic growth. Its objectives include providing low-cost energy and water services to the most underserved communities whilst also increasing children's access to school and their retention once in school ([World Bank, 2020a](#)).

### 3.3 Impacts on women's economic empowerment

**Despite remarkable economic success pre-pandemic, these gains have not translated into notable gains for women's economic empowerment.** Côte d'Ivoire has a number of development plans and policies that highlight the role of women in economic and social development (for example, the *Politique Nationale de la Population* (1997), the *Livre Blanc des Femmes* (1997), and the *Plan National d'Action pour la Femme (PNAF 2003-2007)*), but its performance against indicators in relation to gender are weak in comparison to less economically developed countries.

Côte d'Ivoire scores 0.545 on the Global Gender Gap<sup>5</sup> Economic Participation and Opportunity Sub-index, which is lower than the average of 0.666 for Sub-Saharan Africa ([WEF, 2020](#)). It has closed only 54.5% of its gender gap in this sub-index, in stark contrast both to top performing regional counterpart Benin at 84.7% and the Sub-Saharan African average of 68.0% ([Ibid.](#)). The country's labour force participation rate is 49.3% for females compared to 66.9% for males, whilst women account for only 22.5% of professional and technical workers in the workforce ([Ibid.](#)). Women also face higher rates of unemployment (9.4%) compared to men (4.5%) ([Christiaensen and Premand, 2017](#)).

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<sup>5</sup> The Global Gender Gap Index is a framework for capturing a range of gender-based disparities and tracking their progress over time. It benchmarks national gender gaps on economic, education, health and political criteria and provides country rankings that allow for effective comparisons across regions and income groups.

## 4. Short and longer-term entry points for strengthening women's economic empowerment in Côte d'Ivoire

Table 1 provides suggested entry points for HMG to support the strengthening of women's economic empowerment in Côte d'Ivoire, in line with the domains of change of FCDO Women's Economic Empowerment Conceptual Framework. These

**Table 1: Suggested entry points to support women's economic empowerment in Côte d'Ivoire**

Domain of change	Objectives	Entry points
<p><b>WORK</b></p> <p>Access to decent work and control over work-related decisions</p>	<p>Increase opportunities and returns in agriculture</p>	<p><b><u>Access to and control over labour</u></b></p> <ul style="list-style-type: none"> <li>• <b>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.</b> In the context of existing credit products, cash grants may prove to be sustainable in the long-term if they allow women to escape from the "low-yield productivity trap" and to be eligible for loans in the future. Where labour is scarce, female farmers having greater liquidity to hire labour could create labour shortages for male producers, which could possibly lead to increased demands for women's labour on their husbands' plots. This risk can be mitigated by timing the delivery of cash grants to coincide with moments in the agricultural production cycle when female producers rely specifically on male wage labour, such as during ploughing (i.e., when women farmers' own labour is less required on their own plots, meaning they have time to work on their husbands' plots) (<a href="#">Carranza et al, 2017</a>).</li> <li>• <b>Synergise cash grants with programmes that increase the overall labour supply</b> – e.g., programmes targeted at male farmers that intensify mechanisation by providing oxen and animal traction kits – could be targeted at women to increase the supply of paid labour available to them (<a href="#">Carranza et al, 2017</a>).</li> <li>• <b>Promote policies that support women to negotiate and enforce contracts with male labourers</b> (<a href="#">Carranza et al, 2017</a>).</li> </ul> <p><b><u>Access to fertiliser</u></b></p> <ul style="list-style-type: none"> <li>• <b>Support government programmes, such as the West Africa Agricultural Productivity Program and the Côte d'Ivoire Agricultural Support Project, that incentivise existing female cash crop producers to increase their use of fertiliser and pesticides</b> (<a href="#">Donald et al, 2020a</a>).</li> </ul>

		<ul style="list-style-type: none"> <li>• <b>Support government programmes that encourage more women farmers to enter the cash crop sector</b>, such as facilitating women farmers' access to markets, and engaging households to encourage women to cross over into higher value cash crop cultivation (<a href="#">Donald et al, 2020a</a>).</li> </ul>
	Improve opportunities for women in manufacturing	<ul style="list-style-type: none"> <li>• <b>Promote local content policies with gender-specific targets as a requirement for foreign companies in the oil and gas sector.</b> Propose the inclusion of gender-specific targets or the tracking of success with regards to hiring women directly or indirectly and to providing entry points for female-led SMEs in the sector.</li> </ul> <p>The AfDB highlights the importance of a local content policy framework – to maximise the opportunities available for indigenous businesses and people – as an important entry point to promote women's economic empowerment in oil and gas. Local content requirements are also included in the Petroleum Code and must be reflected in Petroleum Contracts (CMS Legal, 2016). Local content policies should: (i) ensure that women benefit equally from compensation, community programmes and social investments from these industries; (ii) promote women's direct, waged employment in the sector; (iii) encourage or mandate suppliers and subcontractors to employ women; and (iv) enable women entrepreneurs to gain access to the oil and gas sector as suppliers and subcontractors (<a href="#">AfDB, 2017</a>).</p> <ul style="list-style-type: none"> <li>• <b>Promote gender considerations during the planning of industrial zones to avoid discouraging women from working there due to security concerns.</b> Encourage the provision of safe transport to and from industrial zones and of accommodation onsite with appropriate facilities for women (AfDB, 2017). Consider also the timing of shifts to avoid women having to travel at night. See this example from the <a href="#">Hawassa Industrial Park in Ethiopia</a>.</li> <li>• <b>Ensure consultation with women representative organisations and a focus on women's economic empowerment during the current drafting of the 2021-2025 National Development Plan</b> to ensure appropriate planning and budgeting for the industrialisation drive.</li> </ul>
	Support women's entrepreneurship	<ul style="list-style-type: none"> <li>• <b>Work with investors and companies to commit to providing opportunities for women in supply chains</b>, e.g., by signing up and reporting against the <a href="#">2X Challenge</a>. See <a href="#">this example in Ghana</a>.</li> <li>• <b>Ensure a focus on increasing women and women entrepreneur's access to finance and mobile finance.</b> This includes conducting gender-disaggregated monitoring, ensuring products are tailored to gender-specific requirements and that credit provided to women entrepreneurs is designed with their specific needs in mind and paired with complementary support for business development e.g., within HMG's Financial Sector Deepening Africa Programme.</li> </ul>

<p><b>ASSETS</b></p> <p>Access to and control over key economic assets</p>	<p>Support women's access to and control over land and challenge harmful social norms around women's land rights</p>	<ul style="list-style-type: none"> <li>• <b>Support the implementation of the Marriage Law in relation to women's property rights.</b> Support implementation of government actions that strengthen women's land rights, either through spousal co-titling, direct land transfers, or safeguarding of inheritance rights (Donald et al, 2020b).</li> <li>• <b>Encourage Government to provide incentives to women's groups with members from different ethnic groups – <i>autochtone, allochtone</i> and <i>allogène</i> – to help ethnically marginalised women gain access to land.</b> The National Development Plan 2021-2025 is an opportunity to do this (expert consultation).</li> </ul>
<p><b>LAWS, POLICIES AND SOCIAL NORMS</b></p> <p>Changes in legal protection, reform of discriminatory laws and regulations, enactment of legislation, enabling women to exercise agency in relation to assets and jobs.</p> <p>Attitudes towards women's access to and control over economic assets and work; social expectations of behaviour based on gender; gender relations affecting allocation of work and resources within household.</p>	<p>Reduce gender gaps in education and skills</p>	<ul style="list-style-type: none"> <li>• <b>Ensure a focus on reducing gender gaps for girls through primary, secondary and tertiary is at the forefront of Government development plans and support.</b> The Agence Française de Développement (AFD) and USAID are supporting Government with a plan to rapidly expand its secondary education network via the construction of 990 community colleges by 2025, one per every three villages. These will enable students to study closer to home, which should have a positive impact on the retention of girls (<a href="#">Oxford Business Group</a>).</li> </ul>
	<p>Reduce gender-based violence – including intimate partner violence and violence in the workplace</p>	<ul style="list-style-type: none"> <li>• <b>Support Government and women representative organisations to agree a GBV action plan to ensure the implementation of the legal frameworks already in place.</b> This should include a focus on working with industry, investors and companies to reduce sexual exploitation and harassment in the workplace, including the roll-out of GBV training and awareness for all staff, the development of a supportive leadership culture, and effective reporting mechanisms. For example, see the <a href="#">Safe Circle</a> approach which has been adopted by Ford Motor Company, Lockheed, Rolls Royce, and Bharat Heavy Electronics.</li> </ul>
	<p>Increase access to contraception</p>	<ul style="list-style-type: none"> <li>• <b>Support awareness raising and access to contraception for women with lower levels of education.</b> The World Bank-funded <a href="#">Sahel Women's Empowerment and Demographic Dividend Project for Africa</a> is currently being implemented in Côte d'Ivoire, focusing on increasing demand for reproductive, maternal, neonatal and child health, and nutrition (RMNCHN) services, strengthening regional capacity to increase access to these services, and fostering political commitment and capacity for policy making on RMNCHN at regional and national levels (<a href="#">World Bank.</a>).</li> </ul>
	<p>Representation</p>	<p><b>Work with political parties, electoral bodies and other initiatives to support greater political representation for women – especially in rural areas – and directly address online and offline gender-based violence, e.g., the Government's <a href="#">Compendium des Compétences Féminines de Côte d'Ivoire</a> includes an objective to strengthen women's political participation and representation.</b></p>
	<p>Reduce women's domestic chores and unpaid care</p>	<p><b>Work with Government to promote policies that increase men's involvement in inflexible daily household chores such as cooking and cleaning</b> which restrict women's time and make farming less profitable.</p>

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## ANNEX 1 – Breakdown of sectors of the economy by gender

	Men		Women		Proportion of women	TOTAL	
<b>Agriculture</b>	2,586,158	47.8%	1,751,601	42.9%	40.4%	4,337,759	45.7%
<b>Forestry, fodder activities</b>	92,827	1.7%	21,335	0.5%	18.7%	114,162	1.2%
<b>Breeding, hunting, fishing</b>	73,252	1.4%	6,709	0.2%	8.4%	79,961	0.8%
<b>Agrifoods industries</b>	37,851	0.7%	15,357	0.4%	28.9%	53,208	0.6%
<b>Garment production</b>	80,240	1.5%	74,538	1.8%	48.2%	154,778	1.6%
<b>Other industrial activities</b>	241,982	4.5%	39,418	1.0%	14.0%	281,400	3.0%
<b>Construction</b>	147,662	2.7%	3,551	0.1%	2.3%	151,213	1.6%
<b>Retail</b>	663,000	12.3%	1,290,090	31.6%	66.1%	1,953,090	20.6%
<b>Wholesale</b>	101,218	1.9%	155,596	3.8%	60.6%	256,814	2.7%
<b>Repair services</b>	168,162	3.1%	4,638	0.1%	2.7%	172,800	1.8%
<b>Hospitality</b>	63,767	1.2%	136,816	3.3%	68.2%	200,583	2.1%
<b>Transport et communication</b>	327,486	6.1%	24,235	0.6%	6.9%	351,721	3.7%
<b>Domestic services</b>	284,534	5.3%	393,259	9.6%	58.0%	677,793	7.1%
<b>Administration, social services</b>	538,698	10.0%	168,169	4.1%	23.8%	706,867	7.4%
<b>Total</b>	<b>5,406,838</b>	<b>100.0%</b>	<b>4,085,312</b>	<b>100.0%</b>	<b>43.0%</b>	<b>9,492,150</b>	<b>100.0%</b>

Source: EEMCI 2012 (Household Employment Survey)

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