



Ministry of Foreign Affairs

# Scoping Mission Catalyzing Women's Entrepreneurship in Côte d'Ivoire

*Commissioned by the Netherlands Enterprise Agency*

*>> Sustainable. Agricultural. Innovative.  
International.*

Scoping Mission  
**Catalyzing Women's Entrepreneurship in**  
Côte d'Ivoire

**catalystas**



Commissioned By: The Dutch Ministry of Foreign Affairs and  
Netherlands Enterprise Agency

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## Table of Contents

1. Definitions	4
Acronyms	5
2. Executive Summary	6
3. Objectives	7
4. Methodologies	8
Team Composition and Collaborative Efforts	10
Limitations:	10
5. Overall Findings	12
6. Overview	14
Economy & Politics	14
Women's Roles in Society	16
The Rural vs. Urban Divide	17
Women in Rural Settings	18
Women in Urban Settings	19
7. Legal Statutes and Government Policies	22
Women, Business, and the Law	22
The Issues around Statutory Law vs. Customary Law	23
Entrepreneurship Regulations	23
8. <b>Women’s Entrepreneurship Culture</b>	27
Abidjan	28
Korhogo	29
San Pedro	31
Odienné	32
Bouaké/Yamoussoukro	33
Man	34
9. Access to Finance	36
Overview	36
Cooperative Finance Models	37
Micro-Finance	37
Venture Capital & Angel Investors	38
Traditional Banks	40
10. <b>Women’s Access to and Use of Education for Business</b>	44
Primary Education	44
Higher Education	45

Incubators and Accelerators	46
Co-working Spaces	48
NGOs Focused on Women and Business	49
Corporate Social Responsibility	52
11. Entrepreneurship Ecosystem and Access for Women	53
Trends	53
Professional Associations	54
Legal Aid and Support	55
12. The Impacts of Covid-19	56

# 1. Definitions

**Basel I & II** - Basel II is the international framework for the assessment of international banks' capital adequacy, the second of the 'Basel Accords' issued by the Basel Committee on Banking Supervision in 2004. Basel III (issued December 2010) provides a regulatory framework targeting governance and risk management and the introduction of two global liquidity standards. The final Basel III standard was announced in December 2017 and comes in to effect in January 2022

**Enterprise** - according to the Ivorian government, an *enterprise* is that which is owned independently, with less than a 25% share of ownership held by a large company (exceptions include: venture capital, public holding companies, and institutional investors)

**Entrepreneurship vs. self-employment** - for the purposes of this report, Catalystas defines entrepreneurship as a combination of skill and mindset that activates an individual to create a new work environment that will generate additional jobs for a greater community outside of their own familial circles and contribute to the economy beyond personal self sufficiency

**Gender** - Gender refers to the characteristics of women, men, girls and boys that are socially constructed. This includes norms, behaviours and roles associated with being a woman, man, girl or boy, as well as relationships with each other. As a social construct, gender varies from society to society and can change over time. Gender is hierarchical and produces inequalities that intersect with other social and economic inequalities.

**Gender Equality:** Elimination of all forms of discrimination in processes and decision-making based on gender. Gender equality, also known as sexual equality or equality of the sexes, is the state of equal ease of access to resources and opportunities regardless of gender, including economic participation and decision-making. Gender equality does not account for the additional barriers that one gender may face in accessing or participating in a process.

**Gender Equity:** Elimination of discrimination and the inequalities in accessibility of processes and decision-making between the genders. Adapting processes and functions to allow equal accessibility for all genders, according to the external factors that affect their condition based on gender.

**Gender Inequality Index (GII)** - The GII is a tool developed in 2010 by UN Development Programming that reflects gender-based inequalities in three dimensions – reproductive health, empowerment, and economic activity. Reproductive health is measured by maternal mortality and adolescent birth rates; empowerment is measured by the share of parliamentary seats held by women and attainment in secondary and higher education by each gender; and economic activity is measured by the labor market participation rate for women and men. The GII can be interpreted as the loss in human development due to inequality between female and male achievements in the three GII dimensions.

**Gender Sensitive Pedagogy** - the application and process of teaching and learning that accounts for different needs based on gender and works to avoid the marginalization that can occur when pedagogical responses are based on social norms that include gender discrimination. The process of gender sensitive pedagogy seeks to include both gender equity and gender equality in the teaching and learning process.

**Gombo** - largely individualized, small scale, and informal economic buying and selling activities conducted outside of one's primary role or occupation, largely practiced by Ivorian men and women.

**SME** - any business or producer that employs less than 200 people as full-time employees and achieves less than 1 billion CFA turnover annually (1,526,362 Euros)

**Medium Business** - a company that employs less than 200 people and has an annual taxable income between 150 million - 1 billion CFA (228,954 - 1,526,362 Euros)

**Small Business** - any company that employs 50 people or less on a full-time basis and has an annual taxable income of 50 million CFA or less (76,318.10 Euros)

**Micro-Enterprise** - any company that employees less than 10 people on a full-time basis and has a taxable income of 30 Million CFA or less (48,876 Euros)

**Statutory vs. customary law** - Statutory law comprises the national legal framework and laws, while customary laws are those based on tribal, ethnic, and religious traditions. Although Côte d'Ivoire has a progressive constitution and statutory laws addressing women,

often these laws are not applied, with over 85% of the country choosing to apply customary laws instead. Customary laws often are informed by patriarchal interpretations of justice, which are largely discriminatory to women.

**Skirtism** - the act of a senior-level female going out of their way to avoid providing additional support, or in some cases, actively being more critical of women who are younger or in their lower spheres of influence. Psychologists attribute this action to successful women feeling that they must work hard to secure and maintain whatever social power they can, sometimes resulting in exclusionary practices aimed at other women.

## Acronyms

**AFAWA** - Affirmative Finance Action for Women in Africa  
**AfDB** - The African Development Bank Group  
**AFFEED** - African Foundation for Entrepreneurship and Economic Development  
**AFIP** - Association of Women Entrepreneurs of Côte d'Ivoire  
**AGI** - Africa Governance Institute  
**AWI** - African Women in Law Association  
**BCEAO** - Central Bank of West African States  
**CEDaW** - Committee on the Elimination of Discrimination against Women  
**CGECI** - General Confederation of Largescale Companies operating in Côte d'Ivoire  
**CGFE** - Gender and Woman Entrepreneurship Commission  
**CNLVFE** - National Committee to Combat Violence against Women and Children  
**COCOFICI** - compendium of Women's Competencies of Côte d'Ivoire  
**ESA** - Higher School of Agronomy - Incubator Program at the National Polytechnic Institute Félix Houphouët-Boigny university  
**FCFA** - the West African CFA franc - the official currency in Côte d'Ivoire  
**FGD** - Focus Group Discussions  
**FGM** - Female Genital Mutilation  
**FI** - Financial Institution  
**FIPME** - Federation of Small and Medium Enterprises  
**GBV** - Gender-Based Violence  
**GDP** - Gross Domestic Product  
**GII** - Gender Inequality Index  
**HDI** - Human Development Index  
**IECD** - Institute for European Cooperation and Development  
**IHPHB** - National Polytechnic Institute Félix Houphouët-Boigny university  
**MECT** - Mutuelle d'Épargne et de Crédit Tahiré  
**MFI** - Micro Financial Institution  
**OCP** - Orange Corners Program  
**OHADA** - Organization for the Harmonization of African Business Law  
**PDESFI** - Financial Sector Development Plan  
**PDSFI** - Financial Sector Development Strategy  
**CI-PME** - The Ivorian Enterprise Development Agency  
**RVO – The Netherlands Enterprise Agency**  
**SDG** - Sustainable Development Goals  
**SGBV** - Sexual and Gender-Based Violence  
**SGI** - Société Générale Bank  
**Snafci** - National Strategy Document for the Empowerment of Women  
**WAEMU** - Economic Community of West African States  
**VSLA** - Village Savings and Loans Associations

## 2. Executive Summary

In fall 2020, Catalystas Consulting, on behalf of the Dutch government, undertook a study of Côte d'Ivoire's entrepreneurship ecosystem and its effects on women in particular. The study aims to provide insights and recommendations on areas for intervention and support by donors including, but not limited to, the Dutch government. These recommendations are for internal use only and are therefore not published. Côte d'Ivoire, despite a long history of civil conflict and a resurgence of violence surrounding the 2020 elections, has for the last decade been West Africa's economic powerhouse - second only to Ethiopia. It is a country with well established financial markets that are accessible to the majority of its citizens - especially women. Despite this accessibility, our team found that the overall challenges in becoming successful entrepreneurs and business leaders were exacerbated for women due to social and cultural systems that value women and girls less than their male counterparts. As a result, women have less access to education and fewer rights when it comes to inheritance - due to the reliance on customary rather than statutory laws in most of the country - and therefore, decreased access to the financial mechanisms necessary to establish formal businesses with growth potential. Like most other countries around the world, lack of access to finance remains one of the most considerable barriers to women in business. Despite Côte d'Ivoire's robust international banking system and fast-growing microfinance market, as well as the existence of multiple avenues of financing, there is a lack of diversity in Ivorian funding. Ivorian women also suffer from a diminished ability to qualify for financing due to gender-biases, lower levels of education and investment readiness, and lack of confidence. Today, the majority of the Ivorian private sector continues to operate in the informal economy (64% of all business in Côte d'Ivoire). Although there have been significant steps taken by the government to try and formalize the Ivorian business sector, a lack of access to information, incentive, and know-how to formalize, combined with overall low-levels of education (65% of women in the country are illiterate) continues to prevail, hindering this process for men and women alike. Furthermore, Catalystas found that Côte d'Ivoire's high education levels, strong support networks, and accessible information essential for becoming an entrepreneur were concentrated in Abidjan, the country's business capital, and that these aspects become more and more unavailable as the setting becomes more rural. Lack of access to information also influences both men and women's perspectives on what an entrepreneur is, often resulting in narrow visions that are unreliable and unattainable to the average person, especially for women, who continue to carry heavier burdens of family care. Although there are approximately two dozen programs related to entrepreneurship currently operating in the country, they are all concentrated in the capital, which, similarly, is also home to the handful of entrepreneurship training programs in the country. This concentration blocks access for the wider range of would-be entrepreneurs - male and female alike - across the country. Although several different programs are working on women's economic empowerment programming within the country, many focus extensively on collective business models in the agriculture sector (where most informal women-owned businesses operate) rather than on individual entrepreneurship.

Our study found that the Dutch government and other donors can make a significant impact in the field of women's entrepreneurship, with several critical areas of intervention outlined in this report. These identified areas are currently underserved, and Catalystas found great potential for the implementation of interventions supporting the empowerment of a new class and generation of female Ivorian entrepreneurs.

### 3. Objectives

The objective of this research is to provide the Dutch government, specifically the Netherlands Enterprise Agency (Rijksdienst voor Ondernemend Nederland - RVO/NEA) and Dutch Embassy to Côte d'Ivoire with an ecosystem analysis and gender-sensitive basis of recommendations for possible interventions that can empower women entrepreneurs in Côte d'Ivoire, utilizing RVO's PSD toolkit. Additionally, we have been charged with identifying and providing leads for developing new and existing partnerships that are aligned with the PSD approach to entrepreneurship and gender empowerment. These leads can be considered by the Dutch government for potential coordination or collaboration in their future interventions in Côte d'Ivoire.<sup>1</sup>

Catalystas, as an intersectional feminist consulting firm, has developed a multitude of entrepreneurship programming in varying contexts, and has conducted this work with a gender-sensitive lens to provide an informed perspective on how to improve and support an entrepreneurial ecosystem in Côte d'Ivoire that is especially empowering for women.

Our goal with this report is to present a snapshot of the current ecosystem of entrepreneurs in Côte d'Ivoire, examine how this ecosystem empowers and hinders women, and identify which actors and authorities are doing the most and least for women's economic empowerment.

As a result, our team has developed the report that follows, with a focus on:

1. Mapping already existing and ongoing activities in Côte d'Ivoire regarding female entrepreneurship: programs/activities/organizations in both rural and urban areas;
2. Identifying best practices, and more importantly their impact ;
3. Identifying the gaps that are not yet covered, and providing recommendations on which gaps the Netherlands should address and how;
4. Providing six recommendations for the Dutch government to consider pursuing in developing their women's entrepreneurship strategy focus in Côte d'Ivoire, utilizing the tools available to the EKN through RVO's PSD-toolkit.

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<sup>1</sup> Note: The recommendations are for internal use only and therefore not published.



## 4. Methodologies

For this research, Catalystas utilized a mixed methodology of qualitative and quantitative strategies to assess the Ivorian Entrepreneurial ecosystem, with a particular emphasis on women between the ages of 18-35. Our means of organizing our examination of this ecosystem is based on Orange Corners Programming, which uses a six-category ecosystem map of factors that influence entrepreneurial success (culture, finance, markets, policies, human capital, and support). Our methodology aims to develop the content of this report in such a way that insights are provided into the existing ecosystem, our mapping of stakeholders, our mapping and rating of programs already supporting women entrepreneurship. These components have been compiled into this final report through the following four-stage process:

Stage	Specifics
Desk Review	<p>Our desk review period took place over one week, during which our team designed our outreach and stakeholder engagement outline.</p> <p>During desk review, our team reviewed national level information provided by national and (I)NGO actors present in the country, multinational institutions, and private sector research, which provided insights to the current state of women’s entrepreneurship in Côte d’Ivoire as well as the actors present in the field.</p> <p>Catalystas held multiple brainstorming sessions with a local team to find further details regarding the mechanisms and differences at play in women’s entrepreneurship in Côte d’Ivoire.</p> <p>Based on extensive research, coordination with our local staff members, and selected initial interviews, Catalystas produced a hypothesis that the major differing factor affecting access for women in entrepreneurship was related to level of education combined with urban vs. rural setting.<sup>2</sup> We therefore designed our research template to review regional, cultural, and social issues related to women’s entrepreneurship at the initial stage of the report, and altered our focus to define our research with this central theme of differing levels of access and potential for women’s entrepreneurship based on education and the rural/urban divide.</p> <p>Secondly, our templates for both mapping stakeholders and reporting have been designed to account for Orange Corners Programming six-category ecosystem, which influence entrepreneurial success:</p> <ul style="list-style-type: none"> <li>• <u>Culture</u>: entrepreneurial norms, trends, success stories, failures, various ambitions, social status (gender-segregated), drivers of entrepreneurship, current social dynamics that boost and hinder successful entrepreneurship, and factors such as social media, cultural association, and networks which influence female entrepreneurial success.</li> <li>• <u>Financial</u>: financial instruments and pathways available for female entrepreneurs to borrow and raise capital, including but not limited to: micro-loans, loans from family and friends, Angel Investment opportunities, Zero Stage Venture Capital, Venture Capital Funds, Private Equity, Public Capital Markets, government initiatives, multilateral programs (WB, AFDB, EU etc.)</li> <li>• <u>Markets</u>: the relationships and interconnectedness between the private sector, SMEs, start-ups, knowledge and educational institutions, government, financial instruments, investors, and entrepreneurs (and especially female entrepreneurs), what governs them, their rules of practice (such as CSR), and how they affect specific markets</li> <li>• <u>Policy</u>: the governmental entities responsible for impacting entrepreneurship (with particular influence and focus on female entrepreneurship), corporate organizations investing in entrepreneurship and</li> </ul>

<sup>2</sup>Our team based this assessment on the exceptionally stark difference between rural and urban settings and the major level of disparity between the two settings with regard to how they affect women with the potential to become entrepreneurs. Although Côte d’Ivoire is a country with a wide variety of different religions, ethnicities, and political beliefs that all impact women’s entrepreneurial potential, the most noticeable factor was the variance between rural poor and economically opportune urban settings, which made education and information accessibility the key factors impacting ability to become an entrepreneur. Throughout the report, we have gone into further detail as to how these factors play a role in dictating women’s entrepreneurial potential.

	<p>enterprise development groups (and their specific efforts or lack thereof regarding women), such as but not limited to: ministries and government institutions for entrepreneurship, entrepreneurship programs, financial support structures, and fiscal regulatory bodies.</p> <ul style="list-style-type: none"> <li>• <u>Human Capital</u>: insights into knowledge centers and educational institutions which provide professional or academic training and/or degrees on entrepreneurship including incubator spaces, TVET centers, hubs or programs affiliated with universities and educational institutions that promote dynamics of entrepreneurship-as well as the international and national programs that support them. In identifying this stakeholder we will specifically highlight each group’s gender-specific focus or lack thereof.</li> <li>• <u>Support Structure</u>: the infrastructure, systems, and spaces that support female entrepreneurs such as but not limited to incubation centers and programs, legal institutions, individuals (experts, tutors, mentors, and advisors) accelerator centers and programs, co-working spaces and business plan contests and hackathons organized, and programs, conferences, social networks, NGOs (multinational and bilateral) and other organizations. This will also include, as much as possible, the specific budgets, geographical location(s), and area(s) of the focus of these specific stakeholders.</li> <li>• <u>Conflict, barriers, and risks</u>: Côte d’Ivoire has a long history of instability and internal conflict due to political, social, ethnic, and religious rivalries throughout the country. These longstanding and complex conflicts have at numerous times led to turmoil in the country (see section: analysis and risks) which can create barriers and risks for future projects and interventions that NL will be involved in. These barriers and risks should be included in the analysis. Furthermore, these need to be reevaluated with each future counterpart as well as beneficiaries in order to avoid situations where NL will be positioned in undesirable conflict-related settings or cooperative arrangements.</li> </ul> <p>Additionally, we designed three key systems of assessing stakeholders:</p> <ol style="list-style-type: none"> <li>1. Template for mapping stakeholders already supporting women's entrepreneurship in Côte d'Ivoire, listing a profile with objectives, challenges, opportunities, results, and activities as well as their strategies and, when possible, budgets and reports of evaluation. At the end of our desk research stage, we had identified over 255 stakeholders, which we mapped and rated in order to determine which to engage with first. In total we met with 76 different stakeholders forming a representative sample of the entire ecosystem.</li> <li>2. A defined indicator system of how we have rated the existing programs supporting women’s entrepreneurship, which we mapped.</li> <li>3. A template for rating the programs we mapped including: The name of the project; the focal point; the dates of project implementation; financial partners, backers, and worth; implementing partners and who the major implementing party is; program objectives; and our rating for quality of programming based on our defined indicator system.</li> </ol> <p>All of these documents were shared with our government counterparts and confirmed before entering into our data collection period. During the desk research stage, our team also presented an alternative working plan for the collection of data in two stages: first at a distance, with virtual data collection, and second with a Field Mission, based on the impacts of Covid-19 on travel.</p>
<p>At a Distance Data Collection</p>	<p>Our at a distance data collection consisted of interviews with stakeholders, determined through the setting of a hierarchy of importance across the six OCP categories. From there, our team reached out to stakeholders across all categories and conducted interviews with 30 key stakeholders, representing: government actors, local associations, donors, private industry representatives, education/incubation/acceleration/finance, and (I)NGOs. During interviews our team analyzed information and requested data about specific programming and systems for gender assessment and entrepreneurial and business empowerment. We also worked with our local counterparts to collect data and information, and to request connections to other networks and organizations which these key stakeholders thought to link us to.</p> <p>Our team also conducted four Focus Group Discussions (FGDs) consisting of four categories of businesswomen, each based on industry and chosen through an assessment of the highest amount of women’s business leadership and workforce participation:</p> <ul style="list-style-type: none"> <li>• Agricultural production</li> </ul>

	<ul style="list-style-type: none"> <li>● Agricultural processing, manufacturing, and/or distribution</li> <li>● Service (tourism and hospitality)</li> <li>● ICT/Tech</li> </ul> <p>As a result of these efforts, our team was able to gain an invaluable basis of insights, which provided us with preliminary findings and assumptions to be validated and further developed during the field mission stage of the research.</p>
<p>In-Country Data Collection</p>	<p>Catalystas conducted a one week mission between September 22nd-September 30th 2020, where we met with 21 different organizational stakeholders ranging across government, civil society, private sector, educational institutions, and NGOs. Our meetings were arranged with support from the Dutch Embassy in Côte d'Ivoire, so as to facilitate data collection, which during our at a distance data collection proved to be challenging.</p> <p>Our delegation, consisting of Ms. Beatrice Maneshi, Ms. Judith Vollebregt, and Mr. Ismael Somahoro, undertook extensive gender analysis of the local context including - when possible - requesting additional gender sensitivity documentation, which in many cases was limited or unavailable, a trend which our team found common in the Ivorian context.</p> <p>During the period in-country, our team also conducted four FGDs consisting of 39 businesswomen from different socio-economic groups, ages (ranging between 18-45), across varying sectors and industries:</p> <ul style="list-style-type: none"> <li>● Women whose businesses were thriving (formal business)</li> <li>● Women who had experienced a successful business that closed (formal business)</li> <li>● Female students who are part of the AIESEC business entrepreneurship student association (composed of multiple universities from Abidjan) and have micro-enterprises (informal)</li> <li>● Women who are part of Village Savings and Loans Group (VSLA) composed of multiple small, informal agri-businesses in the cocoa-community outside of Taboo (West, Côte d'Ivoire)<sup>3</sup></li> </ul>
<p>Validation and Drafting Findings</p>	<p>After our in-country field mission, our team continued to collect requested documentation from stakeholders engaged. The documentation and data provided to us provided important information to validate the findings produced during the at a distance and field data collection periods of research.</p>

## Team Composition and Collaborative Efforts

Ms. Beatrice Maneshi led this research, supported by Catalystas Associate Ms. Judith Vollebregt. Both team members are considered experts in gender, entrepreneurship, eco-system analysis, and programmatic design. Our research was supported at each stage by our local counterparts, Mr. Ismael Soumahoro and Mr. Benjamin N'Diri. Catalystas first and foremost considers our research and work to be collaborative and participatory, and strengthened by the insights gained from local counterparts, who at each of the desk, distance, field, and data analysis stages have contributed to our findings with local knowledge and insights.

## Limitations:

1. **Covid-19:** This project, which was initially set to be executed over a month and a half period surrounding a two and a half week long in-country mission following desk review, was instead - like many other current programs - affected

<sup>3</sup> Note: This group of women are composed of internal migrant communities of vulnerable women who are not native to the areas.

by the outbreak of the Covid-19 pandemic. Catalystas' team adjusted to this limitation by moving part of our field mission online for the period of June and July 2020, utilizing the longer span of time to generate preliminary findings that we confirmed during our postponed one-week field mission, which took place from 22nd-30th September 2020. Due to the online nature of our initial meetings, we had challenges reaching the following types of stakeholders: government officials, rural women, and higher educational institutions. We were able to catch these perspectives later on during our in-person field mission.

Secondly, the impact of Covid-19 on the entrepreneurial and business ecosystem we were commissioned to analyze was found to have a considerable effect on risk-aversion and closure. Like the rest of the world, businesses and business persons, bankers, government officials, and would-be entrepreneurs all exhibited a sense of risk-aversion and a lack of predictability, which were, and remain, unique to the specific situation surrounding the pandemic and do not represent the realities of a normal snapshot. However, we believe it essential to take into consideration the impact of Covid-19 in planning future interventions, and are therefore pleased to have captured the impact of the pandemic for this research project.

2. **The Death of Prime Minister Amadou Gon Coulibaly:** This project was additionally impacted by the death of sitting Prime Minister Amadou Gon Coulibaly, who was thought to be the strongest candidate for the upcoming October 2020 Presidential election. His death created a rift in the stability of the political structure, making it challenging to schedule initial meetings with government officials. His death also resulted in greater instability in the country, due to the recent history of civil war based on power distribution and political affiliation. Our team, along with our Dutch government counterparts, elected to delay the field mission component of this research one additional month as a result of the instability, and we experienced difficulty connecting to any government offices during the at a distance data collection period of this study.
3. **Violent Protest and Political Unrest:** President Alassane Ouattara's application to run for a third term as president - in violation of Côte d'Ivoire's constitutional two-term limit for the office - caused protests and ethnic clashes in the capital and in the north of the country. The impact of Covid-19 and tensions leading up to the election affected both the private and public sectors, causing a general slowing of work, and resulting in a lack of data and information and/or availability from some of the stakeholders engaged who were unable to provide us with forecasts or insights, and even, in some cases, were unable to meet in person.
4. **Lack of Data Availability:** Catalystas found data transparency and data sharing to be a challenging issue in the Ivorian marketplace. Our team, despite having support from the Dutch Embassy, was not able to access important data and information from some government ministries, in particular the Small-to-Medium Size Business Agency (*Agence CI PME*), which is responsible for both collecting data on and supporting all SMEs and entrepreneurship initiatives across the country. We found that many private sector stakeholders were also reluctant to share data and information, and this became a major challenge in our study, as well as a hindrance to the entrepreneurship and business ecosystem in Côte d'Ivoire overall.

## 5. Overall Findings

Côte d'Ivoire, which has the fastest-growing economy in West Africa, features infrastructure and workforce potential that remain under utilized - especially when it comes to women's roles and impacts on the economy and the overall ecosystem. Our study found that the Dutch government can make a large impact in the field of women's entrepreneurship due to the fact that most other donors, government stakeholders, and actors are primarily focused on supporting women in collective models rather than individualized entrepreneurship as a means of empowering women's economic potential. It was noted during our study that this specific research on women's entrepreneurship was the first of its kind in the country, and that targeted programming aimed at supporting women's entrepreneurship<sup>4</sup> is not currently underway. The Dutch government, as the most significant export partner for the Ivorian economy, has the potential to support Ivorian women in realizing their potential to become business leaders through smart and strategic interventions in the period following the transition of government in 2021.

Catalystas Consulting, in undertaking this gender-sensitive diagnostic survey of the entrepreneurial environment in Côte d'Ivoire, found that the overall challenges to becoming both entrepreneurs and successful business leaders were exacerbated for women due to social and cultural systems that assign higher value to men and boys than to women and girls. These cultural constraints have created barriers that our team was able to link to five major areas:

- **Little to no accessible entrepreneurship education and capacity building:** A lack of literacy continues to be the biggest challenge in the country. Currently, Côte d'Ivoire maintains a rate of 65% illiteracy for women in the country,<sup>5</sup> meaning that the system for formalized business is blocked for an entire segment of the population. The existing types of education, when accessible, furthermore do not present entrepreneurial focuses or values. Alternative educational training systems, such as incubators or business support programming, are limited to the wealthy, and are virtually unavailable outside of the capital, Abidjan.
- **Challenges in legal rights related to ownership and inheritance:** Although Côte d'Ivoire has progressive legislation related to women's rights (statutory law), the reality is that more than 85% of the country continues to operate under customary law, which utilizes a patriarchal structure of local laws often detrimental to women's values and rights (especially with regard to rights of ownership and inheritance, greatly affecting women's ability to obtain and maintain immovable capital often needed to access finance). Furthermore, while many government policies in Côte d'Ivoire reflect what seem to be progressive practices surrounding women's rights and empowerment, legislation often failed to reflect the realities of events on the ground. Additionally, the government often faces challenges with funding the commitments they have made to conduct social empowerment programming.<sup>6</sup>
- **Lack of access to information:** Our team found that no matter their socio-economic or education level, women face an overall lack of access to information related to registering and opening a business as well as accessing

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<sup>4</sup> By women-focused entrepreneurship programming, we refer to the type of entrepreneurship which the Dutch government, vis-a-vie the PSD toolkit, defines as supporting individual business champions who can create fast growing businesses that create 2-3 additional decent jobs within a two-year time frame, rather than collective model capacity and business development.

<sup>5</sup> According to CARE's 2019 *Context and Policy analysis, Action & Advocacy strategy for the « Women in Enterprise» Program* 65% of women in Côte d'Ivoire are illiterate, of the remaining 45% who are literate only 44.3% have secondary education-- attributed to the ability to successfully participate in competitive and literacy based incubation programming.

<sup>6</sup> It was noted by multiple donor organizations we spoke with that the Ivorian government had not been able to fulfill commitments made with bilateral or multilateral donors in program implementation or match funding. Part of this is assumed to be due to lack of financial resources to fulfill commitments made, as well as a lack of capacity within governmental ministries. Additionally, and most noteworthy, are the rising levels of perceived corruption within the government.

(or preparing to access) financial services. Often, it was noted that the Ivorian government's legislation and policies remain unknown beyond Abidjan's central neighborhoods, and are thus underutilized or unimplemented.

- **Limitations in access to finance:** Firstly, we found that a lack of information makes accessing financial markets challenging beyond the virtue of mobile money systems. The lack of information furthermore limits women's ability to prepare themselves to apply for investment. Secondly, Ivorian growth potential is restricted when entrepreneurs are denied credits as a result of outrageous requirements or interest rates that are too high. Thirdly, there is currently an exacerbated gap in finance between micro- and large loan amounts, hindering business expansion, R&D, and long-term success - especially for women.
- **Narrow perceptions of entrepreneurship:** Our study found that the local perception of what entrepreneurship is, is narrowly limited to an idea of Western businessmen and women in offices. For many Ivorians, both public and private sector employees, entrepreneurship is reserved for suits and ties, formal offices, and fast paced environments with high revenue, expanding teams of employees, and observable short term growth. However, many of these same Ivorians engage in work outside their primary role or occupation - these largely individualized, small scale, and informal economic buying and selling activities are known as "Gombo". While Gombo is not limited to women, because traditional Ivorian culture relegates the role of women to the home and family, income generating activities conducted by women outside of formalized and salaried jobs are usually considered Gombo.<sup>7</sup> In large part, this definition stemmed from a lack of entrepreneurial training opportunities in the educational system, especially outside of the capital Abidjan.
- **Formalization of business is blocked by a burdensome bureaucratic and expensive regulatory system:** Although the government has made great efforts toward formalizing the informal economy, which accounts for 64% of business, the business registration and tax burdens are a major disturbance for existing informal businesses as well as potential entrepreneurs when it comes to formalization and growth. Due to the fact that the majority of women-owned businesses remain in the informal sector, the impact of these complex business regulations has a heavily compounded negative effect on women.

While these issues are not exhaustive, and they may have been compounded due to the current situation surrounding the Covid-19 pandemic, they present a very clear snapshot of the current challenges facing Ivorian women when it comes to entrepreneurship, and provide a number of potential pathways for support and improvement which the Dutch government can support.

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<sup>7</sup> Those who participate in Gombo do so as a means to generate additional income - often to supplement family earnings - through small scale economic activities such as street vending, and most self-identify as 'sellers' or practitioners of Gombo rather than businesspeople. The majority of Ivorians do not consider Gombo an entrepreneurial activity, as it does not fit into the "typical" image of what an entrepreneur should look like, nor do they assign the same potential for growth and scalability to these enterprises, despite their potential capacity. This is largely due to the culture surrounding entrepreneurship in Côte d'Ivoire, and the ongoing lack of training and encouragement when it comes to entrepreneurship, innovation, and growth mindset.

## 6. Overview

### Economy & Politics

Côte d'Ivoire has one of the fastest growing economies in West Africa, with an average of 6% annual growth since 2011, and is considered one of the richest agricultural production power houses in West Africa - it is also the top producer of cocoa, for which it is famous. Although agriculture only represents 15.8%<sup>8</sup> of the country's GDP, the sector provides jobs for two thirds of the population. The agriculture-for-consumption industry is often dominated by women in early stages of lower-valued value chains, generally in rural areas (according to CARE, 80% of food production in Côte d'Ivoire is done by rural women, on whom the Ivorian economy depends). The focus on these specific agricultural commodities results in low-paying wages and unequal distribution of wealth to land and factory owners, rather than creating a healthy middle-class, despite the feasibility of a redistribution of wealth to form a middle class based on the Ivorian Gross Domestic Product (GDP).<sup>9</sup>

With a population of 25.7 million, one quarter of which consists of young people between the age of 15-29,<sup>10</sup> poverty levels among youth are elevated despite fairly high levels of employment (Côte d'Ivoire had a 5.9% of youth unemployment rate in 2019,<sup>11</sup> among the lowest in the region). Youth employment positions, however, often remain in the informal economy, not offering decent wages or potential for economic improvement. Currently, 64% of the economy operates informally, with a higher concentration of informal operations in more rural areas, and this lack of formalization is connected to lower levels of development, education, and governance. According to the World Bank, more than half of the population of Côte d'Ivoire live in cities, and this rate is expected to increase to two thirds of the population by 2050<sup>12</sup> due to the large disparity in economic potential between rural and urban areas. Additionally, the World Bank has noted that more than 90% of formal jobs are concentrated in Abidjan, and only 14% of women held formal jobs across the country, rising to 24% when looking at Abidjan independently.<sup>13</sup> The lack of service and economic opportunities in rural areas, in combination with the rise in violence spilling over from Burkina Faso in the north and the impact of Climate Change on rural farmers will continue to push migration patterns toward major cities. This process results in the creation of majorly impoverished urban areas consisting of illegal settlements that are underserved - or even targeted<sup>14</sup> - by local authorities. Internal migration, often driven by the pursuit of greater economic prosperity, can also produce higher levels of vulnerability, generally affecting women most severely due to the increased potential for Sexual and Gender Based Violence (SGBV) and other criminal activity, which occurs at a higher rate<sup>15</sup> due to the lack of job opportunities available.<sup>16</sup>

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<sup>8</sup> World Bank 2019.

<sup>9</sup> Based on Côte d'Ivoire's GDP of 40.39 billion USD, each person could be earning 1,662.44 USD per month, in heavy contrast to the current levels of inequality, where one fourth of the Ivorian population live in abject poverty.

<sup>10</sup> Organization for Economic Cooperation and Development (OECD) Country Profile 2020.

<sup>11</sup> The Global Economy - Economic Data Centre 2009-2019 youth unemployment rates Côte d'Ivoire.

<sup>12</sup> Côte d'Ivoire Eighth Economic Update: Key Messages. February 2019

<sup>13</sup> World Bank - [Côte d'Ivoire Jobs Diagnostic](#), Jobs Note - Issue 03.

<sup>14</sup> In Abidjan Especially there has been targeted destruction of illegal settlements by the current administration.

<sup>15</sup> The [International Development Research Center \(IDRC\) as part of the Safe and Inclusive Cities Initiative](#) undertook extensive research on crime and violence in Côte d'Ivoire and found that there has been a major resurgence in violence in metropolitan areas such as Abidjan, Duékoué, and Bouaké, fueled by insecurity in many suburban and informal neighbourhoods which have poor urban management and an overflow with little to no economic opportunities for youth, who turn to violence and crime as a source of income.

<sup>16</sup> According to the National Institute of Statistics (NIS) data from 2016, in Abidjan, contrary to what would be expected, the indicators are even more problematic, with a youth unemployment rate 56% higher than the national level. Found in "[Young people's integration into the Côte d'Ivoire labour market: Has the time bomb been defused?](#)" by the study undertaken by Lefevre, Roubaud, Torelli, and Zanuso in the *Afrique Contemporaine* Vol 263-264, issue 3-4, 2019 page 233-237.



The Ivorian government has targeted diversification of the job market, formalization of the informal sector, job creation in modernized agricultural processes, and the promotion of collective models of business management, as well as entrepreneurship and SME development under the 2015-2020 National Development Strategy as a means to address the economic and social needs of the country. The National Development Strategy clearly identifies private investments as a key driver of growth in achieving its objectives. More specifically, the Ivorian government has increased its initiatives targeting SMEs by creating a series of different strategies and target reforms. These include reforms to improve the business environment, the establishment of an 86 billion CFA fund under the Phoenix Plan dedicated to SMEs,<sup>17</sup> and the creation of the Agence Côte d'Ivoire PME (Côte d'Ivoire SME Agency). The efforts made during the past national strategy period have been an effective means of setting the regulatory stage, and now programming is needed to support newly formalized SMEs grow with an eye towards job creation. Much remains to be done with regard to transforming the Ivorian economy into a sustainable support system for Ivorian youth - 51% of whom are women - who are now continuously entering the workforce.

The country, which has been rocked by years of civil instability, has most recently seen a flare up in insecurity during the run up to the October 2020 election. Furthermore, although Côte d'Ivoire's economic strength has grown in the last decade, the level of perceived corruption has nearly doubled, shooting up from 22% in 2010 to 35% in 2019.<sup>18</sup> During our meetings with stakeholders from governmental and private sector institutions, we found that governmental offices consistently fail to implement commitments and strategies, slowly dissolving both the population's and international development actors' trust in the government's willingness and capacity to effectively implement national agenda items and commitments. Women's participation in Ivorian politics, like that of the economy, remains weak considering the country's level of development and the size of the economy. In politics, women hold just 7 of 41 ministerial positions, only 29 of 255 deputy minister seats, just 8 out of 66 senate seats, and a mere 15 of the 200 mayoral seats across the country, and there is only one female president out of the 31 regional districts across the entire country (3.33%).<sup>19</sup> Although the 2019 National Strategy Document for the Empowerment of Women (Snafci) has recently made significant legislative efforts to set a quota of 30% female representation<sup>20</sup> for elected offices, the country has thus far faced challenges in meeting its own phases of inclusion criteria for gender equality on policy representation and decision making.

The Ivorian entrepreneurial ecosystem is still very young, and has yet to produce a significant number of ventures at scale, with serious barriers such as a major lack of infrastructure (road and electricity and affordable internet connectivity), lack of access to capital (especially foreign investment), and lack of handover and accessibility in financial markets all contributing to the prevention of a thriving business environment. A key objective of the 2016–2020 National Development Plan, which at the time of writing this report was being updated as the 2021-2025 delivered for the coming four years, included economic programming aimed at pushing Côte d'Ivoire into the emerging market economies (EMEs) category, generally understood to mean a middle-income economy. Although the country has not yet reached this goal, there have been significant efforts made through the use of strategies such as the 2019 National Financial Inclusion Strategy (PDESFI), which has looked to expand credit availability at large, especially for rural areas, through the use of mobile banking, micro-financial institutions, and specific strategies for formalizing and connecting SMEs, which make up 80% of businesses in Côte d'Ivoire.<sup>21</sup>

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<sup>17</sup> The goals of this project of establishing 4000,000 SMEs by 2020 were not realized, according to the Oxford Business Group.

<sup>18</sup> Corruption Perception Index (CPI).

<sup>19</sup> "[Côte d'Ivoire / Representativeness of women: women's organizations point to "shortcomings"](#)" African Press Agency (APA) August 3, 2019.

<sup>20</sup> Our team was made aware that this legislation also limits women, in that it has set wording to say at maximum 30% women can be representatives, limiting higher numbers of women from ever serving in office.

<sup>21</sup> Oxford Business Group 2020.



Gender as a national agenda topic is still not seen as a cross-cutting issue across government ministries nor the private sector, a reflection of the untapped potential and underserved population of would-be women entrepreneurs. Currently, it is estimated that women account for only 15% of all SME owners.<sup>22</sup> Furthermore, Côte d'Ivoire hosts the lowest percentage (5.1%) of female board members in large companies in all of Africa, a representation of the great gender disparity both in terms of political representation and policy, despite having made headway in economic progress and banking (such as new efforts by the top five largest banks in creating new, more accessible funding mechanisms<sup>23</sup> for SMEs, as well as a constitution that codifies equality between the genders.

## Women's Roles in Society

Côte d'Ivoire ranks 165<sup>th</sup> out of 189 countries on the Gender Inequality Index (GII), which takes into account reproductive health,<sup>24</sup> political empowerment, and economic activity factors to account for the loss of human development due to inequality between the genders. The root cause of this inequality stems from patriarchal cultural norms that are exacerbated by the effect of various and recent conflicts within Côte d'Ivoire.<sup>25</sup> Furthermore, the Ivorian Ministry of National Development, in their 2016 "2040 National Perspective Study," clearly acknowledges the cultural barriers for women that lower their status and access to the decision-making sphere. The study found that although there are efforts towards women's empowerment in the country, their status remains weak. The country presents an image of "an elephant with feet of clay" when it comes to changing the cultural status of women, which risks Côte d'Ivoire remaining fragile.<sup>26</sup> As a result, they have set structural policies and cultural reform on women's status as a pillar for development in national strategy.

Although in the current context, Ivorian law (statutory law)<sup>27</sup> is considered progressive, with landmark improvements in legislation, the reality is that more than 75%<sup>28</sup> of the country does not actively apply statutory law. Instead, many areas utilize customary law, which differs for each region and tribe and is often based on religious, ethnic, or traditional heritage that stems from patriarchal structures and negatively impacts women in aspects related to inheritance, land ownership, marriage, sexual reproductive health, and education. Although the Ivorian government has a ministry focused on gender - the Ministry of Women and Children<sup>29</sup> - as well as the Office of the Special Advisor on Gender, which reports directly to the Prime Minister, gender has been noted as being considered a single-subject concept, rather than a cross-cutting theme in policy and implementation, with frustration often expressed by bureaucrats attempting to reform or implement gender empowering policy.

<sup>22</sup> "Do Firm and Entrepreneur Characteristics Play a Role in SMEs Sustainable Growth in a Middle-Income Economy like Côte d'Ivoire?" Diabate, Allate, Wei, Yu. MDPI - Sustainability 2019, vol.11 sector 1557 page 12.

<sup>23</sup> For more information on banking regulations affecting SMEs and women, please see page 31.

<sup>24</sup> Côte d'Ivoire has one of the highest rates of FGM in West Africa, according to UNWomen 2017 reports.

<sup>25</sup> As recognized by UN Security Council Resolution 1325: on Women, Peace, and Security it is internationally recognized that war and conflict has a disproportionately higher negative impact on women. This higher vulnerability also includes a longer-lasting impact on the equality and value of women in post-conflict settings, especially in contexts where gender equality levels were unbalanced prior to the conflict.

<sup>26</sup> Ministry of National Development, Planning Bureau of National Perspective, and Division of Strategy. *Etude Nationale Prospective "Côte d'Ivoire 2040"*. 2016, pg. 98

<sup>27</sup> Since 2014, there have been extensive efforts by the Ivorian government to try and address the gender gap through a multitude of means. These efforts have culminated in a series of legal reforms that provide protections and equal opportunities to women and refocus governmental efforts toward women at national, regional, and local levels. There are, however, extensive challenges in the implementation of legislation throughout the various regions of the country.

<sup>28</sup> Land Portal - Côte d'Ivoire - Land Governance Assessment Framework (LGAF) - 2014-2020 Land Portal Foundation / RSIN 854330045

<sup>29</sup> It is key to note that there are a number of projects and programs that the Ministry of Women and Children is currently putting into place that support building women's capacity to realize their entrepreneurial potential. However, our team was not able to secure a meeting with the Ministry, and therefore cannot comment on the projects nor their quality.

The gender disparity with regard to illiteracy and lack of education is the most major factor affecting women's entrepreneurship potential in Côte d'Ivoire. According to the last census, conducted in 2014, 59.4% of Ivorian women are not educated, and the proportion of those who are educated decreases from primary to higher education, becoming increasingly more pronounced among older generations, as shown in CARE's policy review as part of their Women in Enterprise program.<sup>30</sup> A multi-indicator cluster survey conducted by the National Institute of Statistics, as commissioned by the Ministry of Planning and Development, found that 47.2% of young women between 15-24 years of age were able to read a simple text about everyday life, or have followed secondary or higher education, with 63.3% of young women classified as literate in 2018.<sup>31</sup>

Considering not only basic education, but also higher educational levels are important base requirements for becoming entrepreneurs with the ability to establish work not only for themselves (self-employment) but with the potential to grow and expand enough to provide jobs to others. However, at higher educational levels (secondary, tertiary, and above) the proportion of Ivorian women with these qualifications decreases at an alarming rate, with women receiving a college education at less than half the rate of men.

The reality is that the high illiteracy rate among women (63.2%), particularly in rural areas (78.2%), combined with their low levels of overall education (59.4% without any education level and 23.5% stopped at a primary school level), constitute constraints to female entrepreneurship as well as blocking access to higher paying jobs.<sup>32</sup> According to Brookings Institute, although Côte d'Ivoire has a high labor force participation rate of 76.8% and a low unemployment rate of 5.9%,<sup>33</sup> the net participation rate of women in urban areas is higher than that of women in rural areas: 44.2% of urban women compared to 38.76% of rural women.

## The Rural vs. Urban Divide

In our research, Catalystas found that the largest difference in ability for women to become entrepreneurs was not based on religion, ethnicity, or political association - but rather whether they lived in rural or urban settings. This disparity is based on unequal educational levels, diminished access to finance, and traditional social burdens of household care and childbearing (unpaid care work) between the rural vs. urban context.

In Côte d'Ivoire, rural women represent 67% of the workforce and produce 60 to 80% of food.<sup>34</sup> Rural women, who form the agricultural backbone of this nation, live under the poverty line 75% of the time, according to the World Bank. Catalystas therefore acknowledges that the majority of women in Côte d'Ivoire fall into the rural grouping, a significantly more disadvantaged category than urban women with high enough levels of education and the capacity to build scalable businesses, access information related to business, and access finance.

Additionally, our team found a major difference in perceptions between rural and urban women when it comes to their belief in their own entrepreneurial abilities. Urban women often noted the impossibility of balancing raising and maintaining a family - including caring for children, a husband, and extended family - with creating and maintaining a successful business, which has become a deterrent for women who would otherwise aspire to entrepreneurship. On the other hand, women in rural settings showed stronger entrepreneurial drive and spirit, successfully finding an agreeable work-life balance among women business owners. Our team relates this difference in approach to the inspirational examples available in each setting, as well as the disparity in education levels and risk aversion when it comes to

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<sup>30</sup> Context and policy analysis, action & advocacy strategy for the Women in Enterprise program, final report May 2019.

<sup>31</sup> World Bank Data 2020 Literacy rate, adult female (% of females ages 15 and above) - Côte d'Ivoire".

<sup>32</sup> Mohamed. "Context and Policy Analysis, Actions & Advocacy Strategy for the Women in Enterprise Program" May 2019 CARE.

<sup>33</sup> These figures are expected to significantly change and increase too the impact of Covid 19 at the time of this report being written, there was not yet national level data availability of the unemployment impacts due to Covid 19.

<sup>34</sup> Christiaensen, Luc and Patrick Premard (editors), 2017. Côte d'Ivoire Jobs Diagnostic — Employment, Productivity, and Inclusion for Poverty Reduction. World Bank, Washington, DC.

entrepreneurship. In Côte d'Ivoire, job stability and wealth are tied to bureaucratic and government positions, much like many other post-conflict countries. These government posts require, at minimum, basic levels of education, leaving them out of reach for many rural citizens - especially women. Combined with a lack of female representation in government to provide role models and contacts, rural women often see business and trading as a more realistically attainable goal for securing financial stability.

In contrast, women in urban areas are more likely to be literate and have access to higher education, paving the way for more work opportunities, including government positions that guarantee stable income. This increased access to stable employment and higher salaried positions also provides easier achievement of work-life balance, often tipping the scale away from willingness to take the risk of plunging into entrepreneurship. When we asked women in urban areas about work-life balance, we received an overwhelming response that being both a successful entrepreneur and fulfilling familial responsibilities was impossible. One woman even stated, *"...to be successful, you either have to stay single, become divorced, or [be] widowed."* We can therefore conclude that for urban Ivorian women, entrepreneurship is also defined as this narrow depiction of fast-paced growth in formal office settings that requires exceptional commitment and dedication that is incompatible with traditional family life. Furthermore, even in urban settings there is a lack of women leaders in business who can act as role models for aspiring Ivorian women and youth, limiting willingness and leaving a gap in inspirational success stories for women at the start of their business journeys to aspire to.

Below, our team has laid out the major differences in both settings and situations that impact capacity, opportunities, and potential for women in Côte d'Ivoire when it comes to becoming business leaders. The remainder of this report consistently aims to examine the differences in opportunity based on these two very different situational contexts.

## Women in Rural Settings

Rural women represent the majority of those impacted by low rates of literacy and education in Côte d'Ivoire's population statistics. According to CARE International's 2019 research on women's entrepreneurship, the distribution of Côte d'Ivoire's population by gender and residence indicates that of the 56.1% of illiterate Ivorians, 63.2% are women (seven out of ten women). Of these 63.2% of illiterate women, 78.2% live in rural areas.<sup>35</sup> Despite government policies of education for all, the level of literacy for rural women remains low. Considering the minimum requirement of literacy and basic educational training needed to participate independently and effectively in business environments, education is the key barrier preventing rural women from becoming entrepreneurs in Côte d'Ivoire.

Furthermore, education and awareness - the gateways to accessing public services and employment - has been and continues to be underfunded and underserved, especially in rural settings. The majority of government agencies only have offices in urban settings, and although there have been efforts made by various agencies to raise awareness and hold information sessions in rural areas, these initiatives are often challenging and difficult to follow up on due to the low internet penetration rate, which currently stands at 45.3% of the population,<sup>36</sup> lack of formal education, and a lack of uniform implementation of government projects and programs in the various governorates and states.

Patriarchal structures of the traditional society, especially in rural areas, heavily impact the value and rights given to women. These traditional norms have slowly been changing in rural settings, thanks to efforts by the government and international NGOs, but still men remain valued higher in society than their female counterparts, resulting in a continuation of lower education rates, fewer employment opportunities in lucrative value chains,<sup>37</sup> and confinement to the pieces of value chains with limited economic growth potential, such vegetable cultivation and processing, for women. While these two areas (vegetable cultivation and processing) have actually proven to be financially viable in recent years,

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<sup>35</sup> Mohamed, "Context and Policy Analysis, Actions & Advocacy Strategy for the Women in Enterprise Program" May 2019 CARE.

<sup>36</sup> Internet world stats, Côte D'Ivoire Internet, Population and Telecom reports 2019.

<sup>37</sup> Cocoa, cashew, and rubber production, as well as raising and tending to livestock are traditionally male dominated industries in Côte d'Ivoire. These commodities are valued among those with the highest potential in the Ivorian Economy.

women have still not been able to take advantage of growth opportunities; men are now entering these markets, creating even more competition in the already narrow sectors open to women. Furthermore, the Ivorian economy's overdependence on agricultural commodities<sup>38</sup> leaves the nation vulnerable to shocks, most heavily felt by the women who make up the overwhelming majority of the agriculture workforce during times of crop failure or price instability. Catalystas also found that Climate Change continues to increase the instability of Ivorian agriculture, impacting rainfall, and in turn, the women who rely on the early value chain stages of cultivation at the heart of agricultural production for their livelihoods.

Over the course of the last ten years, women in rural settings have been supported by organizations such as CARE, 2SCALE, EcoCajou, Solidaridad, The Ivorian Chamber of Commerce and other local programs, where they have promoted organization into collective model saving programs known as **Village Savings and Loans Associations (VSLAs)**. Groups of rural women have formed themselves into collectives, which then work together to sell products at higher prices and create collective income generation. These programs help women access financing and raise their overall level of economic capability, but they often fall short of being able to support women in becoming individual and independent successful business leaders without additional assistance from other education and capacity development based programming geared toward individual women rather than collectives. We found that among all the actors serving rural women through VSLA and collective models, there is a consensus that they are reaching the limits of their ability to provide extensive business education training and support, despite having identified this type of support as being highly beneficial and useful for their beneficiaries. Although Ivorian law provides equal rights to men and women under the constitution, due to the lack of governance in rural areas in particular, customary rather than statutory law is applied in over 75% of the country.<sup>39</sup> When considering that customary law in many areas does not provide the same protection surrounding inheritance or land rights regulations as statutory law, and that the overwhelming majority of the economy is based around agricultural production, the lack of ability to access and secure land tenure can be clearly identified as a major barrier for women when it comes to:

- a. having security to build the foundation of their agri-businesses on; and
- b. having a title for immovable property that can be used as assets for accessing finance.

These two factors are seriously detrimental to rural women working in agriculture in Côte d'Ivoire.

## Women in Urban Settings

Women in cities are more likely to receive some education, at least through secondary school. This means that urban women tend to have higher rates of success when it comes to operating a business and achieving strong financial literacy, as can be seen in the most recent national survey conducted in 2014, which identified illiteracy rates for cities such as Abidjan and Yamoussoukro at 30,7% and 44,3%, respectively, whereas rural areas range between 50% and 80%, for both women and men.<sup>40</sup> Urban areas furthermore have more public services, such as physical offices of the Agency PME (currently based in Abidjan, with satellite offices in San Pedro and Bouaké), in close vicinity, making it easier to access public business registration services. Most international and local NGOs, as well as all of the currently known true incubation programs, exist in urban settings, making the disparities in education and accessibility (both due to literacy and distance) the largest and most apparent when it comes to women's ability to achieve entrepreneurship and business leadership objectives.

Catalystas found that women in urban settings have more freedom to start their own initiatives than rural women. The degree of freedom, however, varies per region. From our FGDs with women entrepreneurs, Abidjan was widely recognized as the place with the most freedom for women starting businesses. 'Gombo'<sup>41</sup> was also widely practiced by the urban women entrepreneurs before starting their business, and their business experience was often derived from there. At the

<sup>38</sup> Agriculture makes up 70% of the economy in Côte d'Ivoire.

<sup>39</sup> Land Portal - Côte d'Ivoire - Land Governance Assessment Framework (LGAF) - 2014-2020 Land Portal Foundation / RSIN 854330045

<sup>40</sup> [Recensement Général de la Population et de l'Habitat 2014.](#)

<sup>41</sup> See definition above.

same time, it was here that we found the definition of entrepreneurship most narrow, focusing on formal office jobs; as already referenced in the overall findings: 'being an entrepreneur' meant to create something new in the market, to go to an office, and to work day and night. True entrepreneurs were creative and mostly linked to tech, and requiring at least a university diploma. This narrative is strengthened by the idea of entrepreneurship being focused on the most innovative, fastest growing businesses as the ideal. This narrow definition has led to the belief that entrepreneurship is almost mutually exclusive with the tasks that society links to womanhood: getting married and having children, caring for those children, and having food on the table when the husband comes home from work. We heard often during our discussions that a women entrepreneur must be unmarried or divorced, and this was also referenced in interviews and FGDs, where the women themselves had these experiences. However, many of the women who were interviewed mentioned that their mothers were also entrepreneurs, and they noted that their parents' division of tasks didn't match the traditional Ivorian pattern, with fathers either sharing in the household responsibilities or taking some of them on when mothers needed to travel for their business.

Although land titles are less relevant in urban areas because the type of businesses started there do not generally require a lot of land, the issue of ownership over immovable goods still impacts women entrepreneurs when it comes to their activities. For example, this becomes an issue when women want to open a shop, or when they are applying for access to finance. The need for collateral when receiving a loan means that they either have to have permission from their husband/male relatives, or that they cannot apply for the loan. This makes it difficult for women to grow their business beyond a certain level.

While the rural-urban divide is clearly the most impactful, there are divisions within the urban regions that prevent everyone from benefiting from urban facilities in the same way. International actors are almost entirely based in Abidjan, and this city is well serviced in terms of the whole entrepreneurship pipeline and women's entrepreneurship empowerment programs, but other large cities like Bouaké or San Pedro, and especially Korhogo in the north, are left out of programming implementation. This occurs even though adding programs there might generate more positive results, as they would be fulfilling a need, and would be able to work with the entrepreneurial mindset and higher education levels that women there already have.. There are a few exceptions: in the Institut National Polytechnique Félix Houphouët-Boigny in Yamoussoukro, there is an incubator, and some organizations have occasional satellite programming, but this is not a widespread trend.

Similarly, within cities there is a variation as to the services available. When looking at Abidjan, the entrepreneurship projects are located mostly in the same - quite affluent - neighborhoods, and are frequented by groups with access to the best educational institutes both in-country and abroad, who regardless of their participation in these programs, will end up with good jobs. These are also the groups that have access to most of the entrepreneurial services. However, that same city houses outskirts such as Abobo, which are growing quickly due to rapid urbanization, but are not well-connected to the well-served parts of the city, and are underserved when it comes to basic public services such as water, health care, sanitation, and infrastructure,<sup>42</sup> even if they are located relatively close to areas where these are all available. Public transport is a considerable expenditure, especially for those living in the outlying neighborhoods, where transportation can take up to 30% of poor households' income, whereas for the more affluent households, it amounts to closer to just 5%, again pointing to a difference in the access to services between these groups.<sup>43</sup> Women in these underserved neighborhoods also have less freedom of action, compared to other urban residents. Considering that these women also have no land to work on, they could even be considered more disadvantaged than some rural women.

Catalystas has found a large focus on innovation and tech when it comes to start-up support in Abidjan. Women are underrepresented when it comes to these sectors, as culturally, they are not considered sectors that women access.

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<sup>42</sup> Yapo, Amin, Yapo, and Mambo, [Analysis of the incidence of the deficit of sanitation on the health of the populations in a context of urban growth: Case of the municipalities Yopougon, Abobo and Treichville \(Abidjan, Côte d'Ivoire\)](#), June 2017, and Peter Yeung, ['We want water' say residents as Abidjan grows drier](#), June 2019.

<sup>43</sup> World Bank - [Côte d'Ivoire Economic Outlook: Understanding the Challenges of Urbanization in Height Charts](#), February 2019.

Agriculture is a traditional women's sector, however, and women are quite well-represented (not equally, but around 40%) when it comes to interventions focusing on Agro-tech.<sup>44</sup>

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<sup>44</sup> As was referenced on multiple occasions by actors such as Institut National Polytechnique Félix Houphouët-Boigny for their incubator at their School for Advanced Training in Agronomy (ESA).

## 7. Legal Statutes and Government Policies

Since early 2010, as the last flare up of civil unrest settled, the Ivorian government and policy system have made strides in promoting gender equality under the constitution. Notable legislative changes in 2016 include those made under law 2016-886, which established the Constitution of the Republic of Côte d’Ivoire and promotes and protects women’s rights through Constitutional Articles 4, 36, and 37 - prohibiting discrimination and promoting equality of women and men in the political sphere, public life, and the labor market. This law, specifically embedded in the Ivorian constitution, declares equality between all citizens, and includes a list of prohibited grounds of discrimination, such as gender.

As a result, institutional mechanisms for the promotion of gender equality have been put into place to support government actions. Such additions include the Ministry of Guardianship, with its central directorates; the **National Committee to Combat Violence against Women and Children (CNLVFE)**, the National Observatory of Equity and Gender; and the **Compendium of Women's Competencies of Côte d'Ivoire (COCOFICI)**, which have all been created to make gender equality a reality in Côte d'Ivoire. Although these mechanisms have been making some headway, often the support provided by the various departments is limited due to relatively small budgets in comparison to the massive undertaking that is addressing gender equality challenges in all regions of the country. As a result, efforts are often limited to programming in larger cities or in limited one-off events or sessions. Additionally, there is also a weakness with regard to a lack of coordinated approach between departments, as well as ownership over divisions and programming initiatives, resulting in insufficient capacity to bring about structural changes on a national scale.

### Women, Business, and the Law

The 2019 Committee on the Elimination of Discrimination against Women (CEDaW) noted that although there have been significant legislative changes reflected in statutory legislation to support gender equality and protect women, there is a clear gap in implementation. As a result, in practice, violence against women and girls, lack of female representation in policy and business decision-making, and discriminatory practices remain prevalent despite reforms in law. Clear examples were provided, such as the current legislated workplace safety standards, which reflect outdated safety standards restricting women from working in specific fields. This often prevents women from gaining valuable work experience in many fields (often higher-paying), and has a major influence on which fields a person - man or woman - will start a business venture in.

#### **Lack of Anti-Discrimination Commission**

Côte d'Ivoire currently has no commissions, regulations, or laws that prohibit gender-based discrimination for accessing credit based on marital status in Côte d'Ivoire. This lack of legislation significantly hinders women who aspire to entrepreneurship from being able to access credit. It has been noted by women entrepreneurs that they were asked about their marital status when applying for a loan, noting that if they were unmarried, they were considered risky for default, and if they were married with children - they were also deemed at risk of default.

The 2019 CEDaW urged the adoption of a framework law on gender equality and for the use of temporary special measures to achieve substantial equality for women and to overcome structural and social barriers that hinder the effective enjoyment of women’s rights. As a result, there has been some legislative reform to address a number of the points set out by the committee; however, widespread implementation of legislative reform across the country can be improved.



## The Issues around Statutory Law vs. Customary Law

The legislative structure within Côte d'Ivoire remains weak, and many laws remain unknown to women, who as a result continue to lack understanding of as well as ability to exercise their legal rights as Ivorian citizens. They are instead subject to customary laws and regulations implemented on a regional basis, which often hinder their rights as citizens. There are a number of examples where the implementation of customary over statutory laws affect Ivorian women's ability to become entrepreneurs:

- **Inheritance:** Despite reforms in 2019 to the Law of Succession, which grants both female and male surviving spouses, daughters, and sons equal rights to inherit, widows from informal (customary) marriages do not inherit anything. Due to the fact that nearly all Ivorian marriages, especially in rural areas, are customary, the inheritance legislation is not implemented, resulting in systems that favor men in most cases, leaving women without financial security, and therefore without long-term guaranteed capital - even in the case of a financially secure marriage.
- **Credit:** Women do not have the same rights to immovable property as men. This is largely due to the lack of rights afforded to women under customary law marriages. Under customary law, the widow or wife may not have equal ownership over marital assets, and therefore has far more limited ability to put up collateral for credit access.
- **Land:** Customs exclude women from land ownership, even though they produce and market most of the food in Côte d'Ivoire. Despite the fact that Côte d'Ivoire's economy is highly dependent on agricultural production, which employs two thirds of the population<sup>45</sup> - the majority of whom are women - women often have limited control over the infrastructure and capital they work with, reducing their capacity to become entrepreneurs in the field(s) they are skilled and knowledgeable in.<sup>46</sup> A woman's access to land is based on her status within the family, and involves only the right of use. Of particular concern are widows' rights to remain on the land they farmed while their husbands were alive. The 1998 Rural Land Law reverses traditional practices with respect to women and land, granting them rights equal to those of men. However, making land rights a reality will require engagement at the village and family levels for real implementation of the Rural Land Law. However, due to conflict and an ongoing lack of governmental capacity, there has been little progress in the formalization of land rights, resulting in less than 2% of rural land applying statutory legislation in Côte d'Ivoire.
- **Accessibility of the Justice System:** Côte d'Ivoire has one of the smallest Small Claims Courts in West Africa. Although the maximum amount for small claims was raised in 2017, justice for small amounts remains largely inaccessible, and the lack of oversight on customary law results in a disproportionate impact on women - especially poor and rural women.

## Entrepreneurship Regulations

Since 2011, Côte d'Ivoire has been a member of the **Organization for the Harmonization of African Business Law (OHADA)**, which specifically aims to streamline and formalize the West African economy. OHADA regulations were designed to help streamline registration processes for businesses and entrepreneurs, create tax incentives, and create programs and business centers to help existing informal businesses as well as budding entrepreneurs register and formalize their businesses. Since 2011, there has been an increase in the amount of formalized business, thanks to policy support from the government and outreach by civil society organizations; however, the percentage of total formalized

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<sup>45</sup> According to Moody's Analytics [2019 report](#), Côte d'Ivoire is heavily dependent on agriculture and related activities, which engages roughly two-thirds of the population.

<sup>46</sup> [USAID Program Overview](#) - Lind Link's - Côte d'Ivoire, 2020.



businesses remains small. As a result, millions of euros in GDP remain underreported and untaxed in the informal sector, which continues to host the majority of businesses in the country.

In 2019, Côte d'Ivoire created new schemes under Article 15's Informal Sector Income Tax Deposit (AIRIS), with the purpose of taxing the informal sector by passing on the burden of tax collection<sup>47</sup> to the formal sector businesses that work with informal actors. The tax levies a 2-5% fee on goods and services. The levy on the informal sector is lower than that of normal transactional taxes, but is a starting point in the ongoing efforts to move toward stronger regulation. Many Ivorian business owners and business coaches have noted this as being demonstrative of a fast mobilization of governmental efforts toward regulating the informal economy. Most of the businesses we spoke to also mentioned an assumption that in the coming years, there will be significantly more regulations put into place to tackle and regulate the informal economy, potentially posing financial detriments to many small businesses, many of which are owned by women with limited technical capacity and an inability to take on the financial burden required to operate as a fully formalized business. This lack of formalized business practice has further amplified the impact on women due to the outbreak of Covid-19, as those in the informal sector have been unable to access government assistance and support.<sup>48</sup>

In 2014, the government passed a number of regulations that went hand-in-hand with the governmental focus on the promotion of entrepreneurship as a means of alleviating poverty, formalizing the economy, and raising gross domestic product (GDP). Law 2014-140 afforded the following benefits under articles promoting the establishment and support of entrepreneurs in Côte d'Ivoire. The Law specifically established the regulations for the creation of the Agency PME, which now acts as the central operational body for the implementation of government policies on the promotion of SMEs, and is placed under the supervision of the Ministry of Commerce. PME is charged with:

- Supporting the formalization of the economy and supporting entrepreneurs, including the provision of technical and financial support in the process of formalization and post-formalization for entrepreneurs;
- Providing advisory support services ranging from business strategy development to market and operational processes, as well as innovation planning, supporting access to capital, and providing coaching and management services;
- Establishing a mechanism to provide bankruptcy support services to SMEs;
- Assisting in the establishment and administration of municipal regional funds for SMEs, which are supported by both the local ecosystem and external donors in each of the 26 regional territories;<sup>49</sup>
- The law establishing PME also specifically stipulates that PME is charged with supporting the establishment and administration of a state-sponsored public procurement process, for which a designated percentage of contracts will be reserved for SMEs at both the local and national level. This law also stipulates that PME should be involved in the process of providing tenders to large companies that collaborate with local SMEs.
- Under the same law, Article 23 further lays out an additional non-binding plan to create state-sponsored nurseries and business incubators in each territory across the country based on sector specific needs, and to promote and maintain emerging projects via PME.
- Finally, PME is also responsible for establishing relations with banking institutions and finance mechanisms, and is responsible for taking all necessary measures to facilitate reduced credit rates for young people and women

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<sup>47</sup> Formal Ivorian businesses currently are expected to pay an estimated 5% tax on business conducted with the informal sector, which they are responsible for passing on to the government through the [AIRSI tax code](#), which places the cost of the tax and the burden of collection fully on the formal businesses.

<sup>48</sup> For more information about the impact of Covid-19 on women entrepreneurs please see page 56.

<sup>49</sup> Catalystas was unable to gain any information or data from the Agency PME, and therefore cannot validate the gender sensitivity or impact of this mechanism.

entrepreneurs.

Our team was only able to speak with PME on one occasion,<sup>50</sup> where we were told that their organization is responsible for many of these tasks and is in the process of taking over a number of them. However, it was noted that there is simply not enough funding to cover all the tasks that have been assigned to the agency yet. At the time of our discussion, PME had already created a digital registration system, opened and operated three business centers that process business registration and provide training and support (as listed above). These centers are located in SME Service Desks in Riviera Palmeraie- Abidjan, Bouaké, and San Pedro.

To register as an entrepreneur or SME, an applicant must submit declaration documents including, but not limited to: identification documents (such as ID, birth certificate, passport etc), a copy of their Ivorian national identity card, and a photo of themselves. All of the information provided must fulfill the following conditions in order to gain the status of entrepreneur:

- Be at least 18 years of age or be an emancipated minor;
- Exercise a civil, commercial, craft, or agricultural professional activity;
- Be the manager of the company (it is not permitted to start a business and pass on the management role for benefits to another individual/company);
- Provide detailed information on the nature of the business activity(ies);
- Provide contact details, including a dedicated phone line;
- Have an estimated future turnover that does not exceed the following thresholds for two consecutive years:
  - a. 30 million CFA for trading companies (45,876 Euros)
  - b. 20 million CFA for craft and related businesses (30,584 Euros)
  - c. 10 million CFA for service companies (15,292.25 Euros)

Although this documentation is simple and straightforward, the current system poses a number of limitations that affect entrepreneurs, especially women:

- Much of PME's information and forms focus on digital pathways for accessibility and submission, but this is especially limiting for rural individuals - in particular rural women - given that internet penetration rate stands at just 45.3% due to lack of coverage and high associated costs.<sup>51</sup>
- PME business centers only have three locations, and funding for the establishment of additional centers, in particular in more rural or distant locations, is limited. This negatively impacts both men and women living in rural areas far from the capital in terms of their ability to obtain information and support with regard to entrepreneurship.
- Registration processes and the lengthy paperwork required, as well as the additional stringent taxation paperwork and mandatory quarterly and annual declarations, are often exceptionally challenging for women who have not had any business practice training and are often illiterate, particularly in rural settings (see education and introduction sections).

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<sup>50</sup>Our team was not given any documentation, despite multiple requests. We have therefore tried to gain an understanding of the current ecosystem at the national level with regard to both formal and informal SME businesses through our discussion with PME. They were, however, unresponsive to our requests for data and therefore our team has been unable to examine the most up-to-date national data related to SMEs in this report.

<sup>51</sup> Internet world stats, Côte D'Ivoire Internet, Population and Telecom reports 2019..

- Financial book work and record-keeping, as well as taxation (although reduced), become obligatory once an applicant is registered as an entrepreneur. These two burdens are part of the reason for a lack of willingness to formalize, in particular among rural women who do not have the skills and knowledge needed for such practices.
- Although there are a number of tax breaks for SMEs established as a mechanism of attracting formalization, many businesses continue to find the tax burden too high. Catalystas has also been made aware of a new piece of legislation, called the "Ivorian start-up Act," which will create even more benefits for newly formalized businesses through a series of different strategies and mechanisms. This new act is expected to be considered by parliament after the October 2020 election.
- PME was not provided with the budget, nor the necessary capacity to fully serve the Ivorian ecosystem in the way in which it has been charged by its establishing law. Furthermore, our team found that the establishing legislation, much like other governmental legislation, often lacks action plans, allocated budget, and capacity for implementation in reality.

The positive aspects of the entrepreneurial registration process that specifically affect women in Côte d'Ivoire include:

- The resources made available by PME's digital registration and taxation system have created a new opening for businesses operating in the informal sector: they can now opt-in to formal registration and tax benefits,<sup>52</sup> and can opt-out of commercial property registration. This is especially beneficial for women, who may now operate their businesses from home, meaning that they do not have to sacrifice their traditional roles as homemaker and family caretaker in order to participate in entrepreneurial activities.
- By law, collectives (the most popular form of business for women throughout the country) are able to access corporate lending interest rates (closer to 8-11%) rather than the higher individual SME rates (ranging from 15-29%). It is, however, noted by various studies that collectives only apply for funding 68% of the time, and when they do, their success rate is often very low. This is attributed to a lack of knowledge about corporate borrowing and lending practices and investment readiness, which in turn, often render them as risky investments in the perspective of the traditional banking mechanisms that follow the international banking regulations of Basil I & II on lending and risk.<sup>53</sup>

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<sup>52</sup> Across all of our focus group discussions, the tax burden was considered too high for most women to formalize - even with the discounted rates for the first years of operation.

<sup>53</sup> Gbede, Kouadio, Bamba, Traore, and Adjakon "[Bonne Gouvernance et Financement des sociétés Coopératives en Côte d'Ivoire](#)", Friedrich Ebert Stiftung Foundation.

## 8. Women's Entrepreneurship Culture

Across all regions of this study, there are a number of distinguishing factors that Catalystas believes are essential to take into account when considering programming for women's entrepreneurship and/or women's social and economic empowerment:

- Animism is a core characteristic of Ivorian culture and ethos. Although the majority of the population identify as Christian or Muslim, animist beliefs and cultural practices are deeply embedded and mixed into most Ivorian's lives. The degree of importance and prevalence that animist beliefs, superstitions, and shamanistic practices play differ from region to region and family to family. However, across the vast majority of animist belief systems is a patriarchal structure that assigns value and mysticism to women based on virginity, chastity, menstruation, and pregnancy, often with a negative impact. It is essential to consider the influence that Animism and cultural beliefs and practices have on women when developing programming focused specifically on empowering and supporting women, with particular emphasis on how to counter detrimental systems that hinder women's autonomy and ability to participate in the economy.
- Polygamy is still widely practiced in Côte d'Ivoire across all religious groups. The traditional belief system holds that a man can marry multiple wives, so long as he can provide for them. In some cases, this can be used as a system of free labor and prevents autonomy for women. The practice supersedes any specific religion, and can be seen even among high level business and political stakeholders. Polygamist value systems also often make women dependent on their husbands, as it can be used to cut women - and their children - off economically should they behave in a way disapproved of by their husband, such as finding work outside of the house. We heard multiple cases of such practices in various regions during our study.
- Côte d'Ivoire's family system often contains a central fund, or pot, that individual members contribute to as a means of support for the entire family. These pools of money are often filled in the form of remittances based on whatever amount of money family members can afford to contribute based on their individual or immediate family salary. The higher the amount of contribution and salary, the more respect that individual and or family unit has in their extended familial hierarchy. The system often consists of male heads of households and traditional male breadwinners who contribute. However, economically independent women can also provide funds independently, which often results in an improved status within their own familial network. The larger the financial contribution made, the lower the familial pressure becomes on women surrounding gender stereotypical issues such as marriage, lifestyle, and work.

### **I'm a Madam - Education and Economic Empowerment Freeing Women from Societal Pressure:**

One NGO worker we spoke to provided us with exceptional insight into her years of experience and observations working on women's economic empowerment all across Côte d'Ivoire. She also shared a personal anecdote, recalling a family gathering during which a cousin of the same age, similarly unmarried and with a young son, was berated by family members for her marital status. When her cousin asked why she was being singled out when she was in the same position, her family elders declared, "Oh no, she's a Madam - don't compare yourself to her."

The only difference between this woman and her cousin was her level of education and resulting high-paying job, which allowed her to consistently contribute to her family's collective fund. By contrast, her cousin had neither a university degree nor a well paid job, significantly lowering her ability to contribute to the family fund. The worker, due to her elevated status as a considerable financial contributor, was able to live however she pleased without the objections of her extended family, in a clear demonstration of how economic independence and success can greatly reduce gendered pressures and enable social freedoms - in this case due to her status as a "Madam." However, she herself objected to what she termed a hypocritical approach, and eventually stopped joining family meetings due to her family's treatment of her cousin.

True for her as well as many other women across the country, this worker's experience illustrates the profound impact that education and economic power have for women, allowing them to break free of social patriarchal structures in many different contexts.



Traditions and cultural activities differ widely from region to region. Therefore, we have provided a contextual overview of the five geographical and socio-cultural regional groups as categorized by the World Bank and defined by the major city in each region. This aims to provide a snapshot into each region's cultural norms, laws, and traditions affecting women and their participation in the economy.

### Abidjan

Abidjan is the premiere city of the Côte d'Ivoire, considered a cultural crossroads of West Africa and once referred to as the "Jewel of Africa" by the French, who colonized the country and used Abidjan as the country's most important port city. Although after gaining independence from the French in 1960, Yamoussoukro - located in the middle of the country - was named the official capital, almost all government

offices, embassies, NGOs, and private sector operations continue to reside in Abidjan. Today, the city is characterized by a high level of industrialization and urbanization, including extensive and sprawling suburbs mixed with legal - but underserved - and illegal settlements of internal migrants from the countryside and surrounding countries, mainly Burkina Faso.<sup>54</sup> Abidjan represents 45% of all city dwellers in Côte d'Ivoire, and 20% of the overall population. The city is by far the country's largest, dwarfing the second-largest city, Bouaké, as well as the political capital, Yamoussoukro.

Culturally, women in Abidjan have a higher degree of autonomy than women in other regions of the country, as similar to other urban jurisdictions around the world. The metropolitan nature of the city often means that individuals have higher levels of capital, and less traditional patriarchal influence over women's roles in society as compared to those of the rural or more traditional areas of the country.

Women in Abidjan have the highest potential for becoming entrepreneurs due to the city's status as the economic capital of the country. Abidjan holds 95% of entrepreneurial training facilities, such as co-working spaces, NGOs, incubator programs, universities, and independent business training programs, making entrepreneurship more easily accessible to the city's locals than their counterparts in other regions of the country. Abidjan also has the lowest rate of illiteracy

<sup>54</sup> It is important to note that Côte d'Ivoire has also had a massive influx of international long-standing immigrants including French, Lebanese, Vietnamese, and Moroccan communities, who reside predominantly in Abidjan.

nationwide, sitting at 30.7% across both genders for people over the age of 15, according to the last 2014 General Census of Population and Housing.

Much of the workforce in Abidjan, like many other areas of the country, remains in the informal sector. This is particularly true for women who run businesses that are considered “Gombo”, a side-business designed to supplement additional income, rather than a main priority.<sup>55</sup> A major constraint in Abidjan when it comes to women in business continues to be the lack of relatable role models for women to look up to and aspire to be like. Especially given the conversations our team had with multiple female entrepreneurs in Abidjan, who held the view that a successful entrepreneurial women cannot maintain a family and a business, it is essential for entrepreneurial programing to make clear that work-life balance is possible and to expand the notion of what makes a successful entrepreneur in order for this path to become more relatable, and thus attainable, to women in Abidjan as well as greater Côte d'Ivoire.

Major sectors in Abidjan include food processing, lumber, auto-manufacturing, textiles, chemical products, and soap. Of these industries, women can most often be found working in food processing, textile manufacturing, and soap production, in some cases even in higher levels of management and business leadership. Although auto-manufacturing and chemical production pay overall greater salaries, these sectors and related positions remain considered gender-stereotypically predisposed to men. It is uncommon to see women rise to high levels of management and executive boards. Currently, it is estimated that only 5.1% of major companies have women on their boards. The fact that even highly educated women are still prevented by structural barriers from reaching higher levels of management in major companies and in the economic capital of the country, means that many lose out on the possibility of gaining valuable experience in specific fields that could lend to effectively starting a successful, fast-paced business.

## Korhogo

Korhogo is the largest city in the north of Côte d'Ivoire. The area is part of the Senoufo region, which extends over Mali, southwest Burkina Faso, and northern Côte d'Ivoire, and is mainly inhabited by Gur-speaking populations. This population is referred to as the *Senouf* people, who are predominantly Muslim and lesser so animists. The traditional customs and practices of this region have normalized polygamy, child marriage, and FGM - all commonly done and rarely persecuted. There are, however, greater rights for women surrounding inheritance in Korhogo based on Sharia Islamic scripture, which, although not entirely equal to that of men, still offers women more protections over their financial security than that of other communities and regions in Côte d'Ivoire. Furthermore, superseding Islamic law is the practice of a regional customary cultural tradition and social contract known as Poro, which dictates that women take no part in managing political power or religion in their main manifestations in sociocultural life. One local researcher explained the cultural tradition as being *“As apart from being an initiation ceremony to mark the attainment of manhood, is a semi-secret religious system prevalent in society, despite the presence of the [Muslim] religion. Its rigid (social) code is still imposed, surviving into modern times. It is the essence of the Senoufo or Senufo, a people occupying the area of Korhogo and some nearby towns.”*<sup>56</sup>

Korhogo as a region is closest to the borders of Mali and Burkina Faso, and is often host to the first wave of spillover from violence as well as the influences of parties promoting Jihadist forms of violent extremism. The latest clash between

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<sup>55</sup> “Gombo” is a catch-all term for economic activities conducted predominantly by women who do not have extensive education or high salaried jobs, but rather who seek to contribute to their familial income in an informal way outside of their roles as caretakers and homemakers. Despite the economic potential of many “Gombo” initiatives, the cultural perception which defines entrepreneurship as a formal operation with employees, offices, growth and business plans, and official strategies means that the women engaging in these income generating activities rarely classify themselves as entrepreneurs.

<sup>56</sup> “Avoiding Gender Determinism: Ivorian women between political challenges and economic recognition”. *Kouadio Alexis and Lally / Procedia - Social and Behavioral Sciences 161 (2014) 257 – 262 CWAR 2014.*



Ivorian anti-terrorism units and the Burkina-based Group to Support Islam and Muslims (GSIM) occurred in the city of Kafolo in June 2020, where 12 people were killed. Such clashes demonstrate the growing threat and ongoing impacts of terrorism in the northern region of Côte d'Ivoire. Upon each new wave of internal migration, it is well established that the appeal of violent extremism grows in areas with large youth populations lacking employment opportunities.<sup>57</sup> Furthermore, the region's interpretation of Islam, which is informed largely by specific forms of Sharia Law, as well as the customary tradition of Poro, creates an environment that may be more sympathetic towards jihadist or extremist ideologies, whether in terms of agreeing outright, or simply protecting members of extremist groups. Additionally, women especially become more vulnerable in destabilized settings, due to greater risk of sexual assault and other forms of violence, thus hindering them from participating independently in economic activities out of a need for protection. This shrinking space for women, the lack of economic opportunities, and the rise in probability with regard to the appeal of violent extremism creates a multilayered risk that could turn into a red flag for northern Côte d'Ivoire, as it has in Mali and Burkina Faso. Catalystas highly suggests that the Dutch government, as well as other international actors, look to address and curb these trends before negative impacts can begin to occur.

This predominantly rural area exhibits a dry climate and a largely agricultural economy, cultivating a wide range of goods including rice, kapok rice, millet, corn, yams, pasteurized goats and sheep milk (dealing with livestock is traditionally reserved for men, and generally more lucrative than vegetable production). The region also hosts diamond mines with higher paying jobs, that are still most often reserved for men due to the strenuous labor involved as well as cultural tradition, although there are some initiatives being led by women who are trying to get involved in this sector.<sup>58</sup> Women often work in the early stages of agricultural value-chains, tending to food for consumption, and often use more rudimentary production and processing systems, resulting in additional labor for reduced revenue.

While some women work independently, they most often work in collective models or within their husband's family. The collective model has helped women gain financial independence and autonomy to a degree, and is the most common choice for women in the region seeking to take part in income generating activities. It is also not uncommon for women from this region to find work in other parts of the country as farming staff. It is, however, difficult for them to become entrepreneurs due to the customary regulations that prevent women from owning land or other capital that can be used as collateral when starting a business. Furthermore, the collective model of work is normalized in this area, while entrepreneurship as a pathway - especially for women - is not. Entrepreneurship is rarely perceived as an ideal means of going about business due to a lack of knowledge, a lack of access to finance, and embedded patriarchal structures of business.

Illiteracy, especially among women, is highly prevalent in this region (a 2014 national survey listed the population of the Korhogo Governorate at 74.5% illiteracy). Illiteracy, in combination with generally low levels of education, leaves many women without the skills and knowledge needed to reach high paying employment levels or formalize and grow their own businesses. Financial literacy in particular is also lacking, severely limiting opportunities for entering into markets traditionally dominated by men that may require more formalization. Due to cultural traditions and limited access to finance, women receive fewer opportunities to work in managerial positions or in the diamond industry, and as a result their level of economic (in)dependence is often tied to their husbands and families. Since 2014 however, there have been a number of initiatives led by the [Ministry of Youth, Children, and Women](#) as well as NGOs such as CARE, which have been working to promote education, reduce violence, and improve women's economic opportunities in the region. The mayor

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<sup>57</sup> "Young people and extremism: a resource for youth workers", SALTO Cultural Diversity Resource Centre, Study Funded by British Council 2016.

<sup>58</sup> [Business minier : les femmes ivoiriennes revendiquent leur part du gâteau](#)

of Korhogo has placed specific emphasis and effort on promoting women's associations as well, as a means of promoting women's economic empowerment and overall economic progress in the region.

Currently, RVO's Ecocajou program supports upscaling women's collectives for the production of the high value cashew commodity. [CARE International](#) also has a major project under the Women's Economic Empowerment Program underway in Korhogo. UN Women conducts TVET training for female collectives in manufacturing shea butter as a part of their larger project on shea butter production. This program also provides pathways for women in Korhogo and other areas to access the shea butter market, especially for export.<sup>59</sup>

## San Pedro

San Pedro is Côte d'Ivoire's third largest city, located in the southwest of the country along the western coast. The city and surrounding countryside depend predominantly on San Pedro's large port. The port is used as the point of exit for Côte d'Ivoire's largest exports, such as cocoa, rubber, and palm oil. In this territory, the main native ethnic group is the Krou, but the region welcomes many other different cultural groups, coming from Liberia, Sierra Leone, and Ghana, as well as from other internal parts of the country. Given the different cultures and the cultural mix in the region, women here have been found to have more freedom than in eastern and northern regions, reflected in the higher levels of personal decision-making ability and overall autonomy as perceived by focus group discussants.

San Pedro is largely a mixture of Christian and Animist religions. While customary laws and practices such as polygamy are still present, especially in the countryside, in general there is a higher degree of autonomy when it comes to participating in income generating activities and retaining some level of financial independence. From interviews and FGDs, our team gathered an overarching image of San Pedro as a melting pot of cultures brought together by the city's port, where large scale trade has designated San Pedro as a major economic hub of Côte d'Ivoire.

Women often participate in the buying and selling of products, and many exhibit a spirit and a family support system that enables their engagement in income generating economic activities, often of the self-employment variety. The major shortcoming, however, surrounds the lack of business innovation beyond informal, small scale trade - mainly due to a lack of training and awareness when it comes to expanding informal businesses or self-employment activities along scalable business models into true entrepreneurial initiatives. Education remains a key issue in the west as well, with 76.82% of women aged 15 years or older in San Pedro classed as illiterate in 2014<sup>60</sup> compared to 65.68% of men in the same age group and location. Most women in the urban areas of San Pedro are active in trade or craft activities (hairdressers, fashion designers, etc.), and have received some basic education, from primary to secondary school. In contrast, women working in rural areas surrounding the city in food production or selling crops at market demonstrated higher levels of illiteracy. The lack of education in this region remains the major limitation for women's ambitions, preventing them from developing the requirements for accessing finance, entering markets, and overcoming what seems to be a fear of administrative tasks.

During our field mission, we were made aware of a great level of demand from women would-be entrepreneurs in San Pedro for training on business and entrepreneurship, especially from the Orange Corners program hosted by ESP Partner, who noted that they hoped to be able to serve women there more now that their classes were online. This is a significant step in supporting the demands for entrepreneurship training coming from San Pedro, which are not currently being met by any knowledge institution or actor in the ecosystem. The current lack of connection is mainly due to the infrastructural challenges in this part of the country. San Pedro is largely cut off from the rest of Côte d'Ivoire due to harsh road conditions that make traveling from San Pedro to Abidjan - a 330 Km route - an over 7.5 hour long journey each way. Furthermore,

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<sup>59</sup> RVO also mentioned that in 2018 they visited 2Scale onion farms for women in Korhogo. However, Catalystas was not provided with any information about operations in Korhogo when meeting with 2Scale representatives while in-country, nor in exchanges after the field visit.

<sup>60</sup> Note: 2014 is the last year the Ivorian government conducted a census, and thus is the most up to date official data and information available. Based on educational progression models, we believe that today this figure has most likely decreased slightly, accounting for reforms in the education system positively affecting younger generations.



the Embassy noted that in the coming months, Orange Corners programming would be launching a #CoCreateMyCity Challenge, starting first in San Pedro.

## Odienné

Odienné is the largest town in the northwestern region of Côte d'Ivoire. It is the seat of both the Denguélé District and Kedougou Region. The predominant religion is Islam, but animism is highly influential as well. The major ethnic groups in the area are the Mandé and the Juula. The Mandé stretch across Mali and Burkina Faso, and have strong cultural ties with their communities across the historically colonized borders. Mandé people often identify as Muslim, but tend to mix many elements of animism into their social and cultural beliefs, focusing on a hereditary means of social organization that builds links within communities in a manner similar to nobility based social structures. Juula populations also reside in the area, and share many similar cultural and religious traits with the Mandé, although they apply a much stricter interpretation of Islam.<sup>61</sup> In the past, Juula peoples have been known to be prominent traders as well as proselytizers, a combination that effectively converted much of the surrounding region and greater parts of the country. Their system of social hierarchy is characterized by a patriarchal system of inheritance and family-based organization, including practice of polygamy. Another, smaller ethnic group with similar religious practices - falling between the two major groups in terms of strict interpretations - is the Bambara people.

Odienné relies on agriculture as its main industry. Fruits, cashews, yams, and cotton are grown in fields located in the area. Women often work as part of family based agricultural production, which often puts them in the early stages of production and processing of the value chains, usually in the cultivation of vegetables for consumption rather than more lucrative cotton or cashew production or sales, limiting their earning potential.

Similar to other areas there are high rates of illiteracy among both young men and women. An alarming 72% of people are illiterate, according to the latest census done in 2014. Socially, women are traditionally expected to marry before the age of 20, and their marriage is only considered successful if they give birth to children - especially boys. Women in the Kedougou Region have some of the highest vulnerability rates in the country due to the traditional customary practices and laws followed in the area, which normalize child marriage, polygamy, and Female Genital Mutilation, and do not provide women with rights to land inheritance or equal control over marital assets. Moreover, women are expected to only work inside the household. During interviews with case workers from the region, Catalystas heard many cases of women being cut off financially - along with their children - by their husbands for choosing to find work outside the home, as a means of punishment and control. As a result, CARE, Solidaridad, and other organizations working in the area have identified a strong need for community sensitization and dialogue, especially with male counterparts, before it will be possible to empower women economically and thus reduce their vulnerability. The heavy social expectations are a burden on women, affecting their ability to even consider taking up business activities, and preventing them from accessing the legal rights and protections that are essential to starting and growing a sustainable business effectively.

In the last ten years, there have been significant efforts made by international and local initiatives to empower women in this region. In 2019, at least two major actions aimed at bettering women's social status were initiated and held in Odienné. Additionally, the region is expecting the reopening of the local branch of La COOPEC, the major microfinance institution. In 2020, Odienné elected their first ever female mayor, Ms. Mrs. Diane Nasseneba Touré, who is touted as a leader in women's economic and social empowerment.

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<sup>61</sup> This strict interpretation of Islam, like in Korhogo, also lends itself to creating a sympathetic environment for extremist ideologies, and should be seen as a potential risk for extremist growth.

## Bouaké/Yamoussoukro

Bouaké and Yamoussoukro are located close to each other in the center of the country. In terms of ethno-religious communities and culture they are similar, and their close proximity also means a similar makeup in agricultural production. Their economic situation is different, however: while Yamoussoukro is the capital, it is only the fifth largest city. Bouaké on the other hand, is an important economic actor for the country and the second largest city in Côte d'Ivoire.

With Côte d'Ivoire's second largest population, Bouaké is a historically important trading center for the central region of Côte d'Ivoire and Burkina Faso, Niger, and Mali. However, the city has experienced significant levels of violence over the past twenty years, including occupation by rebel forces from 2007-2011. The city is well-connected to Abidjan and Ouagadougou, facilitating its key position in international and domestic trade.<sup>62</sup> Despite being an international trade hub, agriculture is the main business model, with a focus on coffee and cocoa. In terms of the size of its economy, Bouaké comes in third, after Abidjan and San Pedro.

Yamoussoukro, located approximately 100km south of Bouaké, is a township that was named the capital of the country in 1983, but has not seen much transfer of function from Abidjan, which remains the center of politics and commerce in the country. The hometown of long-time former president Houphouët-Boigny, Yamoussoukro has garnered more favor in development projects than other parts of the country, excepting Abidjan. The city features a dense infrastructure of roads and public utilities, despite being the fifth most populous city in the country. Economically, Yamoussoukro is known for its fishing, forestry, and perfume industries.

In both cities and the surrounding areas, animism is the majority religion, and the Baoulé are the majority ethnic group. However, over the last two decades, the influence of Islam has been growing and in turn beginning to outweigh the formerly more Christian cultural influences in the area. The interpretation of Islam practiced in Baoulé communities is in return, heavily influenced by animism and superstitious beliefs related to inanimate objects from nature as well as an ancestral spirit realm. Their social hierarchy structure has a higher degree of autonomy and power provided to women than in the north of the country, in that women can be leaders in their communal system and are provided opportunities to make decisions, enabling a higher likelihood that they will also participate in income-generating activities. Baoulé originating from this region have also been major migrant groups into other western and southern areas of the country due to economic opportunities in the cocoa industry, as well as the levels of instability and violence that have left their native areas a battleground between the north and south. It is often noted that Baoulé women act as a migrant servant class throughout the country, sending remittances back to their communities, where they retain strong ties.<sup>63</sup> The more money an individual - male or female - can contribute to their family fund, the more active their role in their social system becomes - providing an opportunity for women to gain independence and relieve the pressure of negative gender-based social constraints. Baoulé communities pool remittances from all individuals in their community in a central fund. Village leaders (seen as royalty, and can be male or female) plan through community dialogues during the customary celebration of "Paquinou" (around the end of March often overlapping with Easter Holiday) how these funds should be spent and what goals to set for the following year for the community.<sup>64</sup>

It also is important to note that the regions around Bouaké, especially in recent years, have also become home to many other ethnicities due to its strategic trading location and economic opportunities, including groups from West African Countries such as Mali, Burkina Faso, and Niger - resulting in a diverse ethnic make-up and many differing interpretations of Islam.

The region has benefited greatly from humanitarian assistance and reconstruction funds during and after conflict over the last twenty years. As a result of this humanitarian support, people here are used to development projects, and are easy

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<sup>62</sup> In 2018, more than 200,000 tons of merchandise was sold at the Marché de Gros de Bouaké. Its location on the train tracks between Abidjan and Ouagadougou provides an easy way of transporting sold goods.

<sup>63</sup> Kouadio: Avoiding gender determinism: Ivorian women between political challenges and economic recognition", Social and Behavioral Sciences 161 ( 2014 ) 257 – 262. ICWAR 2014.

<sup>64</sup> Paquinou has been noted by many scholars as an occasion for coming to agreements and making consensual decisions about the development of a town in response to the challenges of modernity.

to work with. There are also more cooperatives than in other parts of the country. Moreover, locals here are generally more highly educated, which is reflected by the illiteracy rates in the two cities: 44.3% in Yamoussoukro and 58.4% in Bouaké, which are both substantially lower than other parts of the country, with the exception of Abidjan.<sup>65</sup>

The aftermath of the rebel occupation is still impacting life in Bouaké, specifically the daily life of women - now further compounded by the Covid-19 pandemic. Women in Bouaké are more reluctant to go outside of their homes because they feel unsafe in the streets and vulnerable to gender-based violence. Catalystas heard during interviews that there have been cases of random attacks on the roads surrounding Bouaké, where clearly marked humanitarian cars have been attacked and female aid workers raped, all in broad daylight. These attacks mark a growth in violence surrounding this region, which often goes unaddressed, due to a lack of effective security and governance. Rape and other GBV cases in particular are kept in the private sphere, often addressed by the customary justice system and resulting only in minor financial penalties.<sup>66</sup> These feelings of insecurity have been reinforced during Covid times, with assaults being reported in the empty streets or the roads outside of the city suddenly being blocked, rendering female travelers extra vulnerable.

There are a number of different organizations, including HortIvoire, as well as private companies such as Canaan Land working in the central region of the country, and upscaling training and capacity development especially for the numerous cooperatives in the region, focused on agricultural production.

## Man

Man, the largest city in the western region of Côte d'Ivoire, is noted for its cocoa country and is the district chair for both the Montagnes District and Tonkpi Region. This agriculturally rich region is known for its raw, high value products such as cocoa, iron-ore, coffee, palm oil, and timber, which attract many multinational companies. Despite the fact that the regions surrounding the area are home to a UNICAFÉ (The National Coffee Manufacturer of Côte d'Ivoire) factory, and Nestlé, as well as other global chocolate manufacturers who source their raw materials from this region, infrastructure, economic strength, and education (the overall rate of illiteracy in Man is 72.3%) remain low.<sup>67</sup>

Man has been noted in the past as fraught with child labor due to the cocoa industry, which drives people from all over the country as well as surrounding countries (notably, the Boulie and Lousie populations from the central region of the country and Senoufous from the north, along with people from Burkina Faso), to come as laborers in the high-value yet problematic commodity production of cocoa, Côte d'Ivoire's largest export. The native ethnic groups in Man include the Bete, Guere, Krou, Didia, and Youkoubu ethnicities, which identify mainly as practicing animism and Christianity. The western region of the country and its historical ethnic groups became the target of violence in 2013 due to their supporter of former president Gbagbo, who originates from the area, when he contested election results and refused to yield office to incoming Ouatarra. The level of violence was so severe among particular ethnic groups (specifically Bete and Guere peoples), that it garnered high levels of international response and support for development in the post-election period. It can be noted that as a result, there has been an oversaturation of humanitarian aid that has not actually generated development among some of these communities, many of which have a higher socio-economic standing than the migrant groups they often rent land to. However, they have yet to eradicate many of the social challenges related to low levels of economic strength, especially in post conflict settings, which often results in increased vulnerability of women.

The CEDaW Committee (2011) highlights the persistence of the practice of early marriage in rural areas. Girls between 15 and 18 years old are especially vulnerable to early marriage, in particular in the western part of the country.<sup>68</sup> This often results in women and girls often having less opportunity to study or to consider starting formalized business activities. As much economic activity in Man is based around agriculture, the fact that in this region of the country customary law dictates patrilineal inheritance laws requiring women to integrate into their husbands family and withholding the right to inherit immovable property, it is very difficult for women to access credit or start business ventures. Furthermore,

<sup>65</sup> Population and housing census, 2014, Côte d'Ivoire

<sup>66</sup> "Crime and Violence in Côte d'Ivoire", Safe and Inclusive Cities International Development Research Centre.

<sup>67</sup> Population and housing census, 2014, Côte d'Ivoire

<sup>68</sup> OECD Social Institutions & Gender Index, 2019 Country Overview - Côte d'Ivoire.

although much of the region identifies as Christian, polygamy is widely practiced, making women and their children more vulnerable due to the patrilineal system that promotes competition and inequality among the household.

In the last decade, there has been a growing trend among many development actors and corporate social responsibility measures to serve economic and social improvement programming in this region, which has been highlighted for the challenges and problems related especially to the cocoa chain. As a result, many of these programs look to support access to child health and education, work on the diversification of agricultural commodities to help the local community withstand shocks in the cut-throat cocoa market, and especially encourage women to establish collective-based agricultural programs and saving models that have demonstrated benefits in upscaling their economic potential. Organized women's cooperatives like Scoop-pavit (Société Coopérative Simplifiée des Productrices Agricoles et Vivrières du Tonkpi), led by Mrs. Tia Monné Philomène Glao, employ over 1000+ women in the Man region in extensive and diversified portfolios of agricultural production, processing, and transportation directly to market. Yet many other collectives continue to remain unorganized and informal due to a lack of education and literacy training, which prevents them from accessing, understanding, and navigating the Ivorian business market and bureaucratic tax system.

## 9. Access to Finance

### Overview

Thanks to relative stability since 2006, a continuous growth rate between 6.8% and 7.1% over the last five years,<sup>69</sup> and the positive changes initiated by the National Plan for Development (PND 2016-2020), major reforms have been brought about, including the adoption of a new constitution and creation of a Senate and the continued improvement of the business climate in 2018 due to the adoption of mediation legislation, strengthening of construction controls, introduction of an online platform to pay taxes, and improved access to credit information. Much of the reforms that have been made are part of the Financial Sector Development Plan (PDESFI), a plan set forth from 2016-2020, which targets the banking sector for more inclusive growth, aims to reform the public banking strategy, and seeks to make funding to SMEs in particular a key part of the many points of legislative reform that have been endorsed by both IFC and the World Bank. All of these impacts have made the Ivorian economy the strongest in the Economic Community of West African States (WAEMU),<sup>70</sup> and Côte d'Ivoire remains a preferred destination for foreign investors in the region. According to UNCTAD's 2020 World Investment Report, the country attracted 1 billion USD in foreign direct investment (FDI) inflow in 2019. Yet lending and finance continues to be inaccessible to many in the country due to factors related to size, capacity, and formalization of businesses which often do not qualify for significant investment. Additionally, due to the regulatory frameworks surrounding the international standardization of credit ratings, due diligence requirements, and regulatory frameworks under Basel II & III, there is greater risk aversion to small ticket items such as SMEs that might not have the qualified or required governance models and revenue.

This hampered potential falls more heavily on women than men in Côte d'Ivoire, as - like many other places in the world - women face greater challenges in accessing finance to start or accelerate their ventures. Historical and cultural long-standing patriarchal structures often mean women have less access to capital and are therefore viewed as a riskier investment by institutions. The majority (64%) of businesses in the country still operate in the informal sector, and this figure is even more exacerbated when reviewing women owned enterprises, which often operate at a micro-level in the informal economy - barring them from access to investment and finance. In recent years however, there have been significant efforts made by development organizations and the central government of Côte d'Ivoire to open pathways for women's access to finance through a variety of different mechanisms. Although many different strategies and efforts are currently underway to try and help formalize the market, from both the government and development sector, the number of unregistered businesses operating remains high, disqualifying them from access to finance and protections from external shocks such as the Covid-19 pandemic.<sup>71</sup>

Today, micro-finance institutions (MFIs) play the biggest role in business, especially for women's entrepreneurship in Côte d'Ivoire. Micro-finance, which accounts for the overwhelming majority of financial lending transactions across the country, has been a cornerstone of rural and urban access to finance, and a way around the barriers for qualifying for traditional loans. Yet, it could be said that although MFIs have helped galvanize access to finance, they have also stifled the possibilities for Micro- and SME enterprises' expansion, due to the high interest rates and short windows of repayment, which cut into profit margins, disallowing accumulation of capital to later qualify for larger loans or to expand their businesses. This is especially true in industries with small return on investment (ROI) margins such as agriculture, which account for the overwhelming majority of women's work force participation and business.

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<sup>69</sup> World Bank" GDP growth (annual %) - Côte d'Ivoire 1961-2019."

<sup>70</sup> Côte d'Ivoire's membership in WAEMU also poses significant challenges to policy changes due to the needs for regional change and adaptation at a national banking level.

<sup>71</sup> For more on the impacts of Covid-19 on women's entrepreneurship and business, please go to page 50.

There is however, extensive work being done to open access to finance through other mechanisms, such as venture capital, which is slowly growing inside of Côte d'Ivoire and attracting national and international investors who are socially and sustainability minded and focused on the high growth potential of the Ivorian agro-sector.

## Cooperative Finance Models

In Côte d'Ivoire, much focus has been put on developing the potential for the majority of the rural and poor populations working in the agriculture sector to gain improved access to finance through collective saving models. This model is a popular method of saving and lending, and has shown over a number of years to boost collective growth and reduce poverty among members, as well as establishing a track record of reliable borrowing, which can later be presented to other financial saving systems such as micro-finance institutions. Lending baskets, especially among women's groups, have helped to develop savings and financial independence for many women for the first time.

Many NGOs, such as CARE and 2Scale for example, have moved to support women most in need and those in rural setting (rural women constitute over 65% of the total female population in Côte d'Ivoire) by supporting women in forming Village Savings and Loan Associations (VSLAs) through developing collectives where women and/or villages are grouped together based on their expected earnings. Over time, the VSLA model and track record of successful saving and lending is used to justify to MFIs - the biggest financial player in the rural Ivorian context - to lend money to rural women most often working in agriculture, a sector categorized as a higher risk for investment.

Although these mechanisms of saving do set out a framework for providing track-records of repayment, it is often the case that traditional Financial Institutions (FIs) do not accept these mechanisms as a factor that lowers the risk and raises the credit worthiness of VSLA members to a high enough degree. The exception to this are MFIs, which, due to their widespread network in rural areas, small lending pools, and higher interest rates, have a different assessment of risk than other FIs and tend to provide loans to VSLAs that register as cooperatives, and to a lesser extent, the individual members. There has also been significant work on the part of some NGOs, such as CARE, which have put up guarantees for VSLA members with MFIs in order to help secure business credit for rural women attempting to access finance and start their own businesses.

## Micro-Finance

When looking at different financial options available to fund a start-up, MFIs are the most available instrument, taking up much of the financial market space. MFIs, however, do not provide significant financing above 4 million CFA (approximately 6,100 Euros).<sup>72</sup> Interest rates are often set between 15-28%, and the duration of the loan amount is typical of most MFIs - hovering between three months to a maximum of three years, in very rare cases. These interest rates are too high for the majority of SMEs and entrepreneurs to consider taking on, thus lowering their potential to establish or expand. More significant amounts of funding are required to establish companies that need to undertake R&D, invest in infrastructure and machinery, hire staff, and withstand the start-up costs of risking running at a negative value for the first period of business, as well as expanding into new markets and business. Given that Côte d'Ivoire, and especially Abidjan, the hub for industry, are relatively expensive, the restrictions on MFI borrowing and the lack of investment and venture capital opportunity creates what Catalystas sees as one of the most significant barriers to business development - especially when it comes to women owned business being established and expanded.

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<sup>72</sup> Amount is based on discussions with the largest micro-finance institutions, ADVANS and MCF-PME, both of which our team met with during our field mission.

As stated earlier, MFIs represent the biggest pool of borrowing and lending in Côte d'Ivoire. Our team noted over 28 MFIs throughout the country. The majority of these institutions do not have a gender sensitive focus for lending to women as part of their financial lending models, and often their requirements, such as a need for guarantees of capital to start a lending relationship, is an exacerbated challenge for women, in particular rural women who are not afforded land rights under customary law. As a result, the majority of MFIs have portfolios containing less than 40% female borrowers, and they often lack any specific gender sensitive instruments or mechanisms. There are, on the other hand, some MFIs in Côte d'Ivoire that cater specifically to women or have portfolios with 50% or more female borrowers. The government-run Mutual Savings and Credit Tafiré (MECT), for example, focuses specifically on supporting women's micro-finance in Tafiré and surrounding localities and is backed by the Ministry of Women, Family, and Children. Such efforts are slowly growing in number across the country.<sup>73</sup>

In CARE's Women Enterprise Program<sup>74</sup> and 2Scale programs funded by the Dutch government, MFIs such as PAMF-CI and ADVANS - an MFI with a presence throughout the country - have been provided external guarantees in order to obtain loans for the benefitting female run farms. Both institutions are convinced that this guarantee program has provided PAMF-CI and other MFIs with the needed experience to demonstrate that women farmers do not present risky loans, thus opening the doorway to access as part of their exit strategy. However, when Catalystas interviewed PAMF-CI, the choice financial institution of both the major programs focusing on financial for rural women's enterprises, their representatives showed little interest in changing their assessment or lending criteria to be more gender sensitive, and their feedback implied a high potential for reversion back to blocking access for women if and when the external guarantees are removed.

## Venture Capital & Angel Investors

Côte d'Ivoire, a post-conflict and quickly growing economy still has just a small pool of angel investors, attributed by many to:

- a. National wealth being reserved among governmental officials and the upper class, who do not invest in private sector development, as well as a general lack of investor and angel network culture;
- b. A lack of trust among investors due to hostile takeover practices and a general lack of guidelines and experience for investors, as well as the perception that big companies or investors are often out to steal ideas;<sup>75</sup> and
- c. A lack of investor confidence in the fast-growing economy due to perceptions of risk based on political volatility and outbreaks of violence, as demonstrated by the numerous conflicts over the last 20 years, a rise in terrorist attacks, and the recent political turmoil and demonstrations leading up to the 2020 elections.

Catalystas was only able to identify five private venture capital firms (Investisseurs & Partenaires (I&P), GroFin, Comoe Capital, Ubuntu Capital, and Seedstarters) and three Angel Investment Networks (Eagle Investments Capital Corporations, Ivorian Business Angels Network (IBAN), and the Aspen Network of Development Entrepreneurs (ANDE)) during our research that were either entirely or significantly focused on the Ivorian market. Among these firms and groups, we found that there remains a major gap in investment readiness levels compared to companies in similar sized economies at the same level of development, and therefore additional time, training, and preparation are needed to make these businesses profitable and see any return on investment for the VC and angel investment firms. Furthermore, firms we spoke to, as well as studies by the Kauffman Foundation, found that women often apply for smaller loans than their male counterparts,

<sup>73</sup> Our team was not granted a meeting with the Ministry of Women and Children and therefore cannot attest to the quality of programming that their administration is conducting.

<sup>74</sup> CARE's programming is currently also providing the same type of guarantees at the traditional banking level, in an effort to provide opportunities with little risk for banks to experience women's high rate of repayment and actualized low risk. Their efforts are currently just starting and are planned with exit strategy in mind.

<sup>75</sup> We have also heard from our FGDs with female entrepreneurs that they have personally experienced investors with motives to either steal trade secrets or attempt a hostile takeover of their businesses, making them wary of private investment.



and the investors noticed a gender gap: the majority of women apply for smaller tickets (loans), and the ratio of women compared to men becomes even more skewed towards men as loan amounts rise. For venture capital fund I&P, this means that at the seed funding stage, there is a 50:50 ratio of women to men applying. However, even with their efforts to reach out to business associations and to provide specific services to support women, the larger funds only attract 20% female applicants. This is a potential indication that women business owners lack self-confidence in their ability to take on greater levels of investment than their male counterparts, and are in need of confidence and capacity building support to expand their businesses beyond the initial start-up phase.

Among venture capital firms, the majority of investment portfolios did not exceed more than 20 companies, showing that these portfolios have not yet been fully developed. Of those we met with, there was a consensus that firms choose businesses that they assess as profitable, but after deep investigation, it was often noted that the companies chosen were not actually “investment ready” yet, meaning that they did not have the capacity or funding to design business plans to attract additional outside investment or help them qualify for bank loans. The venture capital programs run by Comoe Capital and GroFin, for example, took a specific approach, enrolling businesses they choose to back in long term capacity building programming in their specific field, often sourcing industry experts from outside the country to help support the businesses’ fast-paced growth and adaptation. GroFin provides entrepreneurs with financing to grow their businesses, focusing on companies which need more than microfinancing but are not yet big enough to secure large amounts of traditional financing from banks or private equity investors. GroFin then provides its investees with extensive mentoring and support throughout the lifetime of their loan. This includes advice and training in areas such as business planning, operations, marketing, cash flow management, and human resources; as well as access to technical assistance from GroFin’s international network of experts with specific industry knowledge. GroFin’s business support aims to help entrepreneurs to expand and professionalise their businesses to attract future investment by series A and Series B investors from a global market.

GroFin, for example, is currently invested in SMES in a range of high-impact sectors in Côte d'Ivoire, including manufacturing, education, healthcare and agribusiness, through the support of the Dutch development bank, FMO. GroFin has invested in 11 SMEs (36% of which are women-owned) in the country and has supported 180 entrepreneurs by guiding them to make their businesses investment-ready. GroFin’s investments in Côte d'Ivoire have enabled its investees to sustain 432 jobs, including 36% held by women and 68% held by the youth. GroFin’s current investment portfolio in Côte d'Ivoire includes women entrepreneurs but has not fully achieved gender parity. However, drawing on their experience in investing in women entrepreneurs throughout Africa, they are developing a multi-million-dollar fund focused on investing in women-owned businesses across 11 African countries, including the Côte d'Ivoire. They are currently seeking backing from international investors.

Comoe Capital, established in 2017, is a venture capital and private equity firm, operating under the larger parent VC I&P. Comoe Capital only invests in SMEs with high potential for transforming the Ivorian economy in specific sectors. They target companies that already have an annual revenue at the time of investment, requiring between 20-300 million CFA (20,000-60,000 Euros), but which are still not considered investment ready. Currently, their main portfolio has 12 investment companies, along with a larger number of additional funding mechanisms supported by various donors and investors. Thus far, their portfolio consists of 80% women owned business, not due to any positive discrimination standards for supporting women in business, but simply by virtue of having identified exceptionally high potential in many women owned business. Comoe CEO Issa Sidibe stated that women, “are simply better at repayment than their male counterparts from our experience.” In their target programming, Comoe has set gender equality standards in governance, and also works to ensure that jobs created by investment companies are made especially available to women and youth. Furthermore, they label themselves as an alternative to traditional loans and micro-finance, and see the seed investment they make as the smallest support factor in their four-tiered approach of: 1) financing, which depends on the size and



maturity of the company; 2) long-term individualized coaching and business training to redevelop corporate governance structures; 3) providing technical assistance in the form of 200-300 hours of industry expert support and training to each company invested in; and 4) access and promotion in their network via the *Club Africain des Entrepreneurs*. The entire program is based on supporting the development of social sustainable practices while growing the local economy, and they ensure the installment of Environmental, Social, and Governance (ESG) factors in all businesses they invest in and support. Catalystas was impressed by Comoe's investment mechanism and the firms' operation, as well as their mission and how they contribute to women's entrepreneurship in Côte d'Ivoire.

## Traditional Banks

Traditional banking institutions in Côte d'Ivoire have been inaccessible to the majority of female entrepreneurs engaged by our team. The challenge within traditional banking institutions is not one of lack of capital, but of too high a barrier based on risk-aversion to lending to women. The challenge lies in the fact that assessment mechanisms for lending deem the majority of loan requests by women as too risky, often because they have less capital to put up as a guarantee and lack ownership over equity. Banks also fall prey to the overall cultural bias against women that undermines their control over their own finances, whether they are single or married. In part, financial institutions are influenced by the Ivorian Central Bank's strategy and lending policies, currently part of the Financial Sector Development Program (PDESFI). These policies, however, have not been reformed as effectively as anticipated, in part due to the reliance of the Ivorian financial system on WAEMU, and partially owing to the need for initial reforms within the Central Bank of West African States (BCEAO). WAEMU and BCEAO have, in combination with the current financial institutions, continued to allow strategies of risk aversion to limit SME financing, especially for women. The PDESFI reforms are, however, still in early stages and have not yet been able to expand the banking sector's definitions of risk, interest rates, and creditworthiness - all contributing to the detrimental effect on the advancement of women's economic empowerment, felt most heavily by rural women in areas where customary laws rule, as discussed on page 20.

Women overall also have lower rates of borrowing, due to a lack of knowledge regarding application procedures combined with the anticipation of being denied, disincentivizing them from even trying. This trend seems to be more common in more rural settings, as our team heard through interviews and focus group discussions. Women in urban areas, although willing and actively attempting to access finance, also have difficulties accessing the amount of funding required to undertake serious expansion. This can be seen as one of the contributing factors as to why women's businesses in Côte d'Ivoire most often fall under the micro-enterprise category, as they are rarely able to secure funding to grow beyond the SME size and operational capacity. The banking sector in Côte d'Ivoire also lacks any anti-discrimination regulations, and was often noted in literature reviewed during this study, as well as confirmed through FGDs, that gender-based discrimination by loan officers and investment assessors is prevalent, based on applicants' marital status, gender, and age. It was noted that often women who are married are actually considered a greater risk for lending, due to the perception that they would either spend the loan on their families or have it taken over by their husbands.<sup>76</sup>

Interestingly, many banks do not take interest in funding SMEs due to a focus on larger scale investments with a traditionally lower risk level. This trend, however, is slowly starting to change. The top banks (Société Générale (SGI), Banque Atlantique, Eco Bank, and NSIA) all have created new divisions in the last two years, catering specifically to SMEs and allowing loan amounts ranging from as low as 1.5 million CFCA (2,288 Euros) to 10 million CFCA (15,258 Euros). Mr. Zakaria Sanogo, Director of SME and MSME Loans at Bank Atlantique, attributed this shift to an assessment that MFIs have been making significant amounts of money on smaller tickets items, and that it would be worthwhile for banks to jump into this still underserved market, where they could offer a higher interest rate 11-15% (still lower than the 15-19%

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<sup>76</sup> This perception was confirmed by OikoCredit over a lunch-time presentation to our team, where their investment group clearly noted that they believe women misallocate their loans and are therefore a higher risk for lending.

interest rates topped with short term repayment periods from MFIs), than that of their traditional corporate clients (typically held at 5-8% interest rates, with long durations for repayment). Banks like his, which are currently lending<sup>77</sup> between 1.5-10 million CFA (2278- 15,500 Euros) to SMEs with an average of 8% interest rates and 1-3 year period of repayment, are slowly opening access to better financing options for SMEs. The amount of funding available in the SME financing mechanisms is however, assessed to be too little to qualify for the significant levels of financing required by many businesses seeking to effectively and sustainably scale their businesses and avoid getting stuck at the traditional SME revenue levels.

It was noted by Bank Atlantique, as well as other lenders we spoke to, that even these lower loan amounts are not being successfully captured by women, due to a lack of knowledge on investment preparedness and application processes. On average, banks that do offer SME sized loans refuse 42% of applications at the initial stage, and an additional 15-25% are rejected by the review committee at later stages. Loan applications are designated unacceptable for low quality balance sheets, which make it impossible to assess risk, a lack of collateral (it is a requirement to have 10% of the requested amount in liquidity or immovable assets for loans), a lack of structured internal governance, and too short a track record of operation (the bank will not lend to businesses that have been operating for less than two years). It was noted that often businesses were given helpful criticism when they were rejected, with information on what they needed to change for another attempt, and encouragement in reapplying, essentially turning many loan officers into case workers providing customized feedback on rejection.

While there is some customized feedback from banks, many approaches remain general. Banks do not have gender sensitive training for their loan assessment teams, and therefore are operating gender-blind. It was noted, however, that one of the most regular reasons for rejecting loan applications from women is a lack of capital, such as 10% of the requested amount in cash, or immovable capital like land. This again highlights access to capital as one of the most significant barriers facing women in approaching traditional lending mechanisms. It was also noted that although there has been a rise in incubator spaces in Abidjan in the last five-years, the graduates are often still not considered investment ready by banking institutions. Banks noted a need for greater levels of governance training and the development of management and treasury systems by many of the prospective loan applications which can and should be provided by different incubator spaces.

Catalystas also found that individual banks such Rabobank are undertaking individual initiatives to train their internal loan assessment teams, as well as training other banks, on how to assess SMEs and how to be gender-aware and unbiased in assessing loan applications. Our team was made aware of these trainings by stakeholders we met with in the ecosystem, but we did not have the opportunity to meet representatives from other banks to learn more about the programming. Other banking institutions such as NSIA bank's philanthropic branch are starting to design programs that try to address investment preparedness specifically for female entrepreneurs; however, we cannot attest to the quality of these programs due to a lack of information from NSIA on their projects. In addition, NGOs working to promote women's economic opportunities through the collective model (See page 32 for further explanation) have also been working steadfastly to open traditional pathways to finance for their beneficiaries. NGOs such as CARE's Women Enterprise Program have recently launched a program incentivising traditional banking structures to lend to women by putting up guarantees in the same manner they have for MFIs to convince banks of the value of lending to women. Their current guarantee with ECOBank is worth 50,000 USD, and has been set up to help more than 400 rural women participants access traditional banking loans. It is now a question of whether or not this provision of guarantees will effectively create business

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<sup>77</sup> Bank Atlantique is also responsible for lending money to women owned SMEs under the Support Fund for Women of Côte d'Ivoire (FAFCI), which was developed by the First Lady's Office, and has an undisclosed amount of guaranteed funds. Currently, they are distributing funds to 280 women owned SMEs through this mechanism.

cases that will permanently change the perception of banks on the creditworthiness of women, beyond the duration and lifecycle of the guarantee.

There are also traditional banks that have made commitments to improving access to finance for women or empowering SMEs, such as Société Ivoirienne de Banques, CAURIS Bank, United Bank of Africa, and Société Générale Côte d'Ivoire, but due to a lack of time and resources to engage and collect documentation, we were unable to assess the quality and means of actualizing their commitment and goals to women's access to finance.

Currently, the African Development Bank (AfDB) is in the first stages of its Affirmative Finance Action for Women in Africa (AFAWA) initiative, which includes two components: 1) the Gender Equality Trust Fund, and 2) the Portfolio Credit Guarantee, collectively providing five billion CFA in financing to banking institutions as guarantees to back financing for women owned businesses, and to support policy-making structures in closing the gap on women's finance. A major funder of the AFAWA initiative has been the G7 partners, including the Swedish and Dutch governments, which have each committed to providing guarantees for the program. The program aims to launch a three billion CFA risk-sharing instrument to support African financial institutions in closing the gap on women's access to finance in Africa through providing guarantees, technical assistance for FIs and governments, and enabling the environment for African governments to make policy and regulatory reports tackling the barriers for African women in business. This guarantee fund will work through the already existing partnership established with African banking institutions through membership to the Africa Governance Institute (AGI), which automatically enrolls all existing partners in this earmarked lending program aimed to come into play from 2021-2026. In the Ivorian context, more than 60% of all banking institutions, including the largest banks ECO, Kara, and SGI, are members of the AGI and therefore can potentially qualify for AFAWA guarantees.

AFAWA, before providing any guarantees to banks, conducts an assessment of the country as well as each bank's profile and ability to effectively make these funds available to women. As a result, Côte d'Ivoire - home to AfDB - will not be in the initial cohort, but rather the following cohort (aimed to start around July 2021) due to the AFAWA assessment finding the Ivorian banking system not yet ready to effectively and immediately start making use of the guarantees to finance women in business. AFAWA will at this time start working with Ivorian and other financial institutions to build their capacity, as well as to demonstrate the value of lending to women. Part of this work also connects to central bank reforms, which are largely tied to reforms that need to happen at the national and BCEAO regional level.

Once a country and its individual financial institutions demonstrate their readiness at the banking level, AFAWA funds are released to them. Based on conversations with the team at the AfDB in charge of AFAWA, our team assessed that banks will provide technical assistance and capacity building but will determine by themselves how to make these funds available to the general public and how to distribute them. This is a moment where Catalystas has identified a role that can greatly contribute to the successful implementation of AFAWA goals at a country level - by co-creating a series of policy, business, and banking strategies surrounding women's access to finance in order to connect women entrepreneurs to bankers and financial policy makers as a means of both informing the Ivorian female business community of the standards of investment readiness required to access such funds, and lobbying and influencing policy and individual banking institutions to make these risk-sharing guarantees for financing women more effective and actionable.

It is therefore plausible to consider that over the next five to six years, there will be a much higher incentive for traditional banking institutions to lend to women. There is however, no guarantee of the effectiveness of the current program reaching large proportions of potential female entrepreneurs, as capital and formalization barriers still render many unqualified for borrowing. Furthermore, it is not a goal of AFAWA to promote the adoption of anti-discriminatory banking regulations, nor to control the lending bodies that will receive guarantee funds. Therefore, it will be a matter of observing

the short and long-term effects to observe if the financial gap in traditional banking institutions in Côte d'Ivoire and other African countries will truly be closed.

## 10. Women's Access to and Use of Education for Business

### Primary Education

Our research finds that illiteracy and education have become the most severe and prominent barrier hindering women's access to entrepreneurship. In Côte d'Ivoire, access to education continues to be a major challenge for the socio-economically disadvantaged. Although the level of literacy has risen in recent decades and currently, all school-aged children are indeed getting enrolled into primary schools, completing basic education remains inaccessible for 21% of Ivorian<sup>78</sup> children.<sup>79</sup> The rate of illiteracy continues to increase with age when looking at national statistics and data, with only 35,4% of people over the age of 25 having completed their primary education, according to the latest data in 2014, and only 27% of women obtaining this level of education.<sup>80</sup> Due to the patriarchal nature of Ivorian society, families have traditionally maintained and still (though less so) maintain a preference to educate their sons rather than daughters, reflecting a large gender disparity in the level of literacy as well as secondary and tertiary education.

Age group	Male			Female		
	Literate	Illiterate	Illiteracy rate in %	Literate	Illiterate	Illiteracy rate in %
15-19 years	661,861	397,187	37,5	529,080	499,091	48,5
20-24 years	554,888	444,013	44,5	458,837	613,167	57,2
25-29 years	496,365	477,712	49,0	399,679	643,219	61,7
30-34 years	440,015	450,559	50,6	309,225	545,144	63,8
35-39 years	369,513	363,673	49,6	215,576	394,550	64,7
40-44 years	270,579	278,494	50,7	142,738	300,489	67,8
45-49 years	190,211	224,161	54,1	100,426	258,707	72,0
50-54 years	146,560	188,088	56,2	75,660	226,678	75,0
55-59 years	101,859	136,111	57,2	48,551	155,473	76,2
60-64 years	72,697	109,444	60,1	27,704	125,602	81,9
65 years and +	73,428	215,007	74,5	29,493	254,089	89,6
<b>Total</b>	<b>3,377,976</b>	<b>3,284,449</b>	<b>49,3</b>	<b>2,336,969</b>	<b>4,016,209</b>	<b>63,2</b>

Illiteracy and lack of access to information are also split along the rural-urban divide. The National Survey conducted in 2014, shows that the distribution of Ivorians by sex and residence indicates that of the 56.1% of illiterate people in Côte d'Ivoire, 63.2% are women - almost seven out of ten women. Of these 63.2% of illiterate women, 78.2% live in rural areas.<sup>81</sup> It is clear that education (or at a minimum, literacy) is a threshold requirement for individuals who seek to succeed in developing businesses with potential to expand and grow. CARE's Context and Policy Analysis, Action & Advocacy Strategy for the Women Enterprise Program found that:

*Beyond the gender disparity [in educational levels], which is most often linked to socio-cultural and economic constraints, the reality is that the high illiteracy rate among women (63.2%), particularly in rural areas (78.2%), combined with their low level of education (59.4% without an education level and 23.5% in primary school) constitute constraints to female entrepreneurship. Illiterate and/or poorly educated women are disadvantaged in terms of training and therefore will have difficulty assimilating the fundamentals and basics of management.<sup>82</sup>*

The Ivorian education system, which mirrors the French education system, consists of primary education followed by secondary education, of which there are four types: 1) lower cycle, 2) second cycle secondary, 3) an alternative secondary, 4) and vocational training. The Ministry of Education explained during discussions with our team about their ongoing large scale planning and programming aimed at closing the gap in education, and current reports claim that as of 2018, 42.5% of girls are completing secondary schools, while boys continue to graduate at a rate of 56.21%. Dropout rates have also decreased significantly, from 44% in 2009 to 12.3% in 2016 at the primary level, and from 49.5% in 2014 to 44.2% in 2016

<sup>78</sup> World Bank, 2019

<sup>79</sup> The impacts of Covid-19 on education have also not been fully estimated or realized as of yet; however they are considered to be severe, resulting in major gaps in education for children.

<sup>80</sup> World Bank, 2014

<sup>81</sup> NOTE: The latest and most recent national level survey report assessing education and other population demographic information was taken in 2014.

<sup>82</sup> Mohamed, "Context and Policy Analysis, Actions & Advocacy Strategy for the Women in Enterprise Program" May 2019 CARE.

at the secondary level.<sup>83</sup> Of those students who attend secondary school, called Lycee, 55.8% graduate and<sup>84</sup> prepare for the French system of baccalaureate exams, which dictate which university(s) they can attend and for which degrees they qualify to study. Throughout the lower levels of the Ivorian education system, the concept of entrepreneurship and the idea of having the potential to become a “self-made” man or woman is not present in any structural means.

## Higher Education

The World Bank in 2018 found that only 7.6% of women and 11.0% of men in Côte d'Ivoire enrolled in university, among the relevant age group.<sup>85</sup> This small group has the opportunity, should their baccalaureate exam scores allow, to attend one of either 12 public institutions or 22 private institutions, cumulatively offering 264 undergraduate programs, 201 masters level programs, and 114 PhD level programs. Many of the top university programs also draw international students from the rest of francophone Africa, including some of the top universities such as Institut National Polytechnique Félix Houphouët-Boigny (INPHB) (public), Pigier Côte d'Ivoire (private), and HEC Hautes Etudes Commerciales - Côte d'Ivoire (private). The proportion of the population attending universities comparatively to the number of universities and programs is exceptionally high, a signature of countries with massive disparities in their socio-economic spectrum.

Among programs offering business programs, our team logged 12 institutions with business degrees at the undergraduate, graduate, and doctoral levels, including INPHB - the highest ranking public school in the country, based in the capital Yamoussoukro and hosting their business School (ESCA)<sup>86</sup>, University Alassane Ouattara (in Bouaké), and University Félix Houphouët-Boigny (Abidjan). Catalystas was only able to meet with INPHB during our research, and found that although they have a business school - the most popular subject among women (one third of all female students in the School of Business) - the business program is geared toward joining and working for existing big business rather than having specific modules or focus on entrepreneurship. They did, however, recognize this as a weakness and an area for improvement.

Among private schools, we noted Pigier Côte d'Ivoire, ECG Business and Management School, EDHEC Business School Group, and the International University of Grand-Bassam (IUGB), and ESCA-CI School of Commerce and Business (ABSEC), this last of which is held in the highest esteem nationally. Pigier, which is connected to a French sister university of the same name, has an impressive business school and price tag to go with it, often sending students on exchange to its French counterpart, where many of them remain after graduation. International University of Grand-Bassam, which our team had a chance to visit during our field mission, has a similar profile - a private institution with an exceptionally high price tag (annual tuition is approximately 12,000 Euros, and most students require on-campus accommodation, an additional high cost). IUGB, which has a successful business school with connections to many impressive North American and European universities, was established on a 2+2 academic program, designed to have students finish their schooling at a partner institution, where they often remain after graduation. IUGB, the only English language institution in the country, does however contribute greatly to the brain drain of their own community, but with support from the Andrew Young Center for Entrepreneurship, are now working to promote entrepreneurship among the student population. They have also drawn up a plan to design an entire entrepreneurship infrastructure center, which will focus on supporting women in entrepreneurship. However, there have been challenges with securing funding over the last year, in large part due to what the university has deemed a slowdown caused by Covid-19.

Catalystas has observed that overall, university programming has a tendency not to include gender sensitive pedagogy and design, nor entrepreneurship components in curriculum or training. Often the only space where students are provided

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<sup>83</sup> Évaluation sommative de l'appui du GPE à l'éducation au niveau des pays: [Rapport Final - COTE D'IVOIRE](#). Universalia, 2018.

<sup>84</sup> “ Le système éducatif de la Côte d'Ivoire” World Bank, 2009.

<sup>85</sup> “Educational attainment, at least completed short-cycle tertiary, population 25+, male (%) 1079-2019”. UNESCO Institute for Statistics

<sup>86</sup> INPHB is also home to the Higher School of Agronomy (ESA), an agricultural incubator program later discussed in this report

with training applicable to entrepreneurship and space to explore creativity and build business models is in student associations. Catalystas had a chance to meet with different female university students from bachelors and masters level programs at different universities around Abidjan, all of whom were members of AIESEC, the international youth-run leadership and internship organization. All of the students we spoke to were small informal business owners concurrently pursuing business degrees at different universities, who stated that they learned more in their student associations about how to start a business and actually pursue entrepreneurship than in their degree programs. The experiences they gained through AIESEC ranged from budgeting to making work plans and organizing activities, while their studies provided them with more theoretical background.

Other types of higher educational training related to entrepreneurship and business include a handful of business training certification programs, such as Formation sur l'entrepreneuriat and We for Her, which all have certified business education training that qualify and prepare their students for small scale business planning rather than the stringent qualifications required for entrepreneurial incubators training programs. Their programs, effective in their own right, prepare students - in particular women - for entering positions in growing SMEs and starting their own SMEs through practical business skill development. These trainings do, however, require having completed a secondary level of education to access.

### Incubators and Accelerators

There are a number of different incubator programs in Côte d'Ivoire - we logged more than 25 during this study. Most of them are located in Abidjan, and among them only a few have targeted female entrepreneurship outreach, programming, and follow-on acceleration programming. Catalystas heard from multiple stakeholders that the quality and effectiveness of many of these programs is questionable when it comes to generating large numbers of successful businesses. Although we requested on numerous occasions documentation from various institutions and programs, ultimately our team was unable to obtain the necessary documentation that could attest to the quality of programming or data or statistics on success rates of former participants for the majority of incubators engaged in this study. Catalystas, over the duration of this project, realized that many incubator programs do not have mechanisms to measure and continuously support their former participants, let alone collect gender-segregated data to provide these insights. In cases where documentation was provided, it was most common to see that key gender sensitive outreach, pedagogy, mentorship, and monitoring and evaluation were weak.

The common trend among incubators seems to be a female participation rate hovering around 30-35%, similar to the ongoing ESP Orange Corners Program, Seed Starters, and Impact Hub Abidjan.<sup>87</sup> Our team heard often that women applied in lower numbers compared to men, attributed in large part to lower levels of education<sup>88</sup> for women in the country, and the hesitation or lack of confidence among women entrepreneurs. Among the already lower numbers of female applicants, often the quality of applications was also weaker compared to their male counterparts. As the participation requirements of most programs are based on the quality of application and merit rather than inclusion and need, this often results in lower levels of admittance and participation for women.

The major challenges faced by most incubators providing entrepreneurship training are related to education. A high level of education - often a university degree - is required to get the most benefit possible from these programs, which makes them inaccessible to the majority of would-be businesswomen in Côte d'Ivoire who often have not completed a high

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<sup>87</sup> Impact Hub Abidjan does have one female-only program currently underway. However, in their other programs the participation rate remains similar to other programs.

<sup>88</sup> According to CARE's 2019 "Context and Policy Analysis, Action & Advocacy Strategy for the « Women in Enterprise» Program" 65% of women in Côte d'Ivoire are illiterate. Of the remaining 45% who are literate only 44.3% have had any secondary education - attributed to the ability to successfully participate in competitive and literacy based incubation programming.



degree of formal education. As both a requirement for admittance and a necessary baseline of learning for effectively understanding the concepts and components of such entrepreneurship trainings, this education gap acts as an insurmountable barrier to entry for many Ivorian women. When we met with NGO programs working with women on operating collective savings and collective business models, they also highlighted the entrepreneurial potential of many of their members who would likely benefit greatly from taking part in incubator programs. However, NGOs such as 2Scale, CARE and Ecocajou do not currently have the capacity to provide either the individualized entrepreneurship training nor the pre-incubatory trainings necessary to boost the educational capacity of these promising entrepreneurial women and enable their participation in more elite incubation programming, despite their high potential to create impactful business ventures. As a result, Catalystas has identified as a major obstacle the massive gaps in the support for women in the Ivorian education system and the entrepreneurship arena.

**Donors and Competition Research Focus Geared toward Women's Participation in Incubation in Africa**

Among the incubation programs engaged during this study, many were aware of the challenges involved with increasing women's participation, and were either actively or passively seeking to improve their female participation rates in the coming year. These efforts include obtaining support from various donors interested in increasing women's participation in entrepreneurship, such as IFC. IFC currently funds a women's participation in entrepreneurship competition in Africa through Seedstars, which hosts a continent-wide entrepreneurship pitch competition, and wishes to increase women's participation.

Some incubator and accelerator spaces do have female-focused programming, and thus, higher levels of female participation. Empow'Her is one such organization that supports entrepreneurship, holding a unique position with a focus purely on women and a concentration along the entire entrepreneurship pipeline. Founded in 2011 in France, they boost women's empowerment worldwide by strengthening women's decision-making and entrepreneurship capacity and potential through incubation, acceleration, workspace provision, and connection to potential investors. Their program in Abidjan, at the start of our research, was accelerating 30 women owned enterprises and incubating 15 female entrepreneurs. By the end of our study, they had already launched applications for their next iteration of students as part of a regional initiative across all of their offices (Ivory coast, Niger, Burkina Faso, Mali, and Senegal). Empow'Her covers a niche target group in the Ivorian entrepreneurship system, namely that of (highly educated) women entrepreneurs based in Abidjan who want to grow and receive support from a professional organization - a target group our team found to be well-served in the overall Ivorian entrepreneurial ecosystem. Our team was unable to assess the quality of the Empow'Her program due to a lack of information and data provided from their office. We did get to speak to their team on one occasion, but it was made apparent to us that while their program may be of quality, they serve a very specific, elite, and niche group with a small scale approach. There are alternative programs, such as She Is The Code, which focus solely on women as well, and have supported larger numbers of women entrepreneurs across multiple African countries, where their programs run. She Is The Code, which specifically focuses on supporting women entering the male-dominated ICT and Technology fields, provides women between the ages of 18-35 with technical and business skills.<sup>89</sup> The program, operating since 2016 through the NGO Akendewa, has around 1000 alumni, whose ICT and technical skills have been developed to support their entry into existing companies or the initiation of their own tech-based businesses. It was not made known to us during discussions with their team exactly how many of their beneficiaries have started a business. They, like Empow'Her, seem to be serving a similar Abidjan based, highly literate cohort of women, but they have expressed a desire to expand their programming into other areas of the country.

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<sup>89</sup> Our team was not provided any information on their core curriculum from which we could base an assessment of the quality of their program, and thus we have not mentioned it in the report.

Other incubation programs and accelerators include the Fondation Jeunesse Numérique (FJN), a government-funded, youth focused entrepreneurship incubator, accelerator, and ICT and Deep Tech business advocacy program. FJN has established an extensive outreach and engagement strategy throughout the country that aims to appeal specifically to women by bringing women entrepreneurs along with them to act as role models in what they have dubbed “female focused” pre-incubation programming. As a result, their incubation program maintains 30-50% female participation, many of whom go on to the next acceleration program by virtue of reaching the top 20% of their incubation cohort. During the incubation program, there are ongoing sessions designated for women participants to receive support from other women entrepreneurs. The program is set over a six-month period and held on weekends to allow easier access for working individuals and women with children who must also maintain familial duties. Many of these women-led businesses were also matched to venture capital funding that was not specifically earmarked for women, meaning that the quality of their business plans and presentations were equal to, if not greater than, their male counterparts. However, FJN has also made significant efforts to secure venture capital funding earmarked for women from local and international investors. Their focus on ensuring that women can access their program aims to go one step further by developing a female-only cohort for the ICT incubation and acceleration program. Similar to that of the incubators focused on women as well as the majority of general incubators based in Côte d'Ivoire, FJN also focuses on a highly-educated demographic - which, on one hand, does help to reduce the country's significant challenge of brain drain, but on the other hand, leaves much to be desired when considering that the majority of the Ivorian population does not fit into this small socio-economic and educational segment.

Catalystas also conducted a deep examination into the incubators specifically targeting lower-to-middle income communities that remain underserved (the majority of incubators in Abidjan are concentrated in two neighbourhoods: Cocody and Plateau). Common-ya is a newly established outreach-based NGO that focuses on improving Ivorian women's knowledge, access, and willpower to start businesses in underserved areas of the country, including the outskirts of Abidjan. Our team also found one particular incubation program that truly impressed us with regard to their efforts to support the local community. BabyLab, a makerspace and incubation co-working space which includes a fabrication lab, coding lab, and lecture hall, is based in Abobo, an underserved and increasingly unstable neighborhood in the north of Abidjan. This team focuses on working with local youth in Abobo (ages 16-30), teaching them how to come up with solutions for their own communities. The space and program itself focus heavily on design, prototyping, and programming, with less emphasis on the business development process. However, the innovations being generated and tested by their team in the lab were exceptionally impressive. During our visit, our team was treated to a preview of a team of students working on a low-cost sand and mud resistant 3-D printed wheelchair that could serve to enable members of the community with physical disabilities to navigate the unpaved roads of Abobo. BabyLab's founder, who comes from the neighborhood, is deeply dedicated to trying to open space for young girls to join their ICT and manufacturing focused spaces, as these are often topics deemed unattainable for women - especially for vulnerable young women who have limited access to education along with other socio-economic challenges. The team at BabyLab engages with families and communities to bring youth into their programming. Currently, they have a low average rate of female participation, at just 15-22%, but are actively seeking support on how to get more women and girls to join them. They themselves have stated that it is a goal to strengthen this capacity, and our team was surprised to hear that none of their other donor partners (UNDP, Orange, and AFD) had taken the time to support the improvement of this aspect.

## Co-working Spaces

In Côte d'Ivoire, 96.6% of the 23 co-working spaces our team identified are housed inside of incubator spaces, such as Impact Hub's i-Hub, SeedStarters's Seedpace, Empow'Her's Assoya, and Jokkolab's co-working space, to name a few. Some individual co-working spaces also operate independently of the business training sector, but these exist only in Abidjan, where the majority of incubation programs are also located.

Among the co-working spaces that do not belong to an incubator program, the majority are what Catalystas considered to be elite spaces, where the average cost per day for renting an open-working table is between 10-12 Euros. These prices are comparable to co-working spaces in the Netherlands, a range our team found to be inaccessible to the majority of Ivorians given that the average monthly income of residents of Abidjan is 262,000 CFA per month (approximately 400 Euros). Therefore, our team has assessed that although the co-working spaces are a fantastic space for individuals - and especially women - to go for professional networking, these spaces are out of reach for the majority of Ivorian women.

The lack of affordable co-working spaces can be, in part, attributed to the high cost of high speed, quality internet services, an issue that Catalystas specifically assessed at each of the co-working spaces we examined. Given that internet access is a key means of information sharing, marketing, and market research, we found that the lack of spaces where individuals, especially women, can access large amounts of data for free, is a major barrier to being informed and accessing entrepreneurial opportunities and success.

Lastly, it must be noted that there are just two co-working spaces outside of Abidjan in existence: COCO HUB in Yamoussoukro, and the National Polytechnic Institute - Félix Houphouët-Boigny (INPHB)'s Higher School of Agronomy (ESA). COCO HUB, which caters mainly to digital nomad expats seeking an adventure with their co-working and co-living project, shows that the availability of space, and free and/or affordable internet accessibility is a major limitation to women and men alike in other parts of the country. Taking a different approach, ESA, an agricultural incubator located on the INPHB university campus, does allow for organizations such as the Institute for European Cooperative Development (IECD) to host trainings in their lab space in return for capacity development support alongside rental fees. Their location, however is hard, for the average citizen to access without sponsorship.

## NGOs Focused on Women and Business

Donors, and thus NGOs, working on entrepreneurship fall within two categories of different approaches: they either support the solo entrepreneur in starting up or growing their businesses, or they focus on supporting women's collectives. Both approaches can focus on similar business skills, as many women lack management as well as accounting skills, both of which are needed for businesses and collectives. The difference in support is that the organizations focusing only on entrepreneurship will aim to support business growth through hiring employees, and that collectives aim to grow through attracting more contributing members.

In the context of Côte d'Ivoire, entrepreneurship in the form of supporting an individual to start and grow a business that will eventually create additional jobs and economic opportunities in their local community is a main focus of the Dutch government through various funding mechanisms; Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ), the German Development Corporation; and Orange Foundation.<sup>90</sup> GIZ is currently in the first phase of their five-year strategy in Côte d'Ivoire, which focuses on rural development, formalizing employment, and sector-specific advances in technology. By and large, GIZ is focusing on skills training and capacity development within companies to achieve its objectives of supporting youth employment, providing assistance to a number of public and private Technical and Vocational Education and Training (TVET) centers throughout the country to provide formal job training. In terms of entrepreneurship support, GIZ assists with the formalizations process for SMEs, thus creating pathways to formal, decent employment. These initiatives are implemented through partnerships with different Ivorian government agencies as well as sector-specific private groups. One example of GIZ's work on entrepreneurship is their investment in Common Capital, a venture capital firm, helping build the investment capacity of their portfolio and thereby supporting entrepreneurs in

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<sup>90</sup> More information on Orange can be found in the Incubators section of this report.

becoming investment ready. Although GIZ does have gender sensitivity in its agenda for Côte d'Ivoire, they do not at this time have a specific focus on women's entrepreneurship.

The vast majority of other major donors and NGOs work through utilizing collective models as a means to invigorate women's business capacity. There are a few reasons why donors such as UNWOMEN, Agence Française de Développement (AFD<sup>91</sup>), International Financial Corporation (IFC), and the World Bank select this pathway. First, the vast majority of employment opportunities in Côte d'Ivoire are in the agriculture sector. Often, women who practice small-scale agricultural production are able to significantly reduce their own poverty levels and improve their and their families economic well-being through organizing into collectives that become viable and interesting agri-value chain stakeholders that larger businesses can work with. This process can happen quickly, and can affect a large number of women and their families - therefore, it is a cost-efficient means of intervention. Second, the collective model supports the largest segment of the population at the bottom of the Ivorian socio-economic pyramid, most often uneducated women with children. Third, the regulatory framework set out by the Ivorian constitution dictates that registered collectives can be given lower interest rates than individual micro-or small enterprises, thus improving accessibility to credit lines, which are easier to establish in collectives that often make use of Village Savings and Loan Association models (VSLAs) to pool capital to borrow against with the help of the NGOs.<sup>92</sup> Particularly interesting to keep an eye on is the upcoming release of the World Bank study<sup>93</sup> on women's economic opportunities, particularly in the agriculture sector in San Pedro and Bouaké, where they have mapped women led cooperatives in order to understand their specific constraints and opportunities. This data and information has been used to inform the cooperative World Bank and IFC efforts in identifying key sources of financing for women led cooperatives and addressing the challenges to accessing capital.

A number of NGOs in Côte d'Ivoire have programming that specifically targets supporting rural women, aiming to help them pull themselves out of poverty and improve their economic potential through receiving training as part of collective model operations in agricultural production programs. We observed among many Dutch-funded programs such as 2Scale, CARE's "Women Enterprise Program", EcoCajou,<sup>94</sup> Tony's Chocolonely, and Unilever, the approach of technical capacity training on the production of a specific commodity. They combine this with support for the adoption of collective saving models, access to micro-finance, and access to markets, promoted among cohorts of women working in the same commodity, who often do not produce beyond their own household consumption needs as individuals. These models have shown great success in strengthening rural women in their self-employed agricultural businesses through collectivizing and growing their potential for production and skills from there.

As we heard from many of these NGO programs, their projects are helping poor and rural women access business and empower their economic potential. Yet all of the programs we spoke with noted that the cooperatives and collective models do not provide the type of entrepreneurial skills and training for their female beneficiaries that Orange Corner programming defines. The programming plays on collective empowerment and is in some cases, such as in CARE's "Women Enterprise Program" going so far as to connect collectives to micro-financial institutions and sometimes banks by providing guarantees. None of these programs, at this time, provide the type of training which results in individual

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<sup>91</sup> Our team was not able to meet with representatives from AFD despite numerous requests, and therefore has not mapped or commented on the quality of their programming.

<sup>92</sup> Studies have found that the vast majority of collectives were not aware of or were not able to access lines of credit with traditional FIs, despite having the potential to access a better interest rate. The reasons for this are, again, the lack of information and investor readiness, which keep women's collectives from applying and being granted loans.

<sup>93</sup> Due for release before the end of 2020.

<sup>94</sup> EcoCajou, a program that has 22% female participants, recognized this past year that women's production and thus creditworthiness was higher than that of the majority male counterparts. In a bid to support these women VSLA's, EcoCajou has just established, in Q3 of 2020, a Gender & Women Empowerment Strategy for its programming that puts rural women VSLA's access to finance, technical capacity building for business practice, as well as greater connection to market, professionalization, and community engagement at the core of its project for the coming years.

women's entrepreneurial growth; however, all of these programs noted that there are women beneficiaries who they see as excelling past the collective training models and who show great entrepreneurial potential. These above mentioned NGOs supported by the Dutch government all admit that they do not have entrepreneurial training, but that selected members of their programs would benefit from it, and that they would be interested in participating in a mechanism for referring or promoting these entrepreneurial women for specialized training. It was also noted that often, due to the low level of education provided to rural women working in agriculture, there is great need for the bolstering of their secondary educational levels in a pre-incubation stage in order for them to successfully participate in the complex entrepreneurial training exercises that require higher levels of technical reading and writing as well as accounting skills.

It is important to also note that there are a number of other local and pro pan-African initiatives that aim to support women in business. Fondation African Women Initiatives (AWI), Yelenba, Common-Ya, and the Organisation of Active Women in Côte d'Ivoire (OFACI), are different groups who all work on their own focuses. Often on a small scale, these groups support transforming the mentality around becoming a businesswoman and help women in improving their economic independence through income generating activities, either in individual or collective businesses. The younger organizations, Yelenba and Common-Ya, provide support and business coaching to the groups of women they support, assisting them in starting small-scale businesses in their spheres of influence. AWI and OFACI, older and more established women-focused organizations, often work alongside the government to help champion women's economic and political participation, and fight gender-based violence, supporting women who are connected to the NGOs under their umbrella, functioning sometimes like associations and offering support in forming and formalizing women's collectives. It is not uncommon for NGOs and associations supporting women from local organizations to become interwoven in both meaning and actions; therefore we have provided greater insights into local organizations which we have understood as operating more as a social organization under the Business associations section of this report.

Alongside the small but effective NGOs working to raise awareness and otherwise support women's entrepreneurship and business, there exist two programs identified by our team that are held in good regard by the international development community. The first is the African Foundation for Entrepreneurship and Economic Development (AFFEED) founded by Dr. Samuel Mathey, a program that promises huge impacts, but plays victim to being underfunded by international funding mechanisms and largely bases its success on unfounded impact statements. The AFFEED, since 2016, has coined a zero-cost, rapid five-day training to women and youth across West Africa in native languages with an aim they say is "to change the mindset and plant the seed of entrepreneurship potential and possibility." To date, more than 30,000 individuals in Benin, Botswana, Burkina Faso, Chad, Côte d'Ivoire, Ghana, Liberia, Madagascar, Mali, Mauritania, Niger, Nigeria, Togo, and Zambia have received training in multiple languages (including French, English, Portuguese, Arabic, and a number of African dialects). The program claims a 90% success rate, which it counts as making any initiative toward starting a money-making project. There is little to no data available to back the accuracy of this information and the success measurement. However, there is currently a proposal being considered by USAID from AFFEED and the University of North Carolina-Chapel Hill to conduct an impact assessment on this methodology. The second local organization, which also requires a cautious approach in our opinion, is the SEPHIS Foundation, a foundation run by Ms. Sefora Marcelle Kodjo, who to date boasts having trained more than 7,000 women and youth over the last ten years, providing them with entrepreneurship mentoring and education support. SEPHIS also states that they host the African Women's Future program, which offers a six-week incubation period aimed at empowering women in entrepreneurship as well as preparing them for high level job placement. Their programming is, however, not backed by any documentation we could find. On numerous occasions, our team requested impact and program design documents, and we were given a variety of answers, none of which included any actual documentation.

## Corporate Social Responsibility

There are a number of large national and multinational corporations with a presence in Côte d'Ivoire. The majority of those implementing any Corporate Social Responsibility (CSR) most often focus on subject areas related to child labor, health, and education, with less common focuses on access to healthcare and decent employment. These corporations include the Dutch Tony Chocolonely and Unilever, which themselves are funding a number of decent work initiatives with some gender sensitive focuses in the country, focused mainly in the cocoa communities where they source the raw materials for their product lines. Corporations like Barry Callebaut, ECOM, Hershey's Co, Mondelez, and Ola Cocoa Cargill, Farerro Rocher, and Nestlé have followed suit, focusing on diversifying the economy and supporting education as a means of poverty reduction in rural cocoa communities. Some corporations, such as MasterCard Foundation, have gone further in funding women focused programming specifically; MasterCard was the major funder for CARE's Women Enterprise Program, the largest wide-scale training program that helps establish VSLAs and cooperatives in the country.<sup>95</sup>

NSIA Foundation, the philanthropic branch of the NSIA Banking Group, goes one step further, in that they promote the typical child education program - building schools, reforming schooling to include arts programming, and including gender focused pedagogy - but they also have a division focused on university scholarship programming that directly supports young women, as well as a program helping women access entrepreneurship opportunities through addressing the issues of access to land and investment preparedness.<sup>96</sup> Additionally, Orange, the French telecommunications giant, supports entrepreneurship directly through an incubator program in Abidjan called Orange Lab. Orange Lab focuses on ICT businesses for youth, and has been in operation since 2017. Orange also funds many other co-working spaces and programs through both programmatic funding and equipment related to ICT and tech.

Smaller local businesses in Côte d'Ivoire, which often act as aggregators in the local economy, sometimes also focus on improving women's economic opportunities through TVET, creating incentives for male counterparts to allow women into specific roles, and providing land for women's collectives to raise crops that they can produce and sell. These businesses, such as Canaan Land, are acting as aggregators in the market, helping women gain more economic opportunities through their hands-on approach to work, including TVET training on agri-production and rolling out mobile seed and farming practices targeting their workers and communities.

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<sup>95</sup> MasterCard has since shifted their focus away from women's entrepreneurship, and does not support the current iteration of the project, according to a CARE representative we spoke with.

<sup>96</sup> Our team was unable to gain an audience with the Nsia Foundation to learn more about their specific entrepreneurship programming, and therefore cannot attest to the quality or reach of their program.



## 11. Entrepreneurship Ecosystem and Access for Women

### Trends

- Women entrepreneurs, no matter their location, socio-economic level, age, or level of education all expressed challenges in accessing information around how to register a business, actually registering a business, the taxation regulatory framework, government programs and initiatives to support small business, and other relevant topics surrounding entrepreneurship. This problem becomes even more exacerbated the farther away one gets from the center of the government decision-making bodies in the capital, due to governmental distance and a lack of outreach programming in different areas of the country.
- The businesses owned by women that we engaged during this study were often concentrated in agriculture, fashion, hospitality, and healthcare - indicating that women open businesses in fields they have experience working in, and that higher paying fields such as technology, energy management, and logistics, where women's workforce participation was lower, see fewer women starting businesses.
- Often in urban focus groups, as well as in interviews with incubators, there was a general trend of participants believing that having a family, children and a successful business was not possible, and that to be a good business woman meant sacrificing a good work-life balance. Often, women in urban areas we spoke with chose to remain single to run their business, were divorced, or had exceptionally supportive families who enabled them to run their fast growing businesses.
- Interestingly, when we spoke to rural women, the belief was the opposite: they felt that being a businesswoman and taking care of their family was very much possible. We attribute this to a difference in mentality regarding what an entrepreneurial business looks like and requires; while in urban settings the concept of owning a business only had a narrow definition of creating products that didn't exist before, going to the office without children around, and working long days, in the rural areas, every economic activity was considered doing business. In urban areas, the women who would trade by, for example selling shoes or jewelry, did not consider themselves to be entrepreneurs but practitioners of *Gombo*, as defined above.
- A 2019 quantitative economic survey of the Ivorian women entrepreneurship setting and characteristics that demonstrate success in business found that women owned businesses were most often concentrated in the age group of older women between the ages of 40-50.<sup>97</sup> This suggests that not only is gender a barrier to starting a successful business, but that there is also an age barrier. The study suggested that the older age of female business owners was most often related to their former experience at management levels in the specific industry they had opened a business in. The study thus suggests that success in entrepreneurship also requires experience at a management level, which is often less accessible for youth and especially women - therefore limiting their ability and willingness to start their own businesses in Côte d'Ivoire.
- Among the younger generation of entrepreneurs we spoke with, most notably university students, we observed that there was less of a feeling - or a willingness to succumb to - traditional societal pressures. This perhaps shows that there is a trend in this new generation of changing the perception that female entrepreneurship is only for divorcee's, widows, and spinsters.

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<sup>97</sup> "Do Firm and Entrepreneur Characteristics Play a Role in SMEs Sustainable Growth in a Middle-Income Economy like Côte d'Ivoire?" Diabate, Allate, Wei, Yu. MDPI - Sustainability 2019, vol.11 sector 1557 page 12.



## Professional Associations

In Côte d'Ivoire, there are a number of different business associations, some of which are exceptionally large and somewhat connected to the government, and others which are smaller and focused on specific regions, industries, gender, and ages.

The largest Ivorian business association is the General Confederation of Businesses of Côte d'Ivoire - Ivorian le Patronat (CGECI), also referred to as le Patronat. CGECI is a private business organization in the form of a confederation, that promotes the interests of the country's private sector and is comprised of Côte d'Ivoire's 214 largest businesses as well as 27 groups representing the smaller businesses, such as the Federation of Small and Medium Enterprises (FIPME). Through this system, CGECI reports that 80% of all formal Ivorian businesses have become direct or indirect members of this federation.<sup>98</sup> While this network only has members that are officially registered, formalized businesses, they do assist informal business with registration and, subsequently, membership.<sup>99</sup>

One of the main topics of interest for the CGECI is the fiscal system, considering that the burden of taxes as well as the complexity of the system and the administrative requirements create such a major barrier to formalization, as well as to profitability for formalized businesses. In order to support SMEs, CGECI has set up an entrepreneurial commission aimed at building the future generation of Ivorian entrepreneurs, which also contains the **Gender and Woman Entrepreneurship Commission (CGFE)**. On women's entrepreneurship, various promotional activities are organized:

- Promotion of women's leadership
- Women's Entrepreneurship Forum
- A business plan competition targeting women
- An accelerator offering theoretical and practical training, a Masterclass and Speaker series, mentoring, and networking

Côte d'Ivoire is home to numerous business associations that have been set up to support women entrepreneurs, including the majority of the local NGOs we spoke with during this study. They can be active online or offline and are most often run by a group of (aspiring) entrepreneurs, generally based in Abidjan but sometimes also in more rural areas. Some are also organized internationally. Their legal status can take on various forms. Some of the groups take on a more official role vis a vis the government and are officially registered (an example of this is Femmes Entrepreneurs et Dynamiques, which has 25k members in Côte d'Ivoire), but most of them act informally, such as Femmes & Entrepreneurs, which is mostly online and conducts activities through Facebook and their website. Another group, the Women's Investment Club Côte d'Ivoire (WIC-CI), is designed to mobilize the savings of women members and invest them profitably and sustainably in the financial market. The WIC-CI also aims to support the development of projects for women entrepreneurs in Africa by facilitating their access to finance, but in addition to offering an alternative source of funding for projects initiated by women in the long term. However, while these associations are well established and active, there is a divide their members and the women participating in incubation programs; many associations feel that the incubatees remain underprepared and do not emerge from incubation programs investment ready, and so require additional training or support before being allowed into these "more serious" clubs. In contrast, the active business networks that also allow men generally do not have the same role as the ones focusing on women.

These networks and associations align in their support of women entrepreneurs in several ways. First, they connect women entrepreneurs with each other, by finding women in similar positions so they can support each other or act as role models. A lack of strong, successful role models has been mentioned frequently by different types of stakeholders throughout this study, and these associations serve to fill this gap. Through Facebook communities, women can ask each other questions and the more active offline associations organize meet-ups.

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<sup>98</sup> As per CGECI reports, which can be found at [Mieux connaître la CGECI](#).

<sup>99</sup> We were unable to meet with FIPME despite multiple requests on the part of both our team and the Dutch Embassy. Therefore, we are unable to attest to the quality of their projects and programming.

Second, they act as a point of contact so that women entrepreneurs can be found more easily by the government, by investors, or by NGOs who target these specific groups. What these business associations all have in common is that, for the outside world, they are an easy way to access groups of enterprising women. The programs that we interviewed would all approach these associations in order to reach their target groups, and the government (through PME) also uses this channel for outreach. Femmes & Entrepreneurs takes their role as a linking pin one step further through the creation of a glossary of women entrepreneurs ([annuaire.femmes & entrepreneurs.ci](http://annuaire.femmes&entrepreneurs.ci)). The aim is to provide more visibility to 5000 women-led businesses in different categories, and to link them with potential customers. The project, started in the early summer of 2020, aims to be completed in 2021. Interestingly, PME is envisioning a similar exercise in mapping women entrepreneurs, but the two efforts are not interlinked.

Third, these business associations provide support in fulfilling the administrative regulations set by the government. Interactions between these associations and the government are more top-down, from government or programs to the women entrepreneurs, than bottom-up. Femmes Entreprenantes et Dynamiques, for example, is linked to the government; however it doesn't consider itself an advocate or lobbyist on behalf of its members, and does not attempt to influence policy.

### Legal Aid and Support

With regulations and information not easily accessible to (female) entrepreneurs, some NGOs have taken upon them the task to supply legal advice and support on broader women's issues, such as Association des Femmes Juristes and the Ivorian Women's Rights League (Ligue Ivoirienne des Droits de Femmes). The latter supports women and children with legal advice and psychological assistance on a case by case basis, mostly on issues related to SGBV, but also on legal issues related to entrepreneurship, and is one of the go-to partners of international organizations such as AFD, UNICEF, and the Ivorian government, which support their twelve legal clinics, installed by the Ministry of Justice and Human Rights. The clinics provide legal advice and are active in 40 departments all over the country, including Bondoukou, Bouaké, Guiglo, Korhogo, Man, and San Pedro under the PALAJ project (Projet d'appui à l'amélioration de l'accès aux droits et à la justice en Côte d'Ivoire).<sup>100</sup> In their first project iteration in 2013, they reached more than 300,000 direct beneficiaries, including 746 people benefiting from Legal Assistance, which led to the continuation of this project in Phase 2.<sup>101</sup> Other organizations taking up legal advice do exist, but the team has not found any other organizations providing legal advice specifically to female entrepreneurs.

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<sup>100</sup> "Recueil sur la justice pour enfants en Côte d'Ivoire", Bureau International Catholique de l'Enfance (BICE) and Dignité et Droits pour les Enfants en Côte d'Ivoire (DDE- IC). December 2018.

<sup>101</sup> Clavet "PALAJ REVIEW WORKSHOP: TOWARDS A RENEWAL OF THE ACCESS TO LAW AND JUSTICE PROJECT?" International Bureau for Children's Rights. August 15, 2018.

## 12. The Impacts of Covid-19

Our research took place during the early and middle stages of the Covid-19 pandemic, from June-October 2020. UN Women's April 2020 pan-African gendered-impacts of Covid-19 assessment report found that *"Covid-19 will impact men and women in different ways because of their different socio-economic roles and existing gender inequalities. Overall social distancing measures and the economic slow-down as a result of the crisis is going to affect those in vulnerable employment the most."*<sup>102</sup> Specifically in Africa, where women are more likely to work in the informal economy, as daily wage workers, or be dependent on their male counterparts for remittances - the pandemic is highly likely to result in lowered income, causing challenges to food security and increasing the risk of domestic and gender-based violence.

In Côte d'Ivoire, Covid-19 resulted in a partial shutdown of the country that affected many government offices and international actors, preventing them from continuing in their philanthropic as well as private sector activities, meaning that businesses throughout the country slowed or even stopped. The impact on Ivorian women, who work overwhelmingly in the informal sector, can be seen in higher levels of vulnerability and an increase in SGBV,<sup>103</sup> which the Institute for African Women in Law<sup>104</sup> found the Ivorian Government doing little to address. Furthermore, a national level survey "The RECOVR survey", undertaken by civil society actors and the Ivorian Department of Labor in June 2020, found 20% of businesses had been forced to close, and 65% of formal contractual employment had incurred reductions in salaries.<sup>105</sup> Among the participants of our FGDs were some female entrepreneurs whose businesses had closed, which they attributed to the restrictions on movement and lack of money in the economy, caused by Covid-19 outbreak.

The Ivorian government since April 2020, has however taken several measures - including business support measures, economic support measures and social measures - to mitigate the impact of Covid-19 and to preserve the key sectors of the economy. These measures include, but are not limited to, the setting up of a private sector support fund for an amount of 250 billion CFA (approximately 381 million Euros) in order to strengthen SMEs with at least 100 billion CFA (approximately 151 million Euros); the setting up of guarantee funds to facilitate access to bank credit; and the establishment of a specific support fund for informal sector enterprises affected by the crisis for an amount of 100 billion CFA (approximately 151 million Euros). The mechanisms for accessing and qualifying for each of these funds were established by the central government in coordination with the Ivorian Federation of Small Enterprises (FIPME), and the CGECI, which is host to FIPME, the two largest private sector groups in the country, representing a major section of the Ivorian private sector (not accounting for the majority of businesses which operate in the informal economy).

In September 2020, the president of CGECI, Mr. Jean-Marie Ackah, noted that despite the numerous efforts to limit impacts and create funds, that implementation had "not always been diligent, resulting in many companies continuing to face difficulties."<sup>106</sup> The regulatory mechanism for accessing the government bailouts and credit systems however was often exceptionally challenging for start-ups (less than three years old) and MSMEs making under 25K annually to access. Given that women and youth owned businesses are most often falling within this category of lower turnover, they face these challenges at a greater rate, and struggle to qualify as often as men for bailout funding.

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<sup>102</sup> "Rapid Gender Impact Assessment of COVID-10" Guidance Note, UN Women West and Central African Regional Offices. April 2020

<sup>103</sup> Nakoulma "[Covid-19, Sexual and Gender-Based Violence \(SGBV\) and Women's Precarity in Côte d'Ivoire](#)", Institute for African Women in Law.

<sup>104</sup> The AWI as well as a number of other national institutions have called for increased judicial and legal assistance for women during the Covid-19 period, but thus far have not been met with much response from governmental actors, who largely await the October 2020 election.

<sup>105</sup> Debenedetti, Hirji, Zal, Gnalega and Kiffi, "[The Economic Impacts of Covid-19 in Côte d'Ivoire: Lessons from the Recovery Survey](#)" Innovation For Poverty Action. September 3, 2020.

<sup>106</sup> Mbougueng "Assemblée générale de la CGECI : Le patronat plaide pour « Zéro impôt nouveau en 2021 »", FratMat. October 1st 2020

At the time of this report the forecast for Côte d'Ivoire was still a 2% positive growth rate in 2020 (down from 6% in 2019). A large number of individuals in the informal and smaller side of the formal sector - often women - are, however, suffering greatly. One silver lining for women in Côte d'Ivoire is related to their work in agricultural value chains. Catalystas heard from many financial institutions that they had observed more adverse challenges among the urban businesses than the rural businesses in their portfolio, attributed to the necessity of the agriculture industry in rural areas providing job security for women working in food production for internal consumption. In urban regions with greater amounts of manufacturing and service sector jobs, a far more significant impact can be seen, with huge slow downs or all together halts.

It is still clear, however, that much of the recent years of economic progress boosted by the formalization of hundreds of thousands of SMEs will most likely be lost, and there is and will continue to be a need to support former business owners in (re)establishing their business in the post-Covid period or adapting to the current business climate. Furthermore, the need for formalization of the largely informal sector has been highlighted by the outbreak of Covid-19, which has demonstrated the greater vulnerability of these actors due to a lack of access to finance and government support programming.

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