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ACRONYMS

VSLA : Village Savings and Loans Association
MFI : Microfinance Institution
CIV : Côte d'Ivoire
UNFPA : United Nations Population Fund
IRC : International Rescue Committee
PAMF: Première Agence de Microfinance (First Agency of Microfinance)
IGA : Income Generating Activity
I. Introduction

1. Background

Care CIV through Care Nederland has received funding from the H & M Foundation to implement the Women in Enterprise project. This project has two phases, one of which is more focused on entrepreneurship training for women from VSLA groups and women’s associations and awareness raising on women’s entrepreneurship that has been implemented from June 2015 to March 2017. During this phase:

- 14,000 women have been reached through awareness-raising activities carried out with the contribution of women model entrepreneurs;
- 2,408 women received training in entrepreneurship;
- Make beneficiaries able to do their financial accounts (88.6%) and plan their budgets or activities (92.9%).
- An active partnership network with the Ministry of Women, Child Protection and Solidarity (institutional framework), UN Women and UNFPA (advocacy and gender mainstreaming) and other international and local NGOs such as IRC, Save the Children (coordination of actions, advocacy) has been established
- A link with a microfinance to facilitate the granting of credits to beneficiaries was established
- 6500 women have been reached with market information
- Elaborate 40 business plans have been edited for funding

Although phase 1 of the project has contributed towards increasing the level of information; knowledge; and to a certain degree skills of women aspiring to become entrepreneurs, particularly in peri-urban and rural areas, there remain significant structural barriers that limit the prospect of women to become prominent business entrepreneurs. Some of the key challenges identified in the first phase include:

- Availability and accessibility of financial services and products tailored to the needs of small scale rural business entrepreneurs;
- Equal access to the right of use and ownership of productive assets – mainly land and production support services
- Availability and accessibility of adequate and gender sensitive market support infrastructures – market spaces;
- Unequal gender distribution of paid productive work in the agriculture production chain – women labour in food crop farming is general unpaid and this on top of household unpaid care work
- Poor or lack of availability and accessibility of basic social services such as family planning and sexual and reproductive services hinder women full participation in agriculture production chain Socio-cultural norms and practices continuing to militate against gender equal access to productive resources and paid labour
- Availability and accessible of extension services – access to public agriculture technical support services
- Lack of capacity and skills by women to hold local authorities and leaders accountable on their rights, including access to public services
- Weak and or unresponsive local governance to the needs of women and girls involved into small and medium sized businesses – local governments do very little or nothing to provide leadership and financial support to initiative geared towards promoting women participation in productive sectors (agriculture, livestock, etc.) of the local economies.
- Lack of inclusive spaces for interface between women and local authorities on issues affecting women involved in small scale businesses – non-existent or inadequate spaces for women to share their experience on factors that affect or support the development of their business.
- Lack or poor access to market information, particularly information on the local market for locally produced farm crops to sustain decision making on the right time to sell or buy produces on the local markets.
- Lack or ineffective networks of women small-scale business entrepreneurs

To face these challenges, the project second phase began on April 1, 2017.

In the second phase of the project, which began on April 1, 2017, credits will be granted to beneficiaries for the launch or development of their activities. However, before deploying the package of activities planned during this phase, a baseline study was conducted to get an idea of the situation or environment of the beneficiaries. The results of this study will serve as a basis for establishing the project’s performance indicators and measuring the effects and impact of the project over time.

2. The project

The second phase of the project is strongly built upon the experience of the phase 1 and aims to overcome challenges identified during this previous phase. The main objective of this phase is to take enterprise development for Women empowerment to Scale. This phase is implemented in the former three (03) districts (Poro, Gbeke and Lagoons) plus a new one district, which is Tonkpi. It has four (04) specific objectives that are closely related to each other:

1. Support the development of models of successful women led enterprises/businesses at district level
   The project will mobilize 5,000 women and girls to benefit a capacity support and accompaniment package organized in two stages:
   (1) Awareness raising and basic capacity building campaigns on women entrepreneurship: this stage will constitute the entry level for the project support to women aspiring to become business entrepreneurs. The support package will mainly comprise:
   - (a) awareness raising and capacity building on women entrepreneurship using pre-designed materials;
   - (b) enrolment and organizing in VSLA groups using CARE CiV pre-designed tools;
   - (c) technical support and accompaniment services by CARE CiV created community-based groups of VSLA promoters;
   - (d) linkages to formal financial services and products;
(e) access to spaces for dialogue with local authorities on issues affecting women access to productive assets;
(f) Connection to networks of pair women entrepreneurs.

The project targets women and girls involved in an income generating activity of small scale, with the lowest income. In targeting this category of the population the project will capacity building target women to develop and grow viable small and medium sized enterprises.

The project targets 500 direct beneficiaries who are selected according to a couple of criteria:

- To be a woman or a young girl aged between 15 and 49 years from a household with no access to any formal financial services and living in a rural or peri-urban community;
- To belong or have prior exposure to a VSLA groups and or other form of informal saving groups
- To be part of a women groups promoting women rights or solidarity at community level
- To be part of social groups at risk of social marginalization based on socio-economic status
- To be willing to work with follow women to advance women rights and voice at community level.
- To be engaged in any productive or paid work – in farming or any other form of e in the various activities of the VSLA groups /other mature associations.

(2) Close accompaniment and support to a limited cohort of most promising women aspirant business entrepreneurs: this stage will entails enrolling a selected number of women and girls with high potential for becoming successful business entrepreneurs (in each of the target districts) of their local market economy into an in-depth support package. This stage will include a research agenda aimed at identifying and analysing contextual factors sustaining success and failure of women aspiring to become business entrepreneurs. This stage will include the following activities:

- Train selected women and girls on financial literacy and linkages
- Train selected women and girls on business development planning
- Train selected women and girls on value chain development
- Linking selected women and girls to VSLA promoters of their communities/districts – for technical support and advice
- Facilitate formal financial linkages of selected women and girls
- Facilitate selected women and girls to develop service contracts with the network of VSLA promoters to facilitate access and effective use of available financial services/products
- Information sharing on financial products and services tailored and targeted at women and girls Support capacity building on financial literacy and linkages
- Facilitate access and effective use of market information
- Support women to form networks of peer women entrepreneurs - establishment of district networks of women entrepreneurs across districts and levels to support
peer mentorship and coaching, and the creation of women-to-women business partnerships in key value chains driving local district economies

- Facilitate the creation of spaces for dialogue between women entrepreneurs and local authorities.
- Facilitate opportunities for capacity building on advocacy skills - voice concerns and needs public spaces and forum
- Facilitate capacity building and information sharing on GBV
- Support women and girls to create and grow business enterprises linked to specific promising value chains
- Organize a coaching program for women and girls to make informed choice and investment decision making - in relation to identified business opportunities.
- Support the establishment of commercial links amongst supported women and girls from across districts.

The second stage of the capacity building support will aim to graduate at least 2 successful women owned and/or managed businesses involved in the trending business value chains of the local market of each of the target district, and document learning from their experience, including factors that have contributed to their success. The project team and CARE Netherlands will define the process and criteria for graduating successful women businesses in target districts. However, priorities will go onto women businesses in the agriculture sector – active and viable business along profitable crop based value chains of target districts/regions.

2. Support participatory action-researched by aspirant women business entrepreneurs

The project has conducted a baseline survey to establish the initial situation of target women in relation to their attitudes, practices, skills, and capabilities on key aspects women empowerment, including the ability to use gained knowledge in project activities to initiate individual or collective business ventures. Findings from the survey will inform the formulation of key metrics for monitoring the performance and or target women in both the first and second stages of the capacity building support.

The action research aims at understanding factors that limit or restrict the integration of women entrepreneurs in trading networks formed along selected value chains. The action research will also review and document social and formal practices and factors that limit women participation and influence in spaces and forums dedicated to discuss issues affecting local business and entrepreneurs. The action research will aim at identifying factors that led women to use the knowledge and skills gained in the various project capacity building activities.

3. Strengthen networks and forums women business entrepreneurs across levels to serve as platforms for diffusion of successful practices of emerging women business entrepreneurs.

The creation/strengthening of spaces for dialogue in the communities will enable women's groups to better understand the policies and laws drawn up by the government and help to
improve them to take into account women’s access to land, property and formal financial services.

Indeed, these spaces will be exchange platforms for women who participate in the forums at the district level to better share with all other women:

- Useful information related to the opportunities offered to increase their economic empowerment (market prices, new cultural techniques and commercial networks, etc.)
- Content of existing policies and laws to identify those that contribute to facilitating their access to land and formal financial services
- Women’s rights.

In the end, the information gathered in these areas will constitute the advocacy arguments targeting local and national authorities.

4. **Influence increased investment and support for the uptake of documented promising practices sustaining success factors for women business entrepreneurship.**

The project will support target partners from financial institutions and specialized government agencies (ANADER and OCPV) to document their experience on supporting women business entrepreneurs through project. In years 2 and 3, the project will support a yearly national level event for all stakeholders involved in women economic empowerment programming to highlight experiences and challenges on supporting women entrepreneurship through enhanced access to productive resources – formal financial services and product; lands; and information. The events will provide a platform to influence and attract interest and investments to support enhanced women participation in local businesses.

Furthermore, the project will leverage it partnership with the ministry of women, child protection, and solidarity to institutionalize the working on women entrepreneurship – to provide a space for policy advocacy for enhanced government support on particularly rural women entrepreneurship development.

**II. Methodology**

1. **Study design and methodology framework**

This study was conducted according to the descriptive method. It consisted of the collection of quantitative data through questions asked to the beneficiaries in order to have a knowledge of the situation of beneficiaries before the interventions of the project. The study was carried out according to a well-developed process starting from the definition of the indicators to be informed following the survey, the choice of the sample to be interviewed, the development of
This baseline study mainly consisted of collecting quantitative data. The participants are from VSLA or women association benefiting of the project. A sample of 110 people out of 500 has been for taking part to it. A questionnaire have been developed on kobotool to collect information given by the interviewees. Once the final form of the questionnaire submitted through internet, it was immediately received by the M&E manager.

2. Data/Information sources and collection

Based on the different indicators to be filled, a questionnaire have been developed. This questionnaire is organized around a bench of variables that are:

- Socio-demographic characteristics of beneficiaries
- Income
- Women’s Capability
- Financial inclusion
- Participation in decision-making spaces
- Domestic unpaid work
- Control of assets
- Household financial decision-making
- Women’s group participation

The form was designed on kobotool and downloaded on tablets. Enumerators collected different answers of interviewees by filling out the digital form then submitted them through internet to a server.

3. Training of enumerators on the data collection tools

Four (04) enumerators have been recruited per district and trained on the digital data collection tool by the M&E manager herself. This training has been organized in four (04) main steps:

- (i) Briefing on the project, its objectives, target, areas of interventions and outcomes and the reason of this survey
- (ii) Presentation of kobotool plateform and Kobocollect
- (iii) A question-by-question explanation of the form and different options for answers
- (iv) Simulations in the room to test the app and enumerators

4. Sample selection

The universe of the survey is constituted with direct beneficiaries of the project. According to the protocol of the study, all the project beneficiaries should have been interviewed if they were not more than 400 otherwise a representative sample should have been selected and
interviewed. Since the project direct beneficiarie is 500, a sample of 110 has been selected. This selection has been made according to couple of criteria like the marital status (single, widowed, married, separated or divorced), age, the beneficiary’s IGA status (on going, bankruptcy, without IGA) and position of the beneficiary in the group or community (leader, member). This sample is distributed among all the districts covered by the project.

5. Analytical procedures

The data collected on the tablets were submitted to the server via the internet and then exported in excel form to a spreadsheet. The analysis of the data will be descriptive exploratory, that is to say that it will be used to describe the results obtained and to visualize them in the form of graphs.

6. Time frame, data management and quality control

Data were collected from 01st February to 02nd April 2018 with tablets by 16 enumerators. With the computer-assisted collection mode, the information was collected directly in the tablets by the interviewer and submitted to the server through internet thus reducing the data processing time.

Primary data cleaning was done as the data were collected in the field. In addition to this level of cleaning, the primary data have been clean in depth again. The data cleaning was completed from 07 to 09 May 2018. It resulted a cleared and consolidated database and calculated aggregates.

7. Limitations

- Considering the extremely high illiteracy rate of the participants and limited capacity of some enumerators to clearly explain questions in local languages made it challenging to conduct interviews
- Women were busy with their activities so it was difficult to have them for the survey especially in cities
- Lack of motivation of women in the region of Gbeke because, according to them, they have been waiting for loans and are not seeing anything

III. Key findings

1. Demographic information

   a. Age

   The baseline study took place in all the localities covered by the project and 100% of 110 women who took part to it are beneficiaries of the project. Since the project targets women and girls from 15 to 49 years old, all the interviewees were in that range. More specifically, 8.2% of beneficiaries interviewed are aged from 19 to 24 years old while 28.2% are aged from 25 to 34 years and 63.6% are from 35 to 49 years old. This disparity is due to the fact that the girls from 15 to 18 years do not much participate in VSLA activities. (See Chart 1)
b. Gender

The target of the project being women and girls, 100% of beneficiaries who took part was female.

c. Village/Town

Beneficiaries who took part to the survey are from 11 of villages or quarters where the project is implemented, 9.1% are from Abobo (district of Lagoons), 3.6% from Songon (District of lagoons), 14.5% are from Brobo (district of Gbeke), 7.3% from Doguidjiarikaha (district of Poro), 1.8% from Tondekaha (district of Poro), 9.1% from Nangolovogo (district of Poro), 6.4% from Nagbalavogo (district of Poro), 8.2% from Kpongbovogo (district of Poro), 8.2% from Koulolekaha (district of Poro), 16.4% from Gongouine 2 (District of Tonkpi) and 15.5% from Siplou (District of Tonkpi). (see chart 2).
Among the four Districts where the project is implemented, two of them have more beneficiaries than the others so the number of interviewees for these districts is also high than the others. On the 110 beneficiaries interviewed, 41% are from the district of Poro, 32% from the district of Tonkpi, 14% from the district of Gbeke and 13% from the district of Poro. (See chart 3)

Chart 3: Number of interviewees per District
e. Education
Women who took part to the survey are mostly illiterate as only 36% of them attended school unlike 64% who never attended school. Even among few of them who attended school, the majority (75%) did not go over the primary school level, 22% continued to secondary school and only 3% got a high school degree and went to college. (See chart 4 and 5)

f. # of household members
The number of household member of the interviewees varies from 1 (for single women) to 22; 22.7% of household have 1 to 5 members, 52.7% of households have 6 to 10 members, 16.4% of households have 11 to 15 members, 6.4% of households have 16 to 20 members and 1.8% of households have more than 20 members. (See chart 6).
2. Findings for specific indicators
   a. Income

➢ What is the typical daily income of your household?

When it is came to daily income, different amount have been stated by beneficiaries. Among these beneficiaries, 39.1% make less than one dollar per day, 10.9% make between 1 and 2 dollar, 19.1% barely earn between $2 and $10 per day, 18.2% make between 10 to 20 dollars, 9.1% make between 20 to 40 dollars and only 3.6% earn more than $40 dollars par day. (see chart 7).

Chart 7: daily income of household

➢ What do you earn on a typical day from your enterprise?

The typical income generated by these women’s activities rank from less than one dollar to hundred dollars. Two of these women don’t have any activity so this question did not apply to them. Otherwise among women with an activity, 49.1% make less than one dollar per day, 5.5% make between 1 and 2 dollar, 19.1% barely earn between $2 and $10 per day, 12.7% make between 10 to 20 dollars, 9.1% make between 20 to 40 dollars and only 4.5% earn more than $40 dollars par day. (see chart 7).
What percentage of your income do you use to run your business?

To keep their business or activity running, these women invest a part of their income in it. But all of them don’t invest the same proportion of their income in their activity. Among the 108 interviewees who have an IGA, 31.48% invest less than 25% of their income in their business, 23.14% of them invest between 25 and 50%, 39% invest between 50 and 75% and 6.5% invest 75% and more.

Chart 9: percentage of income invested in business
b. **Capability**

➢ Have you had any skills training (related to enterprise development) in the past three years?

To the question to know if beneficiaries received training related to enterprise development, 60 % declared that they did against 40 who did not receive this training. (See chart 10).

**Chart 10: training received in enterprise development**

➢ Specify what type of training

Among the 66 persons who received training in enterprise development, 50 % received training on entrepreneurship, while 36.36 % received in financial literacy and 13.64 % received in business development. (See chart 11).

**Chart 11: Skills training**
What organization provided the training?
Trainings have been delivered by Care according to 95.45% of beneficiaries and other organizations that beneficiaries don’t remember the name in 4.55% of cases. (See chart 12).

Chart 12: training provider

Has the training lead to improvements in your enterprise?
It is doesn’t matter that the training has been delivered by Care or another organization, all of the beneficiaries stated that it led to improvements in their enterprises.

Chart 13: Enterprise improvement due to the training received

![Enterprise Improvement Due to Training](chart)

**c. Financial inclusion**

➢ Are you an active member of a VSLA or savings group?

Most of the interviewees are members of a VSLA group are it appears in their answers; 80% of beneficiaries declared to be part of a VSLA group against 20 % who are not. (See chart 14).

Chart 14: VSLA Membership
➢ Do you have a bank account?

To the question of having a bank account, only 15.45 answered they did against 84.55% who said they did not. (See chart 15).

Chart 15: Bank account

➢ Do you regularly use any mobile banking service?

Among beneficiaries interviewed, 69.1% of them don’t use mobile banking while 30.9% do. (See chart 16).
Have you ever taken out a loan?
Among the interviewees, 52.73% have ever taken a loan against 47.27% who have never taken a loan. (See chart 17)

If so, with what institution/organization/individual?

Loans taken by persons interviewed came from different sources like VSLA groups, Microfinance institutions (Advans, Microcred, COOPEC, and PAMF) and relatives. But most of the time, beneficiaries borrowed money from their VSLAs groups (82.69% of beneficiaries), Then with MFIs (11.54 %) and in last option with their relatives (5.77%). (See chart 18)
Chart 18 : Origin of loans

How much was the loan?

Regarding the amount of the loan, 92.3% of beneficiaries took loan less than $ 300 and 7.7% of them took between $300 and $ 1000. (See chart 19)

Chart 19: Amount of loan
How much was the interest rate?

Most of the time, loan taken with relatives doesn’t have an interest rate that is why people who took this kind of loan have 0% of interest rate. Otherwise, interest rates declared range from 5 to 25%. The interest rate for MFIs varies from one person to another; Advans and PAMF interest rate is 17%, Microcred interest rate is 10% and for COOPEC it is either 10% or 25%. VSLAs groups’ interest rates are 5% for some and 10% for others. (See table 1)

Table 1: Interest rate per sources of loans

<table>
<thead>
<tr>
<th>Sources of loan</th>
<th>Interest rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>ADVANS</td>
<td>17</td>
</tr>
<tr>
<td>COOPEC</td>
<td>10</td>
</tr>
<tr>
<td>MICROCRED</td>
<td>25</td>
</tr>
<tr>
<td>PAMF</td>
<td>10</td>
</tr>
<tr>
<td>RELATIVE</td>
<td>0</td>
</tr>
<tr>
<td>VSLA</td>
<td>5</td>
</tr>
</tbody>
</table>

Were you able to pay back the loan(s)?

Among beneficiaries who took loans, 69% already paid back theirs against 31% who did not yet. These 31% persons said their loans period are still going on.

Chart 20: loan reimbursement
Have you ever used your savings for business or money-lending?

To the question of having ever used savings for business or money-lending, the pear is split in two; 50% of women answered Yes against 50% who answered NO.

Chart 21: Use of savings for business or money-lending

- Participation in decision-making spaces

- Do you participate in advisory groups, action plan committees?

Among women who have been interviewed, 64.55% declared to take part in advisory groups or action plan committees in their communities against 35.45% who said not to be involved. (See chart 22)

Chart 22: participation in advisory groups
➢ Do you hold a leadership position in advisory groups, action plan committees?

Many women hold a leadership position in advisory groups. According to their answers, 42.25% of them hold a leadership position against 57.75% who do not. (See chart 23).

Chart 23: a leadership position in advisory groups

➢ Do you participate in community development forums, cultural groups, youth groups?

Most of women interviewed (54.55%) participate in community development forums, cultural groups or youth groups against 45.45% who do not. (See chart 24)
Do you hold a leadership position in community development forums, cultural groups, youth groups?

Even if they participate in community development forums, cultural groups or youth groups, not all of these participants hold a leadership position in these groups. According to their answers, only 31.67% of them hold a leadership position against 68.33% who do not. (See chart 23).

e. **Domestic unpaid work**

1. Taking care of children _4___ hours 57 mn 12 s
2. Running your business __7___ hours 42 mn
3. Cleaning your house ___2__ hours 13 mn 48 s
4. Going to the market and preparing meals __1___ hours 28 mn 12 s
5. Other, specify activity _____ 1 _______ hours

➢ Do you get support with these activities?

Most of women received some kind of support with their different activities; during the survey, 63.64 % of them revealed that they received support while 36.36% who answered No. (See chart 25).

Chart 25 : support with activities

f. Control of assets

➢ Who in your household owns the land you cultivate?

According to answers given by women who took part to the interview, in 55% cases, the chief of land or the chief of the village or a relative owns the land cultivated by these women. Then come husbands who represent 23.33 % of land owners. Women represent 15 % of land owners and in 6.67 % of cases; land is renting with another person. (See chart 26 and 27)

Chart 26 : Land owners

Chart 27 : specific land owners
Who in your household owns the assets used in your enterprise?

Regarding assets used in their enterprises, 60.19% of women declared to be owners of these assets against 33.33% who revealed their husbands being the assets owners, 4.63% of assets owners are another person (relative) and only 1.85% of women rent their assets with another person. (See chart 28)

Chart 28: Asset owner

Who has control over the land you cultivate?
Women have control over lands they cultivate in 26.67% of cases otherwise, it men who have control over these lands in 48.33% of cases and in 25% of cases the land is controlled by another person. (See Chart 29)

**Chart 29: Land control**

[Chart showing land control]

- **Who has control over the assets used in your enterprise?**

Women have control over assets used in your enterprise in 56.48% of cases, men have control over these assets used in women’s enterprises in 37.96% of cases and in 5.56% of cases the assets are under another person’s control. (See Chart 30).

**Chart 30: Asset control**

[Chart showing asset control]

g. **Household financial decision-making**
In your household who decides how to spend the woman’s (your?) income?

When it comes to how to spend the woman’s income, the decision is mainly made by women themselves (40%), but men also have an important place in this decision-making. In 37.3% of households, the decision is made by the couple (wife and husband). In 21.8% of households the decision is made by the husband. Finally in 0.9% is made by a male member of the household. (See chart 31)

Chart 31: who decides how to spend the woman’s income

In your household who decides how to spend the man’s income?

When it comes to how to spend the man’s income, the decision is mainly made by men themselves (60.2%), but women also have an important place in this decision-making. In 25.92% of households, the decision is made by the couple (wife and husband). In 14% of households the decision is made by the wife. Two women did not have a partner so this question did not apply to them. (See chart 32)

Chart 32: who decides how to spend man’s income
In your household who decides on major household purchases?

To this question, 43% of women answered that the decision is made conjointly with their husbands while 35.2% stated the decision is made by their husbands. In 20% of households, this decision is made by the woman and 1.8% of household this decision is made by a male member of the household or another person. (See chart 33).

Chart 33: purchase decision

In your household who decides what business to engage in?
Regarding the decision about the business to engage in, men and women are involved as it appears in answers. In 34.54 % of household, this decision is made conjointly by the couple (wife and husband). In 31.82% of household, the decision is made by the woman herself while it is made by the husband in 30.91 % of households. In 2.73 % of household, the decision is made by a male member of the household or another person. (See chart 34).

Chart 34: activity decision

In your household who decides on taking a loan or open a savings account?

Regarding the decision about taking a loan or opening a savings account, men and women are involved as it appears in answers. In 35.45 % of household, the couple (wife and husband) make this decision conjointly. In 28.18% of household, the woman herself makes the decision while the husband in 33.64 % of households makes it. In 2.73 % of household, a male member of the household or another person makes the decision. (See chart 35).

Chart 35: loan decision
In your household who decides on major purchase of productive asset such as fertilizer, tools, machines, land, real estate (or other productive asset or income generation)?

Regarding the decision about on major purchase of productive asset such as fertilizer, tools, machines, land, real estate (or other productive asset or income generation), it is mainly made by men. In 41.8% of household, man makes this decision. In 37.27% of household, the decision is made conjointly by the couple (wife and husband) while in 18.20% of households, it is made by the woman. In 2.73% of household, a male member of the household or another person makes the decision. (See chart 36).

Chart 36: who decides on major purchase of productive asset

- Do you own land in your name?

In general, only 16.36% own lands in their names against 83.64% who do not own land in their names among women interviewed. More specifically, only 12.5% of women own land in their names in the district of Gbeke, 14.28% in the district of Lagoons, 31.43% in region of Tonkpi and 7.14% in the district of Poro. (See chart 37 and 38).
- Do you own any major productive assets in your name (e.g. cattle, machine)?

In general, only 18.18% own any major productive assets in your name (e.g. cattle, machine) against 81.82% who do not own land in their names among women interviewed. More specifically, only 18.75% of women own land in their names in the district of Gbeke, 7.14% in the district of Lagoons, 5.7% in region of Tonkpi and 31.11% in the district of Poro. (See chart 39 and 40).
Women’s group participation –

- Are you a member of a union, women’s group, or cooperative?

All of the women who took part to the survey are members of women’s groups.

IV. Conclusions and recommendations

From February to April 2018, a baseline study has been conducted in the districts of Poro, Gbeke, Tonkpi and Lagoons to have an idea of the environment in which the “Women in Enterprise” project will be implemented and use the findings of this survey to design the project performance metrics. The summary of findings are:

- VSLA members are mostly women who are 25 or above (91.8%) so this age range must be considered when assigning target
- Most of women in rural areas are illiterate (67%) and for women who got a chance to go to school most of them did not pass the primary school level (75%)
- One woman out of 2 lives (50%) in poverty and makes less than $1.90 dollar (international level of poverty according to world Bank)
- Trainings on enterprise development help women to improve the way they do business
- Financial inclusion remains a challenge in rural areas since 84.55% don’t have a bank account yet and 69.1% are not using mobile banking
- People (82.69 %) are more quicker to borrow money from VSLA groups than Microfinance Institutions
- The interest rates of microfinance institutions are higher (from 10 to 25 %) than the interest rate of VSLA (from 5 to 10 %) that can encourage women to borrow money from VSLA groups than from a MFI or bank
- Women are generally admitted in advisory groups, forums or action plan committees (more than 50 %) but just few of them have access to a leadership position (less than 45 %), this could limit their capability to make decisions in the community
- Women spend almost 08 hours ( 7h 42 MN ) per day running their business which is almost the same time allocated generally to work
- The way to spend women’s incomes is decided by women as well as by their husbands
- The way to spend men’s incomes is mostly decided by men ( in 60.2% of case)
- Men and their wives (43 %) mostly decide the purchases but when it comes to productive assets purchase, the decision is made mostly decided by men (41.8%)
- Activities that women could engaged in are decided together by them and their husbands
- Taking a loan can either be decided by women as well as by their husbands
- It is challenging for a woman to have land in her name as only 18.18 % of them have this chance and this finding is more blatant in the north of CIV ( district of Poro) where only 7.14 % of women can have this opportunity
- Like lands, having productive assets is also challenging for women since only 18.18 % of them have that.
- In the north of CIV (district of Poro), more women have productive assets than in other districts (31.11 %)
- At least 70 % of Lands cultivated by women owns to men (theirs husbands or another man) and are under their control
- In general, women have control over assets used in their enterprises

V. Annexes
1. Questionnaire for data collection

**Baseline survey format**

<table>
<thead>
<tr>
<th>Questions</th>
<th>Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Social and Economic Information</strong></td>
<td></td>
</tr>
<tr>
<td>1 Name</td>
<td></td>
</tr>
<tr>
<td>2 Age</td>
<td></td>
</tr>
<tr>
<td>3 Gender</td>
<td></td>
</tr>
<tr>
<td>4 Village/Town</td>
<td></td>
</tr>
<tr>
<td>5 Province</td>
<td></td>
</tr>
<tr>
<td>6 Education</td>
<td>1. Literate</td>
</tr>
<tr>
<td></td>
<td>2. Illiterate</td>
</tr>
<tr>
<td>7 Level of education</td>
<td>1. None</td>
</tr>
</tbody>
</table>
|   |   | 2. Primary  
|   | 3. Secondary  
|   | 4. Higher: ________  
| 8 | Relationship with the head of household | 1. head of household  
|   | 2. Spouse of the head of household  
|   | 3. Other relative, specify  
| 9 | # of household members |   

**General Questions**

| 10 | Have you had any skills training (related to enterprise development) in the past three years? | 1. Yes  
|   | 2. No  
| 11 | If yes, Specify what type of training | 1. Financial literacy  
|   | 2. Entrepreneurship  
|   | 3. Business plan development  
|   | 4. Other training, specify  
| 12 | Which organization provided the training? | 1. CARE  
|   | 2. Other, specify  
| 13 | If yes to Q10, Has the training lead to improvements in your enterprise? | 1. Yes  
|   | 2. No  
| 14 | Who in your household owns the land you cultivate? | 1. You  
|   | 2. Your husband  
|   | 3. Rent with another person  
|   | 4. Someone else, specify  

---

**Definitions**

- **Owns** = belongs to, name is on title deed.
- **Technology** = any technology used to generate income
- **Assets** = any machinery or item used to generate income (for example, hairdresser equipment, cooking)
<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
</table>
| Who in your household owns the assets used in your enterprise?          | 1. You  
2. Your husband  
3. Rent with another person  
4. Someone else, specify |
| Who has control over the land you cultivate?                            | 1. You  
2. Your husband  
3. Rent with another person  
4. Someone else, specify |
| Who has control over the assets used in your enterprise?                | 1. You  
2. Your husband  
3. Rent with another person  
4. Someone else, specify |
| Please rank the following activities indicating how much time (hours/day) you dedicate to each | 1. Taking care of children _____ hours  
2. Cleaning your house _____ hours  
3. Going to the market and preparing meals _____ hours  
4. Running your business _____ hours  
5. Socializing with family and friends _____ hours  
6. Other, specify activity _________ hours |
| Do you get support with these activities?                               | 1. Yes  
2. No |
| If so, which ones?                                                      | 1. Assistance in human resources  
2. Financial assistance  
3. Technical assistance  
4. Other, specify |
| Are you an active member of a VSLA or savings group?                    | 1. Yes  
2. No |
| Do you have a bank account?                                             | 1. Yes  
2. No |
| Do you regularly use any mobile banking service?                        | 1. Yes  
2. No |
| Have you ever taken a loan?                                             | 1. Yes  
2. No |
| If yes, with which institution/organization/individual?                 | Specify ____________ |
| How much was the loan?                                                  | Specify amount ____________ |
| How much was the interest rate?                                         | Specify ____________ |
| Were you able to pay back the loan(s)?                                  | 1. Yes  
2. No |
<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
</table>
| If No, please give the reason                                            | 1. High interest rate  
2. Too short time for Reimbursement  
3. Reimbursement period still going on  
4. Other reason, specify |
| Did you take the loan to start or grow your business?                    | 1. Start my business  
2. Grow my business  
3. Other reason, specify |
| What did use the loan for?                                               | 1. Start my business  
2. Grow my business  
3. Start my husband’s business  
4. Grow my husband’s business  
5. Other use, specify |
| Have you ever used your savings for business or money-lending?           | 1. Yes  
2. No |
| Which activity does your husband do                                      | 1. Agriculture  
2. Trader  
3. Breeding  
4. Other, specify |
| In your household who decides how to spend the woman’s income?           | 1. Me  
2. My husband  
3. My husband and I  
4. A male member of the household  
5. Other, specify |
| In your household who decides how to spend the man’s income?             | 1. Me  
2. My husband  
3. My husband and I  
4. A male member of the household  
5. Other, specify |
| In your household who decides on major household purchases?              | 1. Me  
2. My husband  
3. My husband and I  
4. A male member of the household  
5. Other, specify |
| In your household who decides what business to engage in?                | 1. Me  
2. My husband  
3. My husband and I  
4. A male member of the household  
5. Other, specify |
| In your household who decides on taking a loan or opening a savings account? | 1. Me  
2. My husband  
3. My husband and I |
<table>
<thead>
<tr>
<th>Question</th>
<th>Options</th>
</tr>
</thead>
</table>
| In your household who decides on major purchase of productive asset such | 1. Me  
| as fertilizer, tools, machines, land, real estate (or other productive  | 2. My husband  
| asset or income generation)?                                           | 3. My husband and I  
|                                                                         | 4. A male member of the household  
|                                                                         | 5. Other, specify ____________ |
| Do you own land in your name?                                           | 1. Yes  
| This refers to land not related to the woman-led enterprise.           | 2. No |
| Do you own any major productive assets in your name (e.g. cattle,     | 1. Yes  
| machine)?                                                              | 2. No |
| This refers to assets not related to the woman-led enterprise.         | |
| Are you a member of a union, women’s group, or cooperative?           | 1. Yes  
| 2. No                                                                 | |
| Do you participate in advisory groups, action plan committees?        | 1. Yes  
| 2. No                                                                 | |
| Do you hold a leadership position in advisory groups, action plan     | 1. Yes  
| committees?                                                           | 2. No |
| Do you participate in community development forums, cultural groups,  | 1. Yes  
| youth groups?                                                         | 2. No |
| Do you hold a leadership position in community development forums,    | 1. Yes  
| cultural groups, youth groups?                                        | 2. No |
| What is the typical daily income of your household?                   | Specify _____________ |
| What do you earn on a typical day from your enterprise?               | Specify _____________ |
| What percentage of your income do you use to run your business?       | Specify _____________ |
| Please probe with questions regarding costs of employees, inputs,     | |
| raw materials, etc.                                                   | |

2. Survey responses (in excel or similar format)
Annex 1

Survey questions grouped by indicator

Income - # and % of women and men reporting net income increase per day; and US$ value of increase (CARE WEE Supplementary Indicator #1)

44 What is the typical daily income of your household?
45 What do you earn on a typical day from your enterprise?
46 What percentage of your income do you use to run your business?

Capability - # and % of women and men who have increased capability to perform economic activity (includes knowledge skills) (CARE WEE Supplementary Indicator #2)

9 Have you had any skills training (related to enterprise development) in the past three years?
10 Specify what type of training
   Please probe with specific skills covered in training/advice/mentoring etc., for example: Financial literacy, business plan development, business skills, product quality, etc. – the above are just examples please have a list of relevant training applicable to context
11 What organization provided the training?
12 Has the training lead to improvements in your enterprise?
   Please probe with: Do you think that you now know more about calculating your operating costs, profit, growth rate, return on investment, or do you feel comfortable to develop a business plan or strategy, and whether to continue with a business pilot or not? Have you noticed any improvements in production/quality/sales?

Financial inclusion - # and % of women who are active users of financial services (disaggregated by informal and formal services) (CARE Global Indicator #16)

22 Are you an active member of a VSLA or savings group?
23 Do you have a bank account?
24 Do you regularly use any mobile banking service?
25 Have you ever taken out a loan?
26 If so, with what institution/organization/individual?
27 How much was the loan?
28 How much was the interest rate?
29 Were you able to pay back the loan(s)?

30 Have you ever used your savings for business or money-lending?

Participation in decision-making spaces - # and % of people of all genders who have meaningfully participated in formal (government-led) and informal (civil society-led, private sector-led) decision-making spaces (CARE Global Indicator #19)

40 Do you participate in advisory groups, action plan committees?

41 Do you hold a leadership position in advisory groups, action plan committees?

42 Do you participate in community development forums, cultural groups, youth groups?

43 Do you hold a leadership position in community development forums, cultural groups, youth groups?

Domestic unpaid work - Average total # and proportion of weekly hours spent on unpaid domestic and care work, by sex, age and location (for individuals five years and above) (CARE GEWV Supplementary Indicator #1)

19 Please rank the following activities indicating how much time (hours/day) you dedicate to each

1. Taking care of children _____ hours
2. Running your business _____ hours
3. Cleaning your house _____ hours
4. Going to the market and preparing meals _____ hours
5. Socializing with family and friends _____ hours
6. Other, specify activity ______________ hours

20 Do you get support with these activities?

21 If so, which ones and from who?

Control of assets - # and % of women and men who own or control productive asset (including land) /technology and have the skills to use them productively (CARE WEE Supplementary Indicator #3)

13 Who in your household owns the land you cultivate?

14 Who in your household owns the technology used in your enterprise?

15 Who in your household owns the assets used in your enterprise?
16  Who has control over the land you cultivate?
17  Who has control over the technology used in your enterprise?
18  Who has control over the assets used in your enterprise?

For questions, 13-18, please use the following definitions when explaining the question

- Owns = belongs to, name is on title deed.
- Technology = any technology used to generate income
- Assets = any machinery or item used to generate income (for example, hairdresser equipment, cooking equipment, agricultural machinery, seeds, etc.)

Household financial decision-making - # and % of women who report they are able to equally participate in household financial decision-making (CARE Global Indicator #17)

31  In your household, who decides how to spend the woman is (your?) income?
32  In your household who decides how to spend the man’s income?
33  In your household who decides on major household purchases?
34  In your household who decides what business to engage in.
35  In your household who decides on taking a loan or open a savings account?
36  In your household who decides on major purchase of productive asset such as fertilizer, tools, machines, land, real estate (or other productive asset or income generation)?
37  Do you own land in your name?
   This refers to land not related to the woman-led enterprise.
38  Do you own any major productive assets in your name (e.g. cattle, machine)?
   This refers to assets not related to the woman-led enterprise.

Women’s group participation - # and % of women with union, women's group or cooperative membership through which they can voice their labor rights (CARE Global Indicator #18)

39  Are you a member of a union, women’s group, or cooperative?