



FAIR LABOR
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WE-CAN PROJECT

Final Project Report

Project Duration: April 2019 – January 2021

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Report by the Fair Labor Association

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I. EXECUTIVE SUMMARY

The Fair Labor Association implemented the project Women's Economic Empowerment in Cocoa Activities IN Côte d'Ivoire (WE-CAN) in collaboration with Cocoonect (Beyond Beans since 2020) and Nestlé. It was funded by the German Development Agency (GIZ). The project was executed in Côte d'Ivoire from April 2019 to January 2021. WE-CAN was implemented in the framework of a public-private partnership between GIZ and Cocoonect and Nestlé called PPP FAME (Familles Augmentent leurs Moyens Economiques) and part of the GIZ PPP-Fund for Mano River Union Countries financed by the German Federal Ministry for Cooperation and Development (BMZ).

The objective was to build the capacity of 750 women in ten communities through the facilitation of two mutually reinforcing household methodologies – Gender Action Learning for Sustainability (GALS) and Village Savings and Loan Association (VSLA). The goal was to build the confidence of women to be the decision makers in their households and communities. A way to achieve this goal was to increase their economic resilience and livelihood generation opportunities, through the facilitation of income-generating activities (IGA), and facilitating savings and access to credit through the establishment of 20 VSLAs.

The FLA worked in cooperation with Beyond Beans, and identified cooperatives in the project communities to conduct a series of sessions and follow-up activities. Some activities had to be adapted due to the challenges presented by the global pandemic COVID-19 during 2020.

The project achieved the following outcomes:

- 806 women were organized in 22 VSLA in 15 communities.
- 98 percent of the interviewed women operate their IGA.
- In one year the 21 VSLAs¹ collectively saved FCFA 38,659,000 (about US\$ 77,318/Eur 59,021).
- All project beneficiaries have a credit line available to them for the first time through their VSLAs.
- Women use the credit line to develop or reinforce their IGA or to support the schooling of their children.
- 93 percent of the surveyed women (sample size 250) reported enhanced ability to make savings.
- Percentage of women who know about their annual savings increased from 21 percent to 99 percent.
- 61 percent of the surveyed women (sample size 250) can better manage their income, have better ability to cover their children's needs (32 percent), contribute more towards the household expenses (14 percent), and have increased ability to take care of their personal needs (13 percent).

Majority of the surveyed women (98 percent) find the project beneficial and would like to continue as part of their VSLA and with their IGAs. For group IGAs and formal registration of some of the VSLA, they expect continued support from Beyond Beans. FLA has made some concrete and actionable recommendations at the end of the report.

¹The last VSLA had not yet reached the end of the first cycle. So its contribution is not part of the total amount saved during the first cycle.

II. INTRODUCTION

The Fair Labor Association (FLA)² collaborated with the German Development Agency (GIZ)³, Nestlé,⁴ and its supplier Cocoonect (now Beyond Beans Foundation)⁵ on a pilot project titled **Women's Economic Empowerment in Cocoa Activities IN Côte d'Ivoire (WE-CAN)** in the cocoa sector in Côte d'Ivoire. The project started in April 2019 and ended in January 2021.⁶ The project was funded by GIZ and Beyond Beans Foundation (Beyond Beans).

Côte d'Ivoire is an important cocoa sourcing destination for Beyond Beans. It has several supply chain programs in the country. As part of its current program with GIZ, Beyond Beans engaged ten of its cocoa supplying communities in the WE-CAN project with an objective to empower women to enhance their incomes and livelihoods. FLA's role in the project was to build the capacity of 750 women in the selected ten cocoa producing communities, and support them in starting income generation activities (IGA) through the execution of two approaches - Gender Action Learning for Sustainability (GALS), and Village Savings Loans Associations (VSLAs).

This report briefly summarizes FLA interventions and elaborates on the end line assessment and the project outcomes. FLA submitted four interim progress updates to GIZ that are included as Annexes. Effort is made not to repeat the information in this report. FLA encourages the reader to review the Annexes to get a comprehensive understanding of the project activities.

² www.fairlabor.org

³ www.giz.de/de/html/index.html

The German Development Cooperation (GIZ) has programs in Côte d'Ivoire since 1975. It works on behalf of the German Federal Ministry for Economic Development and Cooperation (BMZ) and the German Federal Foreign Office. The focus is on rural economic development, employment, and business development. In the agricultural sector, it has several projects and partnerships with companies in cocoa, cashew, cassava, onion, and rice value chains. GIZ and its partners advise smallholders on efficient and environmentally sustainable production methods. In Côte d'Ivoire, the Public-Private Partnerships (PPP) Fund for the Country allows for the implementation of private sector partnership projects, to create jobs and improve the income and working conditions of the target population.

⁴ <https://www.nestlecocoaplan.com>

⁵ Beyond Beans is a foundation established in April 2020 after a merger between Cocoonect B.V. and Export Trading Group (ETG) - one of the world's leading traders and processors of agricultural commodities. The Beyond Beans Foundation is dedicated to developing and implementing projects across ETG's commodity supply chains in collaboration with partner companies, NGOs, and government agencies like GIZ.

<http://www.beyondbeans.org/>

⁶ The initial duration of the project was 18 months scheduled to end in October 2020. However, due to the global pandemic COVID-19 in 2020, and the national elections that took place in Côte d'Ivoire in October 2020, some activities were delayed. The FLA applied for a no-cost project extension on October 13, 2020, and received the approval to complete the project deliverables until January 31, 2021.

III. PROJECT BACKGROUND

The FLA's research⁷ and experience⁸ working with women in the cocoa communities in Côte d'Ivoire highlights the important role they play in the production of cocoa, yet how little they economically benefit from it. Our impact assessment in the Ivorian cocoa⁹ sector shows that if the financial wellbeing of women is enhanced, it can have several positive outcomes such as:

- They have increased ability to take care of their own needs;
- They have increased ability to send children to school;
- They ensure better nutrition for the family;
- They participate in the decision-making process at the household and workplace given their boosted confidence.

To ensure these positive outcomes, both women and men in the same family need to be involved in concrete ways. They need to define a combined vision for their family and farm.

In this context, FLA is the first organization to adapt the globally recognized and used Gender Action Learning for Sustainability (GALS)¹⁰ methodology in the cocoa sector in West Africa that considers a supply chain approach with the involvement of buyers, suppliers, and cooperatives to ensure long-term sustainability.

In the project, FLA implemented GALS¹¹ in combination with the Village Savings and Loan Association (VSLA)¹² approach to maximize impact. One of the impediments for women to scale up any livelihood generating activities (IGA) set up under GALS in rural communities is access to savings and credit. Embedding VSLA in the GALS implementation was a way to overcome that challenge.

⁷ https://www.fairlabor.org/sites/default/files/documents/reports/nestle_gender_report_7-9-14_0.pdf

<https://www.fairlabor.org/report/women-and-youth-nutritional-status-ivory-coast-cocoa-communities>

⁸ <https://www.fairlabor.org/report/gender-dialogue-project-ivory-coast>

⁹ https://www.fairlabor.org/sites/default/files/documents/reports/adressing-child-labor-cocoa-cote-divoire-oct_2020.pdf

¹⁰ The GALS is a household-based methodology initially developed by Hivos, Oxfam, and International Fund for Agriculture Development (IFAD). It is a practical and community-led empowerment methodology that aims to give women as well as men more control over their lives and catalyze and support a sustainable movement for gender justice. The vision of the FLA is to propagate this method to more organizations that can scale it up in the cocoa communities where they are active.

<http://www.galsatscale.net/>

¹¹ <http://www.un.org/womenwatch/feature/ruralwomen/ifad-good-practice.html>

¹² VSLA was a methodology originally developed by CARE to help support poor local communities to help collectively do micro-savings over a period of time and manage these savings in a professional and transparent way.

<https://www.care.org/vsla>

GALS has been adapted to various development programs including VSLA, in several countries. The example in Uganda demonstrates lasting success for beneficiaries and their communities.

More information available here:

https://uganda.oxfam.org/sites/uganda.oxfam.org/files/file_attachments/Adapting-GALS-in-development-programmes-FINAL.pdf

IV. PROJECT OBJECTIVES AND COMMUNITIES

The main goal of the project was to empower women in the project communities while enabling their role as decision-makers within their households and in the communities. An effective mean to achieve this goal is to increase their economic resilience and livelihood generation opportunities, through the facilitation of income-generating activities. FLA implemented the following three activities to achieve the overarching goal:

1. Mobilize and get a project buy-in of regional authorities, community leaders, project beneficiaries, and their spouses in the project communities.
2. Facilitate and support income generation activities (IGA) and economic empowerment of 750 women in ten cocoa-growing project communities through the GALS approach.
3. Train, equip, and establish 20 self-sustaining Village Savings and Loan Associations (VSLA) in ten project communities, and create opportunities for the participants to realize savings and have access to loans.

V. PROJECT BENEFICIARIES AND LOCATIONS

The project aimed to target 750 women from ten cocoa-producing communities where Beyond Beans sources. Beyond Beans selected the project beneficiaries from six cooperatives and four Women Associations (WA) active in these communities. Eight of these ten groups currently participate in the Nestlé Cocoa Plan (NCP).¹³ Figure 1 and Table 1 presents an overview of the cooperatives and their locations.

Figure 1 and Table 1: Geographic distribution of the cooperatives and the communities



¹³ <https://www.nestlecocoaplan.com>

VI. PROJECT ACTIVITIES

The FLA interventions consisted of six main activities:

1. Desk-based planning sessions
2. Introductory visits and community mobilization
3. GALS and VSLA facilitations sessions
4. VSLA follow-up activities
5. GALS follow-up activities
6. End line assessment

1. Desk-Based Planning Sessions

During April 2019, FLA led a series of planning sessions with GIZ and Beyond Beans in Abidjan. Based on the consultations, and the community locations, FLA developed a detailed field visit and intervention plan.

2. Introductory Visits and Community Mobilization

From May 7 to 29, 2019, the WE-CAN project team conducted introductory visits in the ten project communities in three phases (Table 2). The objective was to introduce the project to the various stakeholders who could have a role in its implementation and outcomes. The project team that visited the communities was made up of one representative each from Beyond Beans, FLA, and Initiative Restore pour le Cacao (IRC), and two GIZ representatives.

Table 2: Overview of the introductory sessions

| | Dates in May 2019 | # of Communities | Communities |
|----|-------------------|------------------|---|
| 1. | 7-11 | 4 | Trogué, Barthélémykro, Lokosso, Kokokro |
| 2. | 21-23 | 3 | Zéhiri, Goudi, N'drikro |
| 3. | 27-29 | 3 | Blé, Biakou, Attobrou |

During the introductory visits, FLA registered interest from more than 1,000 participants in the project. These stakeholders comprised of village chiefs, village notabilities, community leaders, cooperative managers, cocoa producers (male and females), spouses of cocoa producers, and other community associations' leaders.



Photo 1: Village notability and leaders participating in the introductory meeting in Blé

Village notability and leaders gave their consent to initiate project activities. The spouses of the participating women agreed and committed to supporting their wives. Women beneficiaries were mobilized, motivated, and energized for the following steps. Annex 1 presents the first WE-CAN project update submitted to GIZ in July 2019.



Photo 2: Introductory visit in Attobrou

3. GALS & VSLA Facilitation Sessions

From June to October 2019, the WE-CAN project team conducted GALS and VSLA facilitation sessions in ten communities (Table 3).

Table 3: Overview of GALS and VSLA facilitation sessions

| Dates of Visit (2019) | 23-29 JUNE | 30 - 7 JUNE JULY | 24-30 JULY | 26-31 AUGUST | 1-6 SEPTEMBER | 7-14 SEPTEMBER | 15-21 SEPTEMBER | 29 - 5 SEPTEMBER OCTOBER | 6-12 OCTOBER | 13-19 OCTOBER |
|-------------------------|-----------------|------------------|--------------|------------------------------|---------------|------------------|----------------------------|----------------------------|----------------------|-------------------|
| Communities and Regions | Biakou (Gagnoa) | Zéhiri (Divo) | Goudi (Divo) | Yakassé-Attobrou (Agboville) | Blé (Bouaflé) | Kokokro (Vavoua) | Aboudé Mandéké (Agboville) | Troguy ¹⁴ (Man) | Kouassikro (Bangolo) | Lokosso (Duékoué) |

i. GALS facilitation sessions

Two FLA experts conducted GALS facilitation sessions that covered three main activities: (1) Soul mate Visioning, (2) Increasing Income Challenge Action Tree, and (3) Vision Road Journey (action planning and SWOT analysis).

The main objective of the GALS facilitation was to help participants identify the types of IGA activities they can undertake within their existing context (Visioning).

After the activities identification, a SWOT analysis was done to map the challenges and possible solutions (Increasing Income Challenge Action Tree). Finally, a planning session was held for with a proposed timeline (Vision Road Journey).

¹⁴ Initially, the community that was selected is Barthélémykro. But due to difficulty to access that community (poor state of road), the project partners agreed to replace it by Kouassikro.



Photo 3: Women drawing Vision Road Journey

From June to October 2019, FLA experts trained 741 women (98.8 percent of the 750 expected) from 32 villages and camps using GALS.

The plan was to gather women from the ten communities. In practice women from 32 villages and camps grouped in fifteen communities displayed interest and were offered the opportunity to join the sessions.

During the GALS facilitation, 659 women (89 percent) identified six activities (trading, cocoa farming, cereal crops farming, breeding, and vegetables farming) that they wanted to develop as their IGA (Table 4). These activities can be grouped into three main streams:

- Agriculture (53 percent)
- Trading (44 percent)
- Breeding (3 percent)

For a full overview of the types of GALS activities established, identified challenges, development of joint solutions refer to [Annex 2](#).

Table 4: GALS activities among the project participants

| Communities | Cereals Farm | Cocoa Farm | Vegetable Farm | Breeding | Food Trade | Other Trade | TOTAL |
|--------------|--------------|------------|----------------|-----------|------------|-------------|------------|
| Biakou | 32 | 5 | 12 | 7 | 16 | 4 | 76 |
| Zéhiri | 15 | 0 | 34 | 1 | 16 | 10 | 76 |
| Goudi | 26 | 2 | 2 | 0 | 13 | 31 | 74 |
| Attobrou | 0 | 7 | 11 | 0 | 7 | 5 | 30 |
| Blé | 5 | 2 | 39 | 5 | 8 | 6 | 65 |
| Kokokro | 0 | 0 | 36 | 1 | 1 | 0 | 38 |
| Aboudé | 8 | 0 | 45 | 0 | 7 | 7 | 67 |
| Troguy | 5 | 7 | 9 | 3 | 41 | 12 | 77 |
| Kouassikro | 0 | 17 | 0 | 0 | 14 | 21 | 52 |
| Lokosso | 3 | 0 | 26 | 2 | 53 | 20 | 104 |
| TOTAL | 94 | 40 | 214 | 19 | 176 | 116 | 659 |

ii. VSLA facilitation sessions

Two VSLA experts recruited by the FLA guided the VSLA facilitation sessions. The project goal was to create 20 VSLAs in the ten communities (2 per community). To operationalize a VSLA the optimum number of women should be between 25 and 40. The VSLA experts set up two VSLAs in six communities: Biakou, Zéhiri, Goudi, Aboudé, Blé, and Kouassikro. In the remaining four communities, either one or three VSLAs were created as the number of participants were low or high respectively.

At the start of the project, 602 women from 741 (83 percent) were integrated into 19 VSLAs. In the following months several other participants worked towards creating more VSLAs in their communities, thereby reaching a total of 21 VSLA's by the end of the project (**Table 5**). In December 2019, the FLA submitted an intermediary report to GIZ that presents an update on VSLA activities ([Annex 2](#)).



Photo 4: VSLA facilitation in a project community

4. Follow-up Activities

The next phase of the project demanded regular follow-up visits to keep up the motivation of the women and establish regular check-in. From November 2019 to December 2020, the FLA project team conducted seven (7) GALS/VSLA follow-up activities, including four (4) in-person, and three (3) remote activities due to COVID-19 restrictions.

i. VSLA Follow-up Activities

From November 2019 to November 2020, one VSLA expert conducted four follow-up activities including three (3) in-person visits and one phone follow-up.

First two in-person follow-up activities

The first in person follow-up took place from November 4 to December 4, 2019, in the ten communities with the following objectives:

1. Verify proper updating of the notebooks and registers for documentation purposes
2. Supervise credit reimbursements
3. Follow-up on the formalization of the VSLAs

The VSLA expert supervised and monitored the credit activities. He monitored the completion of documentation and formalization of the VSLAs. During the follow-up visit, with the support of the VSLA expert, the women participating in the 4 VSLAs in the communities of Biakou and Zéhiri reimbursed the credit their VSLA granted them two months ago.

Furthermore, the VSLA expert supervised the women in other VSLAs to grant credit. This supervision allowed him to communicate essential aspects of the VSLA methodology that were yet to be mastered by the VSLA participants. E.g., the VSLA expert noticed that some VSLA management did not fill the registers and individual notebooks properly. Those mistakes could have created confusion on the amount saved by the women and what is to be dispersed as a loan.

During the visits, the VSLA expert monitored the formalizing process of Women's Associations in all project communities. He visited the Prefectures in the localities with VSLA management to gather information about the procedure to formalize and register Associations. Subsequently, he developed a file containing all the required documents for the formalization of these groups. The follow-up visits gathered 750 women (an increase of 25 percent compared to the initial 602 participants). They were participating in 21 VSLAs. Two additional VSLA were created: Offo Yochi in Attobrou and Bêté Yèssè in Wahin, both in Agboville.

The VSLA expert conducted the second VSLA follow-up visit from February 3 to 25, 2020 alongside project partners. The objective was to monitor the progress in addressing the gaps noted during the first follow-up and provide additional support. The VSLA expert was in the field for 2-3 days per community to conduct the following activities:

1. Verify VSLA tools (notebooks and registers)
2. Train the women on the proper filling of VSLA notebooks and registers
3. Facilitate the formalization of the VSLAs
4. Participate in the joint visit of project partners (GIZ, Beyond Beans, FLA, Nestlé)

The project team met with 772 women who were members of 21 VSLAs in the ten project communities. The number of VSLA members increased by three percent since the previous visit where 750 women attended the meetings. The project partners visited two project communities. The group comprised of three GIZ officials, (one PPP Fund Project Manager, one Coordinator for the establishment of PPP funds for the member countries of the Mano River, and one PPP Coordinator).

On February 6, 2020 the team visited N'drikro - community linked to Aboudé and cooperative BECIDA. GIZ representatives observed a meeting held by the women in which the VSLA expert provided them supervision and training. The project group discussed the expectations and experiences of the women regarding the project.

During the second joint visit in Lokosso on February 12, 2020, representatives from Nestlé (Research and Development), and Beyond Beans, (Sustainability Manager, Project Manager, and Gender Supervisor) joined the VSLA expert. Nestlé and Beyond Beans discussed with the women their experiences and the project's contribution to their lives.

During these visits, the VSLA expert noted some areas of improvements in the documentation process.¹⁵

¹⁵ The inconsistencies were related to erased information in the notebooks and the register; lack of reconciliation between the amount mentioned in the notebooks and in the register; lack of respect of rules such as repeated delays, absenteeism, refusal to pay penalties, granting of loans without considering the conditions established in the statutes and internal regulations.

Proper registration and bookkeeping were a challenge for the women as most VSLA members including the management had low literacy levels.

One remote follow-up activity and COVID-19 follow-up

There were COVID-19 movement restrictions during March – August 2020.¹⁶ The pandemic impacted the entire world and partly the work in Côte d'Ivoire. The VSLA expert conducted the third VSLA follow-up from April 22 to May 30, 2020. It was done through phone conversations with a representative sample of women, to receive an update on VSLA and GALS activities and the impact of COVID-19 related restricted movement on the communities.

FLA developed a standard questionnaire containing a few questions on COVID-19 to assess the situation at the communities level. The VSLA expert could collect data from 245 women in eight communities.¹⁷ These represent 32 percent of participants of the 772 women who were part of a VSLA recorded during the second follow-up visit. During the phone follow-up, no case of COVID-19 was reported by the interviewed women in their communities.

¹⁶ The first official case of COVID-19 in Côte d'Ivoire was reported on March 13, 2020. Following this, the government took measures to curb the spread of the pandemic. Amongst these measures, was the closing of district limits of Abidjan on March 22, 2020 and a ban on in-person meetings. The FLA issued a no-travel policy for its staff globally or minimal travel with precautions. Due to these movement control measures, the follow-up visits for GALS and VSLA activities could not take place in-person and the FLA shifted to a remote follow-up process to take stock, continue with the engagement, and encourage the women to keep up their motivation.

¹⁷ The eight communities are – Biakou, Zehiri, Goudi, Aboude, Kouassikro, Kokokro, and Attobrou. The FLA team was unable to reach the communities of Troguay and Lokosso due to poor phone connection.

The administrative and traditional authorities have broadcasted early warnings about the pandemic. All the women from the VSLA had knowledge about the disease, its implications and measures to be taken to prevent its spread. To observe the measures, the VSLAs partially suspended their meetings and adopted other strategies to continue saving.

Apart from the communities of Zéhiri and Attobrou, which strictly respected the ban on any assembly for five weeks, women from the other eight communities resumed meetings one week after the notification of assembly prohibition measures. To continue their activities, the women decided to:

- ▶ Contribute twice the amount to make up for the weeks where they could not make any contributions;
- ▶ Rotate contribution of members (one person at a time) at the meeting place to respect social distancing;
- ▶ Granting of the credit to the members continued.

The interviews revealed that this approach raised some difficulties for the VSLAs. Furthermore, they continued to face issues filling the register. Secondly, the counting of funds was not done in the presence of all VSLA members. Finally, not all women who took a loan were able to reimburse on time, because of the new environment and context of the VSLAs' meetings that did not put any pressure on them for the reimbursement. The remote follow up report on VSLAs is presented as [Annex 3](#).

Fourth in-person follow-up activity

The fourth and last VSLA follow-up visit took place during August to November 2020. The objective was to supervise the sharing process at the end of the first cycle. The visits covered all the communities participating in the project and allowed the VSLA expert to:

- 1.** Meet with the cooperatives' management to seek technical assistance to ensure project (progress) sustainability.
- 2.** Monitor the documentation of information in notebooks and registers.
- 3.** Verify the structure and formalization of the VSLAs.
- 4.** Motivate women to continue and make progress.
- 5.** Conduct financial assessment (sharing of savings).

This fourth follow-up registered 775 women participating in the 21 VSLAs, an increase of three persons compared to the second in person follow-up visit. Table 5 below summarizes the progress of the VSLA from the facilitation session to the end of the first cycle.

Table 5: Overview of the VSLAs at the end of the fourth follow up visit

| Community | Facilitation | | In Person Visit 1 | | In Person Visit 2 | | In Person Visit 3 | |
|--------------|--------------|------------|-------------------|------------|-------------------|------------|-------------------|------------|
| | VSLA | # of women | VSLA | # of women | VSLA | # of women | VSLA | # of women |
| Biakou | BINKADI | 36 | BINKADI | 36 | BINKADI | 36 | BINKADI | 36 |
| | OBIMBI | 39 | OBIMBI | 40 | OBIMBI | 40 | OBIMBI | 43 |
| Zéhiri | EYO ENIAN | 38 | EYO ENIAN | 38 | EYO ENIAN | 40 | EYO ENIAN | 38 |
| | WANON | 39 | WANON | 39 | WANON | 39 | WANON | 39 |
| Goudi | DIMMIN | 36 | DIMMIN | 40 | DIMMIN | 40 | DIMMIN | 40 |
| | BINKELEMAN | 40 | BINKELEMAN | 40 | BINKELEMAN | 40 | BINKELEMAN | 40 |
| Attobrou | OFFO YESSE | 26 | OFFO YESSE | 30 | OFFO YESSE | 30 | OFFO YESSE | 30 |
| | | | OFFO YOCHI | 30 | OFFO YOCHI | 30 | OFFO YOCHI | 30 |
| Wahin | | | BETE YESSE | 30 | BETE YESSE | 30 | BETE YESSE | 30 |
| Aboudé | SUCCE | 40 | SUCCE | 40 | SUCCE | 40 | SUCCE | 40 |
| N'Drikro | ARO NICKE | 26 | ARO NICKE | 33 | ARO NICKE | 39 | ARO NICKE | 40 |
| Blé | EYO ENIAN | 10 | EYO ENIAN | 40 | EYO ENIAN | 40 | EYO ENIAN | 40 |
| Attosse | CANAAN | 40 | CANAAN | 35 | CANAAN | 35 | CANAAN | 40 |
| Troguy | NOUKOLEU | 40 | NOUKOLEU | 40 | NOUKOLEU | 40 | NOUKOLEU | 40 |
| Véguinée | ZODOH | 20 | ZODOH | 30 | ZODOH | 40 | ZODOH | 30 |
| Mahifapleu | IDOMAN | 16 | IDOMAN | 33 | IDOMAN | 40 | IDOMAN | 40 |
| Kouassikro | EBOYOKOU | 25 | EBOYOKOU | 25 | EBOYOKOU | 25 | EBOYOKOU | 27 |
| | ANOUANZE | 27 | ANOUANZE | 31 | ANOUANZE | 31 | ANOUANZE | 32 |
| Lokosso | BINKELEMAN | 33 | BINKELEMAN | 40 | BINKELEMAN | 40 | BINKELEMAN | 40 |
| | ALLAH DIMMIN | 32 | ALLAH DIMMIN | 40 | ALLAH DIMMIN | 40 | ALLAH DIMMIN | 40 |
| Kokokro | EWOUKA EWU | 39 | EWOUKA EWU | 40 | EWOUKA EWU | 37 | EWOUKA EWU | 40 |
| TOTAL | 19 | 602 | 21 | 750 | 21 | 772 | 21 | 775 |

ii. GALS Follow-Up Activities

From April 2020 to December 2020, the FLA's GALS experts conducted three follow-up activities including one remote follow-up and two in-person follow-ups.

One Remote Follow-up Activity

The first follow-up on GALS activities was done through phone calls conducted from April 22 to May 30, 2020.

During these calls, the project team has been able to reach 245 (37 percent) project beneficiaries. Data was collected from 61 women (18 percent) of the 348 women who started their Agriculture IGA. They reported being at least in the planting phase.

Among the 292 women who chose trading, 169 (58 percent) were interviewed. Of these 169 interviewed women, 53 (31 percent) had started their trading activity.

Due to lack of financial means, from the group that chose trading, 34 women (20 percent) decided to undertake an agriculture activity and save money to start their trading activity later. The other 82 (49 percent) had not yet started any activity.

From the 19 women who chose breeding as IGA, 15 (79 percent) were interviewed. Among the 15 women, only two had started their breeding activities while four of them abandoned their initial choice and started agricultural activities.

In addition to these individual IGAs, and given the complexity of monitoring individual activities, the project partners proposed the VSLAs to identify common IGA for each group. To support this process a local grass-roots level organization “Wildfin” reorganized the activities and women participants to set up common IGA so that better monitoring could take place.¹⁸

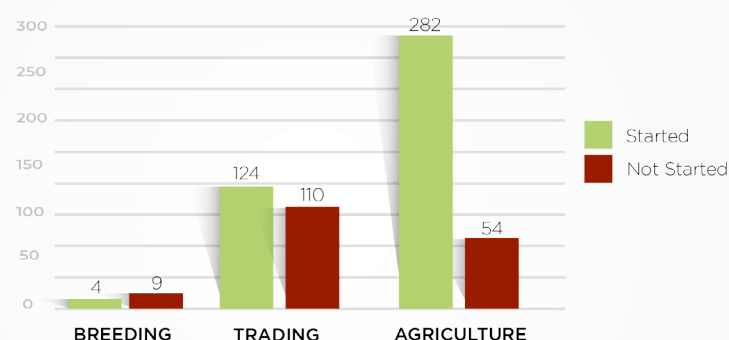
Among the 14 VSLAs who chose agricultural activities, nine¹⁹ started their activities with Wildfin’s technical support. One association could not find a plot while four²⁰ faced financial challenges to buy seeds. Apart from agriculture, one²¹ association started its breeding activity.

Some communities lagged in starting their activity either due to the high financial input required as in the case of three associations;²² or not being able to finalize their business plan, and two others did not finish their business plan, while one was unreachable.

Two In-Person Follow-Up Activities

With the field-level assistance from Wildfin, FLA was able to receive the follow-up data from individual and groups IGA in September 2020. Wildfin collected data from 583 beneficiaries (88 percent compared to the 659 women having completed the full activities of GALS facilitation), including 336 (58 percent) for agriculture, 234 (40 percent) for trading, and 13 (two percent) for breeding. The other 189 (24 percent) were not available.

The main objective was to have an overview of the IGAs. Among the 583 interviewed, 410 (70 percent) started their activities. Among the 410 who started their activities, 282 (69 percent) focused on agriculture, 124 (30 percent) on trading, and four (one percent) on breeding. Graph 1 presents the distribution.



Graph 1: State of Women's IGA as of September 2020

A high proportion of women who chose agriculture started their IGA. This was not the same case for trading and breeding.

¹⁸ GALS encourages beneficiaries to count on themselves and to take ownership of their lives. The initial IGAs were established with those fundamentals and women were able to organize the inputs accordingly. In the reorganization of the group IGAs and development of subsequent business plans, the VSLAs could not self-support some of the identified IGAs. The FLA identified that with seven VSLAs (Succès, Awoulo Nické, Noukoleu, Idoman, Zodo, Eyo Enian, Wanon). The projects costed between FCFA 875,000 to 2,750,000 (US\$1750 - 5500). The VSLA participants expected external support and it was not clear to any project partners and women where this support will come from. This led to some disappointment among the women.

¹⁹ Canaan_Blè, Ehoukayehou_Kokokro, Binkadi, and Obimbi of Biakou, Binkelemen, and Dimmin of Goudi, Eboyekoun and Anouanze of Kouassikro, Beteyesse_Wahin (Attobrou)

²⁰ Noukoleu, and I of Troguy Mafahpleu, ZODO_Troguy Veguien, BINKELEMEN_Lokosso

²¹ OFFO YOCHI_Attobrou

²² ESSOUNEHOUMBO_Blè, SUCCES_Aboude Mandeke, YONIAN_Zehiri

The reason the women mentioned was that agriculture is part of their daily activities and a large proportion of the project beneficiaries were already involved in agriculture. Hence, they don't find it difficult to undertake. On the contrary, trading and breeding new activities that women want to experience as IGA. But often they lack financial and technical means to start it.

From November 25 to December 21, 2020, FLA team conducted the last GALS follow-up in-person visits in all the project communities. The main objectives were to:

- Motivate all the women, to continue and sustain their IGA activities;
- Collect qualitative information through focus group discussion who did not start their IGA to understand underlying challenges to inform the further activities of GIZ and Beyond Beans;
- Measure progress of at least 15 percent sample of the project beneficiaries.
- Findings from the visit are presented in the next section.

Table 6: The visited communities and structure of VSLAs and interviewed women

| Phase | Date | Cooperatives and City | Community | VSLA | Total Members | Plenary Participants | Individuals Interviewed | Focus Group Interviewed | Total Interviewed |
|-------|-------------------|-----------------------|------------|----------------|---------------|----------------------|-------------------------|-------------------------|-------------------|
| 1 | November 25 to 28 | COOPARA_Agboville | Aboude | Offo Yesse | 30 | 09 | 09 | 00 | 09 |
| | | | | Offo Yechi | 30 | 04 | 02 | 00 | 02 |
| | | BECIDA_Agboville | Wahin | Bete Yesse | 30 | 26 | 15 | 01 | 16 |
| | | | Aboude | Succes | 38 | 25 | 11 | 03 | 14 |
| 2 | December 1 to 4 | SPAD_Gagnoa | Biakou | Obimbi | 43 | 30 | 11 | 03 | 14 |
| | | | | Benkadi | 35 | 27 | 09 | 03 | 12 |
| | | SCOOPABL_Divo | Zehiri | Eyo Enian | 38 | 31 | 11 | 00 | 11 |
| | | | | Emian Egni | 40 | 02 | 00 | 02 | 02 |
| | | | | Wanon | 39 | 24 | 09 | 01 | 10 |
| | | COOPAEEN | Goudi | Binkeleman | 40 | 26 | 10 | 02 | 12 |
| | | | | Dimmin | 40 | 25 | 10 | 03 | 13 |
| 3 | December 8 to 12 | COVIMA_Bouafle | Attosse | Canaan | 40 | 12 | 10 | 01 | 11 |
| | | | Ble | Eyo Enian | 40 | 25 | 10 | 05 | 15 |
| | | KOADO DUE_Duekoue | Lokosso | Binkeleman | 40 | 22 | 08 | 06 | 14 |
| | | | | Allah Endimmin | 40 | 21 | 11 | 02 | 13 |
| 4 | December 16 to 21 | SCOOP OUADO_Man | Veguine | Zodoh | 30 | 17 | 08 | 04 | 12 |
| | | | Troguy | Noukeleu | 40 | 14 | 07 | 07 | 14 |
| | | | Mahifapleu | Idoman | 40 | 05 | 05 | 00 | 05 |
| | | SCOOPAAD_Duekoue | Kouassikro | Anouanze | 30 | 14 | 06 | 09 | 15 |
| | | | | Ebo Yekou | 25 | 13 | 05 | 08 | 13 |
| | | CAEEV_Vavoua | Kokokro | Ewouka Ewu | 38 | 24 | 10 | 00 | 10 |
| TOTAL | | 10 | 15 | 22 | 806 | 411 | 188 | 62 | 250 |

VII. PROJECT OUTCOMES

The project's objective was to help 750 women in 10 cocoa-producing communities in creating income-generating activities and set up 20 VSLAs. During the last follow-up meeting, the total number of women having participated in the VSLAs increased to 806 organized in 22 VSLAs in 15 communities (Table 6). The project achieved its intended outputs.

VSLA Output

806 women
organized in
22 VSLA in
15 communities

From November 25 – December 21, 2020, FLA staff organized motivation sessions in plenary and an end-line data collection in 15 project communities. FLA team met with 411 women (51 percent of 806) in the plenary meetings to continue to motivate them. From these women FLA captured data from 250 women for the end line assessment²³ representing a 31 percent sample size. Among the 250 women, FLA conducted individual interviews with 188 women (23 percent of 806 beneficiaries) and focus group discussions with 62 women (eight percent of 806 beneficiaries).



Photo 5: Focus group discussion with women of one VSLA in Kouassikro

Individual interviews focused on beneficiaries whose IGAs were underway and those who benefited from all three GALS facilitation sessions. The focus group discussions focused on women who have not yet started their IGA, to understand their limitations and challenges.

1. Demographic Profile of Interviewed Women and Reported Outcomes

The demographic profile of the 188 interviewed women is as follows:

- **Age:** They were between 18-71 years. Fifty-five (55) percent were 36-53 years old including 29 percent between 45-53 years. Seven percent women required specific attention because of their age (over 63 years).
- **IGA:** The IGA of the beneficiaries were agriculture (58 percent), trading (54 percent), breeding (one percent), and other activities (five percent).²⁴

²³ The FLA designed a structured questionnaire (Annex 5) to collect general information about the interviewees, their household information, and project outcomes. The outcomes were qualitatively compared with the baseline in these communities. The baseline data was organized directly by GIZ who interviewed 15 percent of the project women beneficiaries.

²⁴ The total is more than 100 percent because some of them are involved in more than one activity.

- **Existing IGA:** Seventy nine (79) percent reported undertaking their IGA for more than 12 months, meaning that they have been conducting some work before the project interventions and chose to continue that activity as IGA. Twenty one (21) percent reported initiating a new IGA under the project.

- **Household size:** The household size of the majority (78 percent) is between five and 14 people. Eleven (11) percent women reported their household size made up of 15-24 persons.

- **Household expenses:** Sixty seven (67) percent women reported supporting household expenses jointly with their husband and about one fifth (21 percent) women reported that they support the household expenses alone. In total 88 percent women reported contributing to household expenses.

- **Household income sources:** The main IGA contributing to the household income were cocoa (79 percent), and food crops (73 percent). Trading was in the third with 47 percent.²⁵

2. VSLA Outcomes

The project established and monitored 22 VSLAs. The last VSLA (Emian Egni) was created in Zehiri. The FLA team met with the management during the last follow-up visit.

²⁵ Note: The total is more than 100 percent because some households have more than one activity.

From these 22 VSLAs, eight VSLAs (41 percent) (BINKELEMEN_Goudi, DIMMIN, EYO ENIAN, WANON, NOUKOLEU, IDOMAN, BENKADI_Biakou, OBIMBI, ZODO) have applied for and obtained their official documents.



Photo 6: Declaration document of one VSLA

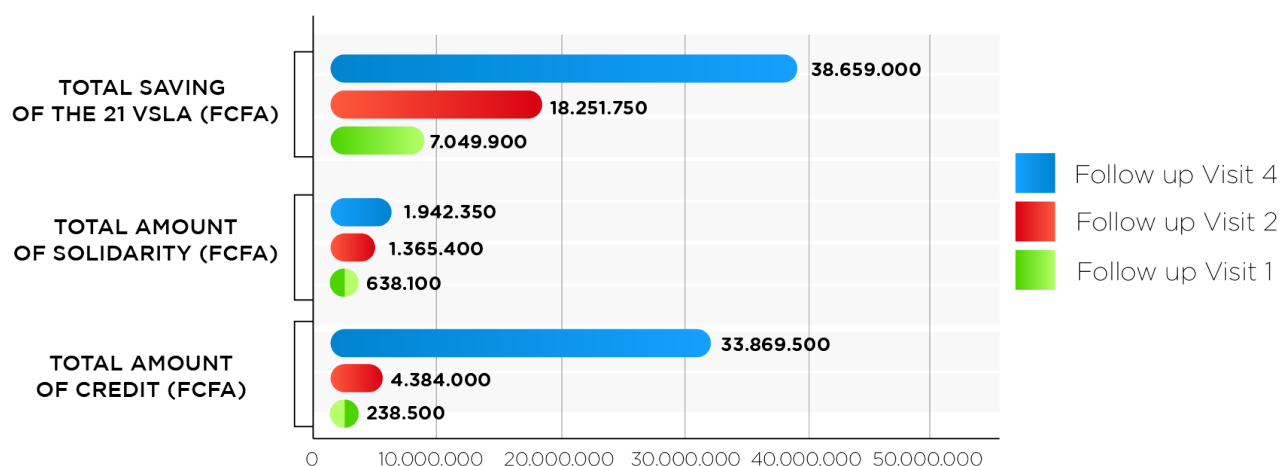
The registration/declaration process of the 12 other VSLA (ALLAH N'DÊMIN, BINKELEMEN_Lokosso, ANOUANZE, EBOYEKOUN, EHOUKAYEHOU, CANAAN, EYO ENIAN, OFFO YOCHY, OFFO YESSE, SUCCES, ARO NIKE, BETE YESSE) was in progress. The last VSLA had to start its declaration process. Women of all the VSLA meet regularly to save money. Their membership was reportedly growing (from 602 women belonging to 19 VSLAs to 806 women in 22 VSLAs).

i. Financial Management and Savings

Within the project, after one year of activity the 21 VSLAs saved FCFA 38,659,000 (about US\$ 77,318/Eur 59,021) (Graph 2 and Table 7).²⁶ It represents an average of FCFA 49,882 (USD 100/Eur 76) of savings per woman. Individually, before the project, 79 percent of the surveyed beneficiaries could not estimate their annual revenue or savings for two main reasons:

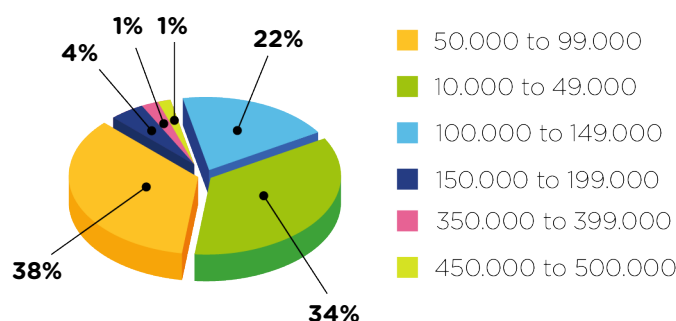
1. They could not or did not save (76 percent), and spent all their income on daily expenses.
2. They were not aware as they never calculated (three percent)

By project end, 99 percent women could estimate their annual savings at least.



Graph 2: Progress of Savings

For the year one of the VSLAs, 98 percent of interviewed women saved between FCFA 10,000 – 199,000 (US\$ 20 - 398). The women were still not able to calculate their daily expenses to estimate their annual revenue.



Graph 3: Saving Categories in FCFA

²⁶ When a VSLA is created, there are three main sources of funds :

1.Saving : members save by purchasing one to five shares. The value of the share is defined by the group, and must allow the most disadvantaged members to acquire at least one share at each meeting

2.Solidarity : the groups create a solidarity fund to which the members also contribute, in equal shares. The solidarity fund, separate from the credit fund, provides limited grants for emergency funding of members.

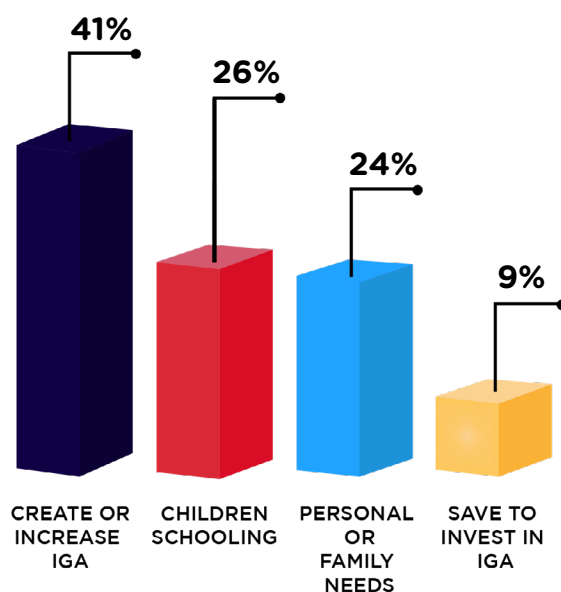
3.Credit : savings are invested in a loan fund from which members can borrow and then repay their loan with interest. The group chooses the interest rate, which can range from 5 to 20 percent.

ii. Use of Credit from VSLA Savings

Thirty three (33) percent (82/250 women) of surveyed women reported availing the credit facility from their VSLA at least once. For 87 percent (71/82) women this access to credit helped them to create or enforce their IGA. Two percent (2/ 82) women used the credit for their personal or family needs, and 11 percent (9/82) women used it to support the school related expenses of their children.

At the end of the first cycle, women were asked to describe how they used their savings made through the VSLA (Graph 4).

- » 41 percent of interviewed women used their savings to create or enforce their IGA
- » 26 percent spent it on children's schooling
- » 24 percent spent it in their personal or family needs
- » 9 percent kept it to start the second cycle or in anticipation of creating their IGA



Graph 4: Use of VSLA Savings/Credit

The FLA notes that the majority of women used the credit line to develop an IGA or to send their children to school.

Table 7: Summary of the state of VSLA funds at the time of sharing funds (for last follow-up and end line)

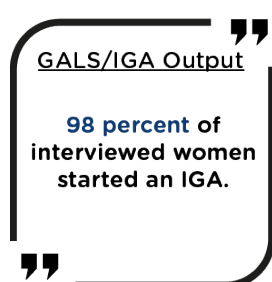
| COOPERATIVES | LOCALITY | VSLA NAME | MEMBERS | SHARES | SAVINGS | LOANS | INTEREST | SOLIDARITY | SHARING DATE | OFFICIAL REGISTRATION |
|--------------|-----------------|-----------------|---------|--------|------------|------------|-----------|------------|--------------|-----------------------|
| COOPAEEN | GOUDI | BINKELEMAN | 40 | 4247 | 2 123 500 | 1 953 000 | 195 300 | 140 000 | 13/08/20 | YES |
| | ATOSSE | ALLAH EN'DIMMIN | 40 | 4666 | 2 333 000 | 3 310 000 | 331 000 | 98 400 | 13/08/20 | YES |
| SCOOPABL | ZEHIRI/BENOIKRO | EYO ENIAN | 38 | 4749 | 2 344 000 | 400 000 | 40 000 | 203 550 | 21/08/20 | YES |
| | ZEHIRI | WANON | 39 | 5113 | 2 556 500 | 2 017 000 | 201 700 | 166 400 | 21/08/20 | YES |
| OUADO | TROGUI | NOUKOLEU | 40 | 5412 | 2 706 000 | 3 737 500 | 373 750 | 35 800 | 05/10/20 | YES |
| | MAHAFAHIPLEU | IDOMAN | 40 | 2279 | 1 139 500 | 3 270 000 | 327 000 | 150 000 | 06/10/20 | YES |
| | VEGUIEN | ZODO | 30 | 1578 | 789 000 | 840 000 | 84 000 | 166 400 | 05/10/20 | YES |
| KOUADO DUE | LOKOSSO | ALLAH EN'DIMMIN | 40 | 4586 | 2 293 000 | 1 643 500 | 164 350 | 145 500 | 21/08/20 | IN PROGRESS |
| | | BINKELEMAN | 40 | 5432 | 2 716 000 | 1 782 000 | 178 200 | 130 000 | 21/10/20 | IN PROGRESS |
| SCOOPAD | KOUASSIKRO | ANOUANZE | 32 | 2604 | 1 302 000 | 5 000 | 500 | 35 400 | 17/10/20 | IN PROGRESS |
| | | EBOYEKOUN | 27 | 1738 | 869 000 | 25 000 | 2 500 | 68 050 | 17/10/20 | IN PROGRESS |
| SPAD GAGNOA | BIAKOU | BENKADI | 36 | 2735 | 1 367 500 | 301 500 | 30 150 | 800 | 24/10/20 | YES |
| | | OBIMBI | 43 | 4374 | 2 187 000 | 1 324 500 | 132 450 | 900 | 24/10/20 | YES |
| CAEEV | KOKOKRO | EWOUKA YEWU | 40 | 1779 | 889 500 | 925 500 | 92 550 | 56 000 | 24/10/20 | IN PROGRESS |
| COVIMA | ATOSSE | CANAAN | 40 | 2775 | 1 387 500 | 290 000 | 29 000 | 15 850 | 24/10/20 | IN PROGRESS |
| | BLE | EYO ENIAN | 40 | 4122 | 2 061 000 | 905 000 | 90 500 | 43 000 | 25/10/20 | IN PROGRESS |
| COOPARA | ATO BROU | OFOYOCHY | 30 | 3884 | 1 942 000 | 1 978 500 | 197 850 | 79 150 | 28/10/20 | IN PROGRESS |
| | | OFFOYESSE | 30 | 4024 | 2 012 000 | 3 923 000 | 392 300 | 113 275 | 28/10/20 | IN PROGRESS |
| | WAHIN | BETEYESSE | 30 | 4756 | 2 378 000 | - | - | 33 000 | 20/11/20 | IN PROGRESS |
| BECIDA | ABOUDE | SUCCES | 40 | 3113 | 1 556 500 | 2 993 000 | 299 300 | 98 875 | 07/11/20 | IN PROGRESS |
| | NDRIKRO | AWOULO NIKE | 40 | 3352 | 1 676 000 | 2 245 500 | 223 450 | 162 000 | 07/11/20 | IN PROGRESS |
| TOTAL | | | 775 | 73 966 | 38 659 000 | 33 869 500 | 3 385 850 | 1 942 350 | | |

3. GALS and IGA Outcomes

Ninety-eight (98) percent of women met during the end line assessment reported having an active IGA. Even though 25 percent reported not being able to start their desired and identified IGA, 23 percent switched to alternative IGAs. Only two women reported having no activity. The 62 women who switched to another IGA or did not establish an IGA, provided the following reasons.

1. Lack of financial means (58 women)
2. Lack of time (1 woman)
3. Lack of plot (1 woman)
4. Death of a family member (1 woman)
5. Personal disease (1 woman)

In addition to individual IGA, 73 percent of the VSLA started their common IGA, and five percent were in the process to start. They received their inputs from Beyond Beans during the last follow-up visit.



4. Beneficiaries' Perception

Ninety-eight (98) percent of interviewed women reported finding the project to be beneficial (Graph 5).

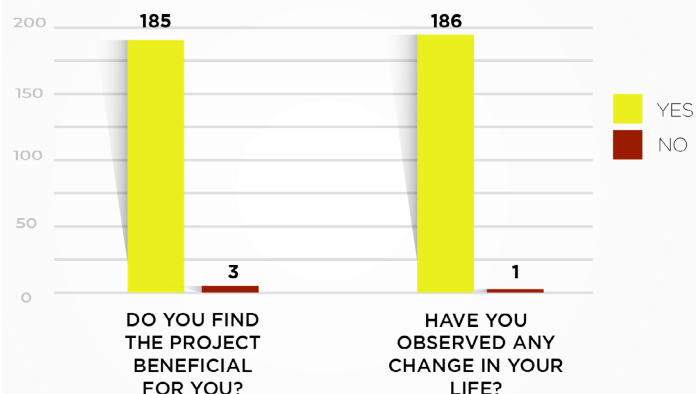
During GALS facilitation about 45 percent of women reported that they contribute in the same way as men, sometimes more than men. During the project end follow-up, 88 percent women reported contributing to the household expenses including 67 percent contributing jointly with their husband and 21 percent supporting the household charges alone.

All the women reported that they are motivated and want to quickly start the second cycle.

Project Benefits Reported by Women

1. Increase their ability to save (93 percent)
2. Better manage their income (61 percent)
3. Able to create or increase their IGA (15 percent)
4. Improving and facilitating access to credit (5 percent)
5. Increased interaction with other women (43 percent)
6. Ability to better cover their children's needs (32 percent)
7. Increased contribution towards their household expenses (14 percent)
8. Ability to take care of personal needs (13 percent)

Women alluded to multiple benefits that they perceived to be most benefit to them.



Graph 5: Beneficiaries' Appreciation of the Project

Sustainability of Efforts

When inquired about the sustainability of interventions and motivation, apart from the two women who said that they do not have any idea:

- 15 percent women think that women should be united in their various VSLAs;
- 15 percent suggested creating or further strengthening the individual or group IGA to earn money for savings;
- 11 percent indicated that the women shall continue saving in their VSLA;
- One person proposed regular follow-up to supervise women's activity
- 55 percent reported that the project should continue in its current format which is creating or developing an IGA and saving money in the VSLAs.

FLA notes that 81 percent of the interviewed women wish to continue both their IGA and creating savings through the VSLA. As noted at the project onset these two processes reinforce each other.

VIII. LESSONS LEARNT

Throughout the project we have the following lessons learnt.

- The project participating women have demonstrated that they can manage their business without the involvement of men.
- When women have more earnings, they contribute more to the household expenses mostly on children's needs and food.
- Women were initially not able to calculate their savings and spending. The saving process helps them understand some aspects of financial management.
- Despite the challenges they raised during the GALS facilitation (market challenge, production challenges, and household and social challenges) the majority of women were able to overcome those challenges and created or developed an activity that supported their savings.
- As a group, their unity has been stronger despite small disputes within their groups. The rate of abandonment is low (less than one percent). And the vacant positions have been immediately replaced by other interested women.
- The number of VSLA members and the associations increased overtime displaying a strong interest in such activities.
- Most women reported that the second cycle will be better than the first one because they are more confident, and are convinced that no one will get involved in the management of their money without their willingness.

IX. RECOMMENDATIONS

To ensure that the outcomes of the project are sustained beyond the project end, the FLA has the following recommendations.

- 1.** The Community Development Agent of Beyond Beans continue regular follow-up in the project communities for technical support, mainly to oversee:
 - a.** Proper filling of the notebook and register.
 - b.** Follow-up with the local authorities on the official registration. Towards the project end 59 percent of VSLAs had not received their declaration receipt. Although by the end of May 2020, 21 VSLA had submitted their declaration file to the local authorities. The VSLAs need support to follow up with the local authorities to receive their official registration papers.
- 2.** The communities are supplied with the promised inputs and resources for group IGAs to maintain and strengthen women's motivation.
- 3.** Beyond Beans should organize a women's capacity building in the communities on the management of their VSLAs to self-manage their business.
- 4.** One of the project partners (GIZ and/or Beyond Beans) should initiate literacy courses for the VSLA's management for the proper filling of the saving documents.

- 5.** It is recommended that the three VSLAs that were created after the initial GALS facilitation sessions, receive the GALS trainings. Additionally, other project beneficiaries who did not benefit from all the three (full) GALS facilitation activities should complete three sessions.
- 6.** Beyond Beans should develop a strategy to help the VSLAs get in touch and work with a microfinance organization to secure their savings.
- 7.** Given that 40 percent women chose trading as their IGA, it is recommended that Beyond Beans and the respective cooperatives support the women to access markets where they can sell their produce and explore options to provide transportation support.
- 8.** In the upcoming work, Beyond Beans could look into IGA activities that are less physically strenuous for women who are more than 60 years old. Agriculture related IGA are physically demanding for them.
- 9.** In the long run, it is recommended that project partners investigate strategies to study and mitigate any negative impact of climate change as more than 50 percent of the project beneficiaries' IGA are agriculture based.
- 10.** Given COVID-19 and social distancing requirements, we recommend that Beyond Beans facilitates access to re-usable masks to the women in the VSLAs. As they need to gather use of masks can help continue them meeting in person. Furthermore VSLA members should be encouraged to meet in open and well-ventilated places.
- 11.** Beyond Beans should leverage the existing momentum in the communities to continue and scale the activities. Beyond Beans can map the self-created VSLAs in the project communities and offer them technical support (training and organization) to help them formalize and function properly.
- 12.** In order to support the group IGAs in the community, FLA recommends to conduct GALS facilitation. This will help them mitigate any challenges they currently face or may face in the collective running of the group IGA.

Project We-Can

Women's Economic Empowerment in Cocoa Activities in Côte d'Ivoire

Project Overview

The German Corporation for International Cooperation, GIZ, on March 29, 2019 awarded the Fair Labor Association (FLA) a grant to support an 18-month project, **Women's Economic Empowerment in Cocoa Activities in Côte d'Ivoire (We-Can)**. The project, which includes Cocoanect and Nestlé, is launched with an objective to provide training and empowerment support for 750 women using the methodologies for Gender Action Learning for Sustainability (GALS) and Village Saving and Loan Association VSLA).

Activities Overview (May – July 2019)

| Activities | Time period | Relevant information |
|---|--|---|
| Project preparations including hiring of We-Can staff, kick off meeting, printing of T-shirts for the project participants. | April - May, 2019 | Two project staff to support the project activities hired by the FLA and the project partner held a kick off meeting. 750 T-shirts were printed for distribution throughout the project to participants. |
| Introductory visit (I) to 4 communities. <ul style="list-style-type: none"> Trogué_Scoop OUADO Barthélémykro_SCOOPAB Logosso_Coop Kouado-Dué Kokokro_CAEED Introductory visit (II) to 3 communities. <ul style="list-style-type: none"> Zéhiri_SCOOPABL Goudi_COOPAEEN N'drikro_BECIDA Introductory visits (III) to 3 communities. <ul style="list-style-type: none"> Blé_COVIMA Biakou_SPAD Attobrou_COOPARA | May 7 – 11, 2019 May 21 – 23, 2019 May 27 – 29, 2019 | The project team introduced the project to more than 800 participants and achieved their buy-in for the project. They gave their consent to start the project. The FLA team identified the local contact persons and the training venue in each of the 10 communities. |
| Facilitation visits (Round I) to 2 communities | June 23 – July 7, 2019 | At the end of the GALS and VSLA facilitation sessions, the following outcomes were achieved: <ul style="list-style-type: none"> - 163 women benefited from GALS (expected number was 150). |

ANNEX 1



| | | |
|--|--|---|
| | | <ul style="list-style-type: none">- 4 VSLA of 36 to 39 women created (expected number was 4).- 6 main livelihood increasing activities identified. |
|--|--|---|

I. Project Preparations

The Fair Labor Association started the project activities in April with the hiring of two staff who will provide technical assistance and field-level support for the entire duration of the project (18 months). Internal project management system, communication plan, and financial reporting system was set up at the FLA. The FLA commissioned the printing of 750 T-shirts to be distributed during the project for project beneficiaries (Photo 1).

A kick-off meeting took place in May, between the FLA's staff (2 persons), Cocoanect (2 person), Nestle (1 person) and the GIZ's local staff (2 persons), based in Abidjan. During the meeting, all project partners reviewed the activities and work plan in detail and prepared for the introductory visits to the community that were planned for May.

Photo 1: T-shirts distributed to project beneficiaries



II. Introductory Visits to the Communities

During May, the project team visited all 10 project communities in three separate field visits to Mahapleu, Bangolo, Guiglo, Vavoua, Gagnoa, Divo (2 communities), Bouaflé and Agboville (2 communities) (refer to activities overview). The GIZ and Cocoanect teams accompanied the FLA team during these field visits. The objective of these introductory visits was to introduce the project to the local communities, and secure their commitment to participate in the project.

a. Outcomes

The project team gathered more than 800 participants composed of village chiefs, village notabilities, community leaders, cocoa producers, spouses of cocoa producers and other community association leaders. All members of the project team explained the intended objectives, the facilitation meetings, and the areas of intervention and the type of support they will require from the community members. Subsequently, the community gave their consent and committed to participate in the project.

ANNEX 1



Women in particular were found to be enthusiastic and welcomed the opportunity to participate in interventions that could lead to increased household income. According to the participants, they view this as an opportunity to improve their living conditions and boost the development of their communities. The spouses of the intended beneficiary women agreed to the participation of their wives in the project activities and committed to support them.

The FLA team took steps to identify the relevant contact persons in the communities who could facilitate the mobilization of beneficiaries for the training sessions. These people included, the members of the notability, cooperative representatives, community young leaders and women organization leaders. The venue to conduct training was also identified in 8 communities.

b. Challenges

The introductory visits permitted the project team to understand the community profile and identify challenge in each community. For example, especially three communities in the west (Barthélémykro, Trogui and Kokokro) are very remotely located and it was very difficult to reach them particularly in raining season. The road infrastructure was non-existent as well as there are security threats. For example, in order to reach Barthélémykro, only motorcycle could be used from the nearest village, located at a distance of about 20 kilometers.

III. Facilitation Visits (Round I)

From June 23- July 07, the We-Can project team conducted the first round of facilitation (GALS/VSLA) visits in two communities:

- (1) Biakou of cooperative SPAD in Gagnoa
- (2) Zéhiri of cooperative SCOOPABL_Blé in Divo.

The objective of these facilitation meetings was to introduce both methodologies, test the openness of the communities in receiving the training, and identify any facilitation challenges. This would help inform and refine the methodology and strategy for the next community visits.

a. Participants

The facilitation meeting held in Biakou was attended by 80 women from 2 communities and 3 representatives from the cooperative. Even though the target numbers to reach for the project was 75, more number of women participated to increase their knowledge and this was welcomed by the FLA and the cooperative. Similarly, in Zéhiri, a total of 83 women participated in facilitation meetings (instead of projected 75).

b. Outcomes

VSLA: At the end of the VSLA facilitation meetings, 2 VSLA of 36 to 39 women were created in each of the two communities. The VSLA participants had their first meeting and made their first

ANNEX 1



contribution in presence of the facilitator. Even though this was the first time that the concept of a VSLA was introduced to them, the women very quickly understood the concepts, and are confident to manage the process going forward.

GALS: The GALS facilitation session used three tools:

- **Soulmate Visioning** to identify the activities participants would like to perform. It permitted to identify 6 livelihood generation activities in both communities that will undertake to realize the individual vision and goals that the women have established for themselves;
- **Income Challenge Action Tree** to assess the challenges related to these activities. The main challenges identified are the lack of land, lack of manpower, lack of quality seeds, trading issues due to the poor state of roads;
- **Vision Road Journey** that is a planning tool to help identifying the main steps of their production process. The follow up visits will be planned based on these main steps. For each activity, the project staff identified the current situation of the participants as a baseline to assess progress throughout the project (which is based on the status of progress – not started and started).

Table 1, presents the key six activities identified by the women that they desire to undertake, number of women who would like to start that activity and the status of progress (started, not started).

Table 1: Activities identified as part of the GALS facilitation process

| | Activity | Number of women | Percentage | Not started | Started |
|---|----------------------------------|-----------------|------------|-------------|---------|
| 1 | Growing cassava | 25 | 16.44 | 0 | 25 |
| 2 | Trading | 45 | 29.61 | 20 | 25 |
| 3 | Growing cereals (rice and maize) | 45 | 29.61 | 15 | 30 |
| 4 | Planting vegetables | 24 | 15.79 | 14 | 10 |
| 5 | Managing cocoa farm | 5 | 3.29 | 0 | 5 |
| 6 | Breeding livestock | 8 | 5.26 | 8 | 0 |

Outcomes in Numbers

- ❖ 4 VSLA of 36-39 women created in two communities (a rate of 100%).
- ❖ 163 women attended and benefited from GALS facilitation (instead of projected 150 women in two communities - a rate of 109%).
- ❖ 6 main activities identified.

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Photo 2: VSLA Facilitation in Zéhiri



c. Challenges and Mitigation Strategies

Even though the meetings were well attended, from the view of project implementation, the project staff has the following observations that need to carefully be considered.

- **Total number of days in each community** was too time-consuming for the participants. It was challenging to mobilize the women in each community during the 9 days because of their farm activities. With the onset of the rainy season, women are very busy in planting their food crops. To overcome this challenge, the project staff adapted the approach methodology and used 6-7 days for facilitation per community and planned the remaining days for coaching before starting the follow-up activities.
- **High number of participants** in the sessions was challenging. Usually in a GALS facilitation session, the optimum number of participants is 35 – 40. This allows for individual attention from the trainers, as the activities and their plan to conduct their activities have to be tailor-made. Since the total number of participants exceeded 80 in both locations, the project staff had to divide the group into two. One group was participating in the VSLA facilitation, while the other was simultaneously attending the session on GALS. Once finished the groups switched. This doubled the tasks of the trainers as they needed to repeat the same topic twice.

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d. Lessons Learned

The project staff found the women participants to be highly motivated and who have trust in the project. Their commitment in the project was proved by the high number of participants (more than 100% of planned for each session). Cooperatives played a big role in mobilizing the participants.

In Biakou, the facilitation was smooth without interruptions as the cooperative provided breakfast and lunch and hence, the participants stayed together for the entire day.

In Zéhiri, the project staff had to stop the facilitation at 14:00 hrs because neither breakfast nor lunch was provided and the participants started to complain about hunger. Cocoanect's representative was present with the project team during the last two days in Zéhiri and observed how lack of provision of refreshments to the participants, can have a negative impact on the project activities. FLA recommends, that for any future activities, the participants be provided with refreshments during the sessions to keep up their stamina and motivation.

Photo: 3 GALS Facilitation Session in Zéhiri



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About the Fair Labor Association

Since 1999, Fair Labor Association has helped improve the lives of millions of workers around the world. As a collaborative effort of socially-responsible companies, colleges and universities, and civil society organizations, FLA creates lasting solutions to abusive labor practices by offering tools and resources to companies, delivering training to workers and management, conducting due diligence through independent assessments, and advocating for greater accountability and transparency from companies, factories, farms, and others involved in global supply chains.

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Women's Economic Empowerment in Cocoa Activities IN Côte d'Ivoire "WE-CAN"

FIRST INTERMEDIARY REPORT

May – October 2019



Fair Labor Association

December 2019

Improving Workers' Lives Worldwide

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I. PROJECT BACKGROUND

The Fair Labor Association (FLA) started a capacity building project titled **Women's Economic Empowerment in Cocoa Activities IN Côte d'Ivoire (WE-CAN)** in ten cocoa producing communities in Côte d'Ivoire in collaboration with, and funding from the German Development Agency (GIZ)¹, Nestlé, and its supplier Cocomanect. The 18-month project started in January 2019 and is expected to end by June 2020.

1. Objectives

The main goal of the project is to empower women in the ten cocoa communities, while enabling their role as decision makers within their households, and in the communities. An effective mean to achieve this goal is to increase their economic resilience and livelihood generation opportunities, through the facilitation of income-generating activities. The project has the following three activities to achieve the overarching goal:

- 1) Facilitate and support income generation activities (IGA) and economic empowerment of 750 women in ten cocoa growing communities through the Gender Action Learning for Sustainability (GALS) approach.
- 2) Train, equip and establish 20 self-sustaining Village Savings and Loan Associations (VSLA) in ten communities and create opportunities for the participants to make savings and have access to loans.
- 3) In the process leverage and further strengthen the women's cooperative societies.
- 4) Mobilize and get buy-in of regional authorities, community leaders, project beneficiaries and their spouses in the project areas.

2. Intended Beneficiaries

The project aims to target 750 women from ten cocoa producing communities where Cocomanect sources from. The women are selected from ten cooperatives and the four women organizations active in these communities. Eight of the ten cooperatives currently participate in the Nestlé Cocoa Plan (NCP)². Picture 1 and Table 1 presents an overview of the cooperatives and their location.

¹ The German development cooperation (GIZ) has been providing support to Côte d'Ivoire since 1975. It is working on behalf of the German Federal Ministry for Economic Development and Cooperation (BMZ) and the German Federal Foreign Office to embrace several topics including **Rural economic development** and **Employment and business development**. In the agricultural sector, several projects and partnerships with companies are promoting cocoa, cashew nut, cassava, onion and rice value chains. GIZ and its partners are also advising smallholders on efficient and environmentally sustainable production methods¹. The priority intervention of GIZ in Côte d'Ivoire is the promotion of agriculture and biodiversity. In this framework, the Public-Private Partnerships (PPP) Fund for the Country Members of the Union of Mano River allows the implementation of private sector partnership projects, in order to create jobs and improve the income and working conditions of the target populations.

² <https://www.nestlecocoaplan.com>

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Picture 1 and Table 1: Geographic distribution of the cooperatives



| GEOGRAPHIC AREA | SELECTED COOPERATIVES |
|---------------------------|-----------------------------------|
| Divo | SCOOPABL, COOPAEEN |
| Vavoua | CAEED |
| Bouaké | COVIMA |
| Agboville | BECIDA, COOPARA |
| Gagnoa | SPAD Gagnoa |
| Duekoué/Guiglo/Man | KOADO DUE, SCOOPAAB, SCOOPS OUADO |

The areas and cooperatives highlighted in bold are managed by women.

II. ACTIVITIES

For women empowerment activities, the FLA along with GIZ agreed to use the Gender Action Learning for Sustainability (GALS)^{3, 4} and the Village Savings and Loan Association (VSLA)⁵ approaches to maximize impact. One of the impediments for women (and men) to scale up any livelihood generating activities set up under GALS is access to savings and credit. Embedding VSLA in the GALS implementation plan overcomes that challenge. In the initial part of the project, Cocoonect and Nestlé took lead in identifying the ten communities, getting the local buy-in, and setting up supply chain management systems to sustain the intended positive efforts and results of the project.

In first six months of the project, FLA lead some desk-based planning sessions with GIZ and Cocoonect staff in Abidjan. A detailed plan was developed with the project partners for the field visits. In May, FLA staff alongside GIZ, Cocoonect, led face-to-face facilitation sessions in all ten communities to start with the introductory visits and energize the target group. The next six months focused on having in depth GALS and VSLA facilitation sessions in the ten communities. Thus far the project team has visited each community twice.

³ The GALS is a household-based methodology initially developed by Hivos, Oxfam and International Fund for Agriculture Development (IFAD) <http://www.galsatscale.net/>

⁴ <http://www.un.org/womenwatch/feature/ruralwomen/ifad-good-practice.html>

⁵ VSLA was a methodology originally developed by CARE <https://www.care.org/vsla>

GALS has been adapted to various development programs including VSLA, in several countries. The example in Uganda demonstrates lasting success for beneficiaries and their communities. More information available here: https://uganda.oxfam.org/sites/uganda.oxfam.org/files/file_attachments/Adapting-GALS-in-development-programmes-FINAL.pdf

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1. Introductory Visits and Community Level Mobilization

Between May 7-29, 2019 the WE-CAN project team conducted introductory visits in the ten targeted communities in three phases as presented in Table 2. The main objective was to introduce the project to the various stakeholders that could have an important role to play in its implementation and success. The field team composed of one representative of Cocoanect, two representatives of GIZ, one representative of Initiative Restore pour le Cacao (IRC) and one FLA staff.

Table 2: Overview of the introductory sessions

| | Dates in May, 2019 | Number of Communities | Names of the Communities |
|----|--------------------|-----------------------|--|
| 1. | 7-11 | 4 | <ul style="list-style-type: none">• Trogui• Barthélémykro• Lokosso• Kokokro |
| 2. | 21-23 | 3 | <ul style="list-style-type: none">• Zéhiri• Goudi• N'drikro |
| 3. | 27-29 | 3 | <ul style="list-style-type: none">• Blé• Biakou• Attobrou |

Cocoanect and GIZ explained the project context to the community leaders and discussed with them how the project could benefit the community. IRC conducted an awareness building session on the role that men can play and support the process with the provision of resources (including time, plot to grow food crops) to women for their IGA. FLA sensitized the beneficiaries on the GALS facilitation that could help them identify the kind of activities they could undertake and help secure the buy-in of the community members.

Hundred percent of the visited communities were mobilized. The visits registered more than 1,000 participants comprising of village chiefs, village notabilities, community leaders, cocoa producers (male and females), spouses of cocoa producers and other community associations' leaders. The team received the consent and commitment of the local stakeholders to support the project. Women were enthusiastic and welcomed the opportunity to participate in the project.

Village notability and leaders gave a green light to initiate project activities. The spouses of the participating project women agreed and committed to supporting their wives. Finally, the women beneficiaries were mobilized, motivated and energized for the next step.

The woman saw this as an opportunity to improve their living conditions and boost community development and articulated several expectations. They understood that the income of men

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solely may not allow them to have better household living conditions and that women can play an important role in supporting their husbands by having additional IGAs.

During the introductory visits, the FLA team took steps to identify the contact persons in the communities who can facilitate and support the mobilization of beneficiaries for the training sessions. These contacts were composed of members of notability, cooperative representatives, community young leaders and women organization leaders. GIZ took lead in making the regional authorities aware of the project.

2. GALS Facilitation Visits

Starting June and until October, WE-CAN project team conducted GALS and VSLA facilitation visits in the ten communities, as per the schedule presented in Table 3. An overview of GALS is presented in this section and the VSLA overview is presented in the next section.

Table 3: Overview of GALS sessions

| | Communities and Regions | Dates of Visit (2019) |
|----|------------------------------|--------------------------|
| 1 | Biakou (Gagnoa)) | June 23-29 |
| 2 | Zéhiri (Divo) | June 30-July 7 |
| 3 | Goudi (Divo) | July 24-30 |
| 4 | Yakassé-Attobrou (Agboville) | August 26-31 |
| 5 | Blé (Bouaflé) | September 1- 6 |
| 6 | Kokokro (Vavoua) | September 7-14 |
| 7 | Aboudé Mandéké (Agboville) | September 15-21 |
| 8 | Troguy (Man) | September 29 - October 5 |
| 9 | Kouassikro (Bangolo) | October 6-12 |
| 10 | Lokosso (Duékoué) | October 13-19 |

The GALS facilitation sessions covered three main activities namely, (1) Soulmate Visioning, (2) Increasing Income Challenge Action Tree and (3) Vision Road Journey (action planning and SWOT analysis). Each session took five days per community and was facilitated by a team of the following persons:

- The FLA Regional Manager was the GALS expert facilitating the session with support from the FLA Program Associate;
- One VSLA expert established the VSLAs in the communities with support from a VSLA assistant. FLA recruited these two persons for a fixed-term contract in the framework of this project.
- One gender expert from Cocoonect, whose role is to conduct follow up supervision activities, provide technical support and ensure sustainability of efforts at the end of FLA's intervention.

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i. Participants

GALS facilitation visits gathered a total of 741 participants (98.8 percent) of the 750 expected women from 32 villages and camps. Initially, the planning was to gather women only from the ten identified communities. In practice, women from 32 villages and camps grouped around these ten communities displayed interest and were offered the opportunity to join.

Of the 741 participants, 659 benefited from the full three main activities of the methodology, representing an effective participation rate of 89 percent. For the other 82 women, either they joined late or abandoned the training before the end of the three modules. Amongst the 659 full beneficiaries, the team identified 16 women (2 percent) that require specific attention from the project partners. These women are over 65 years old and are engaged in agriculture although they have no assistance and cannot perform strenuous work.

ii. Identified activities

The main objective of the GALS facilitation is to help participants identify the types of activities that they can reasonably undertake in their local context and can help them earn income (Visioning). Subsequent to the activities' identification, a SWOT analysis is done to layout the challenges related to each activity and possible solutions (Increasing Income Challenge Action Tree). Finally, the session holds a planning session for each activity with due dates (Vision Road Journey).

During the GALS facilitation, the project team and the participants identified six activities (trading, cocoa farming, cereal crop farming, food crop farming, breeding, and vegetables farming) that can be grouped into three main streams: Agriculture (53 percent), Trading (44 percent) and Breeding (3 percent). Of the three main activities proposed, trading and agriculture are the two most desired activities by women. Table 4 presents an overview of proposed activities distribution amongst the 659 GALS participants.

Trading accounts for 292 women, about 44 percent of all participants with the following activities: clothes and cosmetic trading: 176 women (60 percent), food trading (cereal, vegetables, prepared food): 116 women (40 percent). Agriculture (cocoa farm, food crops and vegetables) was chosen by 348 women, about 53 percent of participants with 32 percent of participants choosing to grow only vegetables. Breeding (e.g. sheep, pig and chicken) accounts for 19 women (3 percent) of the participants.

The project is designed for rural communities. Hence, it is not surprising that agricultural activities are most popular. The high interest in trading activities is the consequence of a critical issues in rural areas - the lack of land, which limits women to have land to cultivate anything. This issue was raised by 44 percent of women who want to undertake agricultural

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activities. The second reason is that because about 99 percent of the women are already involved in agricultural activities, they want to diversify their source of income by undertaking other activities.

Photo 1: Woman representing her vision during a Vision Road Journey



Table 4: Distribution of proposed activities among women

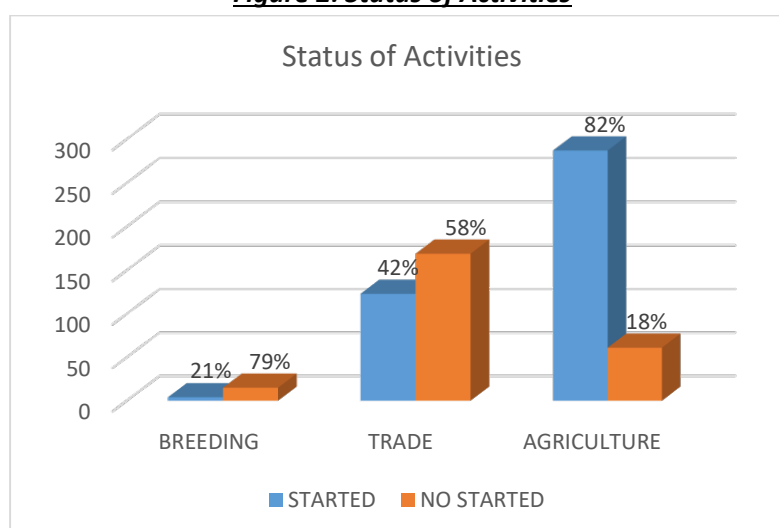
| Communities | Cereals farm | Cocoa farm | Vegetables farm | Breeding | Food trade | Other trade | TOTAL |
|-------------|--------------|------------|-----------------|----------|------------|-------------|-------|
| Biakou | 32 | 5 | 12 | 7 | 16 | 4 | 76 |
| Zéhiri | 15 | 0 | 34 | 1 | 16 | 10 | 76 |
| Goudi | 26 | 2 | 2 | 0 | 13 | 31 | 74 |
| Attobrou | 0 | 7 | 11 | 0 | 7 | 5 | 30 |
| Blé | 5 | 2 | 39 | 5 | 8 | 6 | 65 |
| Kokokro | 0 | 0 | 36 | 1 | 1 | 0 | 38 |
| Aboudé | 8 | 0 | 45 | 0 | 7 | 7 | 67 |
| Troguy | 5 | 7 | 9 | 3 | 41 | 12 | 77 |
| Kouassikro | 0 | 17 | 0 | 0 | 14 | 21 | 52 |
| Lokosso | 3 | 0 | 26 | 2 | 53 | 20 | 104 |
| Total | 94 | 40 | 214 | 19 | 176 | 116 | 659 |
| Percentage | 14% | 6% | 32% | 3% | 27% | 18% | 100% |

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iii. Status of activities

Based on the information collected from the participants, about two third (63 percent) of the 659 women who finalized the GALS facilitation, already perform the activity they chose to develop further. These women are already engaged in some income generating activities and the project helped them to plan how to further improve and scale some of those existing activities. For the 37 percent of the participating women, even if they have usual IGA, they reported that in the framework of the project, they will experience the activity they decided to undertake, for the first time. The distribution of the status per activity is presented in figure 2.

Figure 2: Status of Activities



iv. Identified Challenges

The GALS session allowed the participants to reflect on the challenges women face or could face in conducting their activities. The women discussed them based on their past experience or what they observe in their immediate environment. The challenges can be clustered under three main pillars: marketing, production and household.

Marketing Challenges

Irrespective of women taking up trading or agriculture, to earn and improve their economic situation, women should be able to sell their products at a decent price. The main issue women face is the low cost they earn for their product. 58 percent of women reported that they have received paltry price for their products, due to a number of reasons.

First is the **poor infrastructure and debilitating conditions roads** in some communities, that makes it difficult to access the markets. When a buyer manages to visit the community, they

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propose low prices to amortize transportation expenses. Women have no choice but to accept the low price as they lack means to transport their products. Women reported this situation in six communities (Biakou, Zéhiri, Blé, Kokokro, Troguy and Kouassikro) impacting 58 percent of the project beneficiaries.

Photo 2&3: River crossing the road in Troguy and road to Kouassikra in the rainy season



Box 1: Poor infrastructure and lack of easy market access

Women in Kokokro travel 16 kilometers on very poor road to arrive in Vavoua, the nearest city with a market. Women in Troguy travel about 12 kilometers to the market in Mahapleu. A river crosses the road during the rainy season making the village inaccessible. Women in Kouassikro walk 5 kilometers to the market in Zou. Kokokro and Kouassikro are large camps without local market. Troguy is a large village with a small market due to the access difficulty. The other three communities (Biakou, Zéhiri and Blé) have a small local market, but the number of customers, and the demand is not enough to make these markets attractive. Women would need to sell in the nearest city, if they want to secure good price for their product. Only four communities (Goudi, Yakassé Attobrou, Aboudé Kouassikro and Lokosso) have good marketing opportunities because they have an important local market and/or are easily accessible.

The second reason is commodity's **overproduction and inability to process or add value**. Generally, most women grow the same products in the same time period due to the crop cycle. These products flood the same markets leading to low prices. Furthermore, the prices are set by the buyers and not the sellers. Linked to this is the lack of opportunities, technical know-how or equipment to add value or conserve the crop. For e.g. rice producers (14 percent of the beneficiaries) reported that the cost of de-husked rice is more than the husked rice. But the lack of a rice huller compels them to sell their production in husked form that fetches them a lower price.

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The third issue women raised is selling to **buyers on credit** as they don't have money and sometimes are unable to pay at all. Some buyers come to take the products with many promises to pay but no money to pay upfront. About a quarter of the traders reported that some people in their immediate environment have taken their product on credit and have not settled their payments. This is a huge impediment in the growth of their business.

Photo 4: Rural Market in Zéhiri



Production Challenges

Women who have prior experience and have started additional agricultural activities (cocoa farming, food crops, etc.) raised several challenges. Most mentioned the lack of (agricultural) land (46 percent). For example, in Kouassikro, it is not possible for new cocoa growers to have land for new farms. Other challenges mentioned were lack of manpower (35 percent), lack of crop protection products (18 percent), lack of quality seeds to improve their yield (5.5 percent) and poor quality of the soil affecting the production (2.5 percent).

For trading, the main problem faced by 48 percent women include the building up of their first stock. Given that they don't have the initial inputs they are sometimes unable to start on those activities. Other challenges include the lack of equipment like storage room and/or fridge for those who want to sell fresh fish and fresh drinks (24.5 percent). Furthermore, 27 percent reported problems of money extortion and demand of a bribe by policemen and gendarmes in charge of security on the rural roads.

Women who want to undertake breeding raised no major problems related to production and marketing. The only issue they all raised is lack of appropriate space (enclosure and henhouse)

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to keep their animals (such as chickens, sheep, or pigs) safe. They reported that when their animals walk in the village without any protection, they are killed or robbed.

Household Challenges

Only few women (6) mostly engaged in trading noted resistance from their spouse in performing their activity. The main issue common to all women, irrespective of the activities undertaken is the inability to cover household expenses. About 45 percent reported that they contribute in the same way as men, sometimes more than men. They reported spending majority of their earnings on household subsistence (food), children's care and education. In addition, the project team noted cases of women (9 percent) who are sick, too old, or need to take care of sick persons in their families and therefore have difficulty to carry out their proposed activity. Another group with household challenges are 8 percent of the participants who are in charge of their household because they are single or widowed.

v. Development of Joint Solutions

The GALS facilitation Increased Income Challenge Action Tree (ICAT) tool was used to guide and support the women in discussing and deciding on possible solutions for the challenges brought forward by them.

As a response to the low prices of their product, food producers of all the communities decided to get together through their VSLA group to discuss options. They decided to negotiate with buyers for better prices or to send their production to the cities where there is more demand and consumption such as Abidjan. Additionally, the traders decided not to sell their products to the buyers on credit anymore.

For agricultural activities, women proposed to rent plots of land for a renewable one-year lease. This is only possible for food crops and not for perennial crops like cocoa. For women in Kouassikro who want to farm cocoa and cannot get land, they discussed migrating to the surrounding areas to acquire new parcels of land.

Traders in need of funds to start their trading activities, decided to first undertake production of food crops in order generate some quick money. A few of them reported that they will ask a family member for a small loan. In addition, they also decided to be active in their VSLA by

Photo 5: Woman drawing the ICAT



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saving money so that they can get credit to start their trading. The fresh fish sellers decided to smoke their fish so that it can last longer and mobilize the required funds to buy a fridge to store fresh fish. With regard to the household expenses, some women decided to enforce their current activities to use the extra income to cover household expenses. One third of the group decided to discuss the issues with their joints to agree on the best way to manage their household together.

vi. Activities Planning

The tool Vision Road Journey helps women to develop a realistic plan for their activities. For agricultural activities, the planning was based on the seasonal calendar, when it is the appropriate time for sowing and harvesting.

The group of women who already started their trading activities (48 percent of the traders) were not able to make a projection to increase their trading activities. It was decided that it would be better to focus on increasing the amount of their saving as part of their VSLA activities. The group planned for a basic contribution based on individual capacities that needs to be absolutely contributed (Table 5).

Women who are yet to start their trading activities, made an activity plan considering the needed funds and time to mobilize the resources. Twenty women affirmed that their financial situation did not allow them to determine when they would be able to start their activity. These women were encouraged to find an activity that could help them earn money to get started. These activities will be monitored during the follow up visit. A positive and encouraging result is that all the women, irrespective of their proposed activity decided to save through their VSLA.

Photo 6: Participant drawing vision road journey



Table 5: Saving commitment of women traders

| Percentage of traders | Saving per meeting (FCFA) | Total annual saving (FCFA) |
|-----------------------|---------------------------|----------------------------|
| 27 | 500 | 24000 |
| 32 | 1000 | 48000 |
| 03 | 1500 | 72000 |
| 18 | 2000 | 96000 |
| 20 | 2500 | 120000 |

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3. VSLA Sessions

The VSLA facilitation sessions took place at the same time as the GALS. The VSLA comes as an alternative to lack of funds and loan opportunities for rural women. The minimum number of women to create a VSLA is 25 and the maximum is 40. The project goal is to create 20 VSLA in the ten communities (2 per community). This was achieved in seven communities: Biakou, Zéhiri, Goudi, Aboudé, Blè and Kouassikro. In the remaining three communities, a different number of VSLAs were established as the number of participants was either too high or too low. Further explanation is provided below.

Photo 7: VSLA facilitation in Kouassikro



A total of 602 women out of 741 (83 percent) are currently member of a VSLA created with in the project (Table 6). This number may increase in the coming months, as several other participants are working towards creating their VSLA in their communities. This will be monitored and supported during the follow up visits.

Troguy has 80 participants and it would have been feasible to create two VSLAs. However, two other nearby communities got involved in the project. Hence, in addition to the VSLA of Troguy, two more VSLAs were created in the villages of Mahifapleu and Veguiné. As the project provides a VSLA kit for only two VSLAs per community, the communities of Mahifapleu and Veguiné decided to fundraise to cover the cost of the third kit.

The communities of Attobrou and Kokokro could not mobilize the required number of women to form two VSLAs. Kokokro is a large camp with a small number of inhabitants, therefore one VSLA is sufficient. Attobrou, on the other hand, is a large community and during the visit, the WE-CAN team discovered an existence of 8 VSLAs in the village, set up as part of another project. Several women were already members of a VSLA. FLA made efforts to contact the coordinator for these VSLAs but were not able to make the connection to get insights. For the

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women with interest it was sufficient to only have one VSLA created. The plan is to form a second VSLA in Wahin, one other community of the cooperative.

In Blè, in addition to the two VSLAs created by the project team, the cooperative COVIMA made the commitment to support the establishment of three additional VSLAs in Campement Propre, N'denoikro and Dibofla. Members of these three other communities were present in the training. The WE-CAN team will follow up during the next field visit to see if these three additional VSLA's were mobilized.

Lokosso registered the highest number of participants, however only two VSLAs were created as there were already 2 VSLAs functioning. The new VSLAs created by the WE-CAN team were composed of women who were not member of any VSLA, and the team enforced the capacity of the existing VSLAs.

Table 6: Overview of the VSLA

| Community | VSLA Names | Numbers of members |
|------------|------------------------|--------------------|
| BIAKOU | BINKADI | 36 |
| | OBIMBI | 39 |
| ZEHIRI | N'YONIAN | 38 |
| | WANON | 39 |
| GOUDI | DEME | 36 |
| | BINKELEMAN | 40 |
| ATTOBROU | OFFOUYÊSSÊ | 26 |
| BLE_ATOSSE | COVIMA_ATOSSE | 10 |
| | COVIMA_BLE | 40 |
| KOKOKRO | | 39 |
| ABOUDE | SUCCES (at Aboudé) | 40 |
| | N'DRIKRO (at N'drikro) | 26 |
| TROGUY | NEUKOLEU (at Troguy) | 40 |
| | ZODOH (at Véguinée) | 20 |
| | IDOMA (at Mahifapleu) | 16 |
| KOUASSIKRO | EBOYOKOU | 25 |
| | ANOUINSÊ | 27 |
| LOKOSSO | BINKELEMAN | 33 |
| | ALLAH DÊMÊ | 32 |
| TOTAL | 19 | 602 |

4. Capacity Building of the Supply Chain Partners

One of the underlying objectives of the project was to increase the capacity of the engaged cooperatives, and the Cocoanect staff on GALS, VSLA and helping the target beneficiaries to sustain the efforts, after the project completion. As mentioned before several Cocoanect staff and the respective cooperative staff participated in the GALS and VSLA sessions. Cocoanect

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recruited a gender supervisor that participated in the GALS and VSLA training so that he can continue assisting and monitor the project beneficiaries' activities.

In all the communities, the cooperatives mandated representatives that should participate in the training to understand the methodology and assist women in their activities after the intervention of FLA team. But only the representatives of two communities (Goudi_Gagnoa and Lokosso_Duekoué) showed real interest in the training. So the FLA team cannot assert that the other cooperatives representatives are well equipped to boost the self-sustainability of the methodology.

III. OUTPUTS AND OUTCOMES

| Output | Outcomes |
|---|---|
| Foundational elements <ul style="list-style-type: none"> - Project team to visit 10 communities for awareness raising, sensitization and mobilization. - FLA team to revise training materials and update them according to the realities in the selected communities. | <ul style="list-style-type: none"> - The beneficiary communities' notability and leaders are mobilized and have given their green light to conduct the project. - The husbands of the beneficiary women agreed with the participation of their spouses and are committed to support them. - The women beneficiaries are mobilized, motivated and energized for the next step. |
| GALS and VLSA Implementation <ul style="list-style-type: none"> - The FLA trainers in cooperation with the Cocoanect Supervisor and Cooperatives coordinator will prepare and provide the following GALS training sessions in 10 communities for 750 bénéficiaries: <ol style="list-style-type: none"> 1) Soulmate Visioning 2) Increasing Income Challenges-Actions Tree 3) Vision Road Journey - FLA trainers with support from Cocoanect and local coordinators will provide a 3-days action learning training on VSLA. | <p>A total of 741 beneficiaries have received the GALS and VSLA training sessions and 602 women from 19 VSLA are equipped with necessary kit and knowledge.</p> <ul style="list-style-type: none"> - 741 beneficiaries benefited from at least one GALS activity (98.8 percent) - 659 beneficiaries benefited from all three GALS activities (88 percent) - Activities for 659 women identified and planned (88 percent) - 19 VSLA created in the ten communities (95 percent) and supported by the project |

ANNEX 2

| | |
|---|--|
| | <ul style="list-style-type: none"> - 602 women are members of a VSLA (80 percent) |
| <p>Foundational elements</p> <ul style="list-style-type: none"> - Engagement with the cooperatives and appointing a Coordinator to take a leading role in the project. - Cocoanect and FLA to work closely with these Coordinators and to provide additional training and coaching. <p>GALS and VSLA Implementation</p> <ul style="list-style-type: none"> - The local coordinators (from the cooperatives) and Cocoanect staff will support to facilitation of the trainings including providing the venue, food & drinks and materials. - The project team will identify natural leaders among the participants to become Champions. <p>Coaching and supervision</p> <ul style="list-style-type: none"> - VSLA groups are organizing their meetings to improve their plans and to manage the scheduled activities. - Follow up visits are taken to oversee the progress of the individual and group IGAs in the project locations. | <ul style="list-style-type: none"> - 2 coordinators actively participating in the GALS/VSLA training - One gender supervisor recruited by Cocoanect and participating in GLAS/VSLA facilitation - 19 champions identified in the 19 established VSLA - Meetings days identified by the 19 established VSLA |

IV. LESSONS LEARNED

1. GALS and VSLA complement each other

The combination of GALS and VSLA appears to be useful. Most women need the savings (realized through their VSLA) to conduct the economic activity planned during GALS. The current VSLA management illustrates that women can together manage their affairs without the intervention of men. However, some communities reported poor experience with previous VSLAs and that has made the women prudent about it. Provided that the challenges of mismanagement are dispelled by awareness, coaching and follow up activities the VSLAs with GALS can be powerful means to empower women and help in improving livelihood.

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2. External Challenges that Women cannot resolve

During the visits, the project team met with highly motivated women across all communities. They have confidence in the project, are committed to the process and motivated to achieve success. During the project, these women discover, and understand more about the enhanced role they can play in the advancement of their household and community. GALS encourages beneficiaries to count on themselves and to take ownership of their lives. Yet there are challenges that makes it complicated for them to make progress. There are several issues these women face which go beyond their power and possibilities such as transportation to the market, processing of their produce, or inability to buy land, and for which they shall require external support. If project partners are able to help the participants overcome such challenges, it will increase their motivation and improve the project success.

3. Possible Impact of Climate Change

At the end of the GALS facilitation visits, 53 percent of the beneficiaries wish to undertake agricultural activities. In the rural context and with traditional production system, they rely heavily on natural conditions like rain to start their activities (as most areas are rain fed and not irrigated). If there are sufficient rain, arriving on time, their efforts will pay dividends. If not, it will negatively impact the project activities and results for majority of the women. In addition to the 53 percent women, it will also impact some traders as they further rely on agricultural activities to start their trading activities.

4. Social and Political Conditions

Côte d'Ivoire will hold its national elections in October 2020. This time will be hectic and sensitive, and situation can turn tense rather quickly. The pilot is planned to end by June 2020, four months prior to the electoral period. If the elections happen smoothly, it is likely that the women will continue their activities initiated as part of the project. But any eventual crisis resulting from the elections could negatively impact the women's activities. The west of the country is more susceptible to such outcomes.

5. Role of Cooperatives and Cocoanect

As done so far, the Cocoanect and cooperative staff are very well placed to ensure handholding of the community after the pilot. Regular follow up visits after the intervention of project partners, will help determine the progress and if further efforts are required. But to do so, cooperatives should really get involved in the project and show a real interest in the conduct of project activities.

ANNEX 2

V. RECOMMENDATIONS

Based on the activities, interactions with the project beneficiaries and lessons learnt, the FLA has the following recommendations to the project partners:

- 1) Provide regular follow up by the project local coordinators and supervisors to the women activities to enforce them and to strengthen the self-sustaining conditions so that women will be capable and motivated to sustain the activities after the project.
- 2) Support the women in the six communities with poor infrastructure, to access markets where they can sell their produce. Explore options to provide transportation support.
- 3) Help arrange or provide rice shellers, train the women, identify a person to maintain the rice huller for the rice producing communities (Biakou, Goudi, Zehiri) so that the women are able to husk the rice and sell at a higher price. If any women is interested, she can run the business of de-husking the rice.
- 4) It is advised not to involve men in the management of women's VSLA but rather strengthen the capacities of the women so that they manage their business themselves.
- 5) Investigate strategies in the long run to mitigate the negative impact of climate change.
- 6) Consider a research at the current living income of these women and benchmark it against the international standards and measure impact in terms of long sustained income overtime.

VII. NEXT STEPS

VSLA follow up visits from November to December and GALS follow up visit starting in the first quarter of 2020. These activities are part of the development phase. They are part of technical support to be brought to the project beneficiaries in the process of developing their VSLA and IGA.

ANNEX 2

ANNEX 1: ABOUT THE FAIR LABOR ASSOCIATION, GALS, AND VSLA

The Fair Labor Association (FLA)⁶ is a multi-stakeholder initiative headquartered in Washington D.C. and with regional offices and staff based globally. FLA promotes and protects workers' rights and improves workplace conditions by facilitating collaboration among businesses, civil society organizations, and colleges and universities. The FLA started working in the cocoa sector in Côte d'Ivoire in 2011.

Within the framework of this project, FLA has the following role.

- Lead project administration including the development of project workplan, project coordination, and financial management of the project.
- Ensuring regular communication with the project partners and quarterly progress reports to GIZ, Cocoonect and Nestle. FLA will also have to produce and design a project end report on lessons learnt.
- Undertake on the ground activities including:
 - Assist in the selection of communities for interventions with the project partners,
 - Onboarding of Cocoonect's project staff on the fundamental principles of GALS and VSLA,
 - Engage with community leaders to secure their buy in for the project,
 - Facilitate GALS and VSLA activities in the project communities,
 - Regularly follow up with the project beneficiaries on the progress of their individual action plans,
 - Work together with the Cocoonect project staff (M&E Officer, cooperative level coordinators and community workers) and GIZ technical staff and support the smooth execution of project's activities.
- Hire and manage appropriate VSLA experts to deliver project goals.
- Ensure quality and timely delivery of project tasks and reporting requirements.

ANNEX 2

ANNEX 2: ABOUT THE GALS

GALSatScale (Gender Action Learning for Sustainability at Scale) is a community-led empowerment methodology which aims to give women as well as men more control over their lives and catalyse and support a sustainable movement for gender justice. In particular GALS aims to promote women's human rights as stated in the 1979 United Nations Convention on Elimination of All Forms of Discrimination Against Women through community-led gender justice advocacy and mainstreaming into other development interventions.



GALS starts with the individual at different levels from farmers to government and donors: women and men develop their individual visions for change and leadership, with achievable targets and road maps to move towards these visions, based on analysis of their current situation, past achievements and opportunities/strengths and challenges. A key focus is changing gender inequalities within the family and community as challenges which prevent both women and men at all levels from achieving their vision.

The individual visions, plans, achievements and challenges are then aggregated and analysed collectively within communities, organisations and institutions to improve decision-making at all levels. Use of diagram tools as well as distinctive participatory principles enables inclusion of very poor people as informed and respected partners in participatory planning processes, even if they have not had the opportunity to learn to read and write. The methodology also develops the conceptual, analytical, 'deep listening' and communication skills of powerful individuals, institutions and policy-makers – as well as enabling their own personal development planning.

The participatory process develops practical and sustainable methodologies and guidelines which can be integrated into livelihood, market and value chain development, financial services and economic policy and decision-making. The methodology forms a solid basis for more inclusive, effective and cost-efficient democratic policy development and gender advocacy.

A full GALS process is conceived and planned as a phased process, designed and established over one year and then developing in different further directions depending on the visions and priorities of those participating. Once basic skills and structures have been built, GALS processes and tools can be adapted for many different purposes and contexts. They can also be integrated in many different ways with other methodologies – depending on what other activities are already working on the ground.

ANNEX 2

GALSatScale is a rapidly evolving methodology, and can be adapted for many different contexts, types of development and stakeholder levels - with continual innovation by participants in response to opportunities and challenges on the ground.

ANNEX 3: ABOUT THE VSLA⁷

The success of microfinance has been widely recognized in the last couple of decades as testament that the poor are “bankable”. At the same time, the microfinance industry has grown more sophisticated and sometimes inaccessible to some of the poorest communities in rural Africa. Lack of infrastructure, combined with poor roads, low population density and high labor costs make microfinance services in Africa extremely expensive compared to Asia and Latin America. Moreover, the average loan demand for a village-based income-generating activity is under \$20, about 40 percent less than the average entry-level microfinance loans, which also require rigid terms and conditions.¹ Finally, most microfinance institutions (MFIs) do not offer saving services which are often the services in highest demand in rural Africa.

The Village Savings and Loans Association (VSLA) methodology helps fill in the abovementioned gap. VSLA is a low-cost financial service founded on the principle of fund pooling, designed to serve the very poor whose income is irregular and high risk to MFIs. As such, VSLAs play an important role in meeting the needs of women and men whose principal purpose for accessing finance is to help them manage household cash-flow, respond to life-cycle events or invest in small income-generating activities.

Moreover, VSLAs provide people, no matter how remote or poor, with access to small amounts of local capital on flexible terms and to transact such loans frequently at very low risk and negligible cost. VSLA was first developed by CARE International in 1991 in Maradi, Niger. Designed primarily for illiterate and extremely poor rural women, the methodology has matured over the years to serve both literate and illiterate population in rural areas, market towns, peri-urban settlements and urban slums. The primary purpose of a VSLA is to provide simple savings and loan facilities in communities without access to formal financial services. In areas where MFIs exist, VSLAs can be very complementary. VSLA members can be MFI clients and vice versa, choosing different services to satisfy different needs. In fact, members of VSLAs have the potential of become highly sought after MFI clients. VSLA members come with extensive experience in saving, managing their funds and investing their money— all qualities sought after by MFIs. Often, as VSLAs mature and members begin to operate more profitable businesses, they find themselves in need of funds beyond the scope of a VSLA. MFIs offer a natural transition for larger funding.

⁷ [https://www.fsnnetwork.org/sites/default/files/EA\\$E%20Facilitators%20Guide-VSLA.pdf](https://www.fsnnetwork.org/sites/default/files/EA$E%20Facilitators%20Guide-VSLA.pdf)

ANNEX 3



WE CAN PROJECT

VSLA follow-up visits

February 3 to 25, 2020



Photo 1: Gathering of the women participating in a VSLA and GIZ representatives in the community of N'drikro

May 2020

Report by Fair Labor Association

ANNEX 3

I. Background

In the framework of its follow up activities for the WE CAN project, the Fair Labor Association's VSLA expert conducted its third visit to the ten project communities (Attobrou, Aboudé, Goudi, Zéhiri, Biakou, Kokokro, Blè, Trogui, Kouassikro and Lokosso) from February 3 to 25, 2020. The objectives of the visits were to monitor the progress made in addressing the gaps noted during the second follow up visits done in November and December 2019 and to provide additional support.

The visits permitted to meet a total of 772 women, members of 21 VSLAs in the ten communities (Table 1). A positive development noted is the number of VSLA members has increased with 3% since the previous visit when 750 women attended the meetings. More is explained about this in chapter III.

Table 1: Overview of the VSLA in the project communities

| Community | Number of women |
|--------------------------|-----------------|
| AGBOVILLE_ATTObROU | 90 |
| AGBOVILLE_ABOUDE MANDEKE | 79 |
| DIVO_GOUDI | 80 |
| DIVO_ZEHIRI | 79 |
| GAGNOA_BIAKOU | 76 |
| VAVOUA_KOKOKRO | 37 |
| BOUAFLE_BLE | 75 |
| MAHAPLEU_TROGUY | 120 |
| BANGOLO_KOUASSIKRO | 56 |
| DUEKOUÉ_LOKOSSO | 80 |
| TOTAL | 772 |

While writing this report the situation for the VSLA groups has changed drastically due to the COVID 19 pandemic and restrictions taken to avoid further spreading. For the follow-up to the VSLA visits explained in this report, we refer to the document with the Brief Update and Proposed Next Steps amid COVID 19.

II. Activities during VSLA follow-up visits

Per community two to three days with activities were planned and conducted around the following elements:

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- Verification of VSLA tools (notebooks and registers);
- Training on proper filling of VSLA notebooks and registers;
- Formalization of VSLAs;
- Joint visit of project partners (GIZ, COCOANECT, NESTLE, FLA)

1. Verification of VSLA Tools

The purpose of the verification of the notebooks and records is to assess if the information is correctly reported and if the documents are correctly completed. During the checks, the VSLA expert noted several anomalies in these documents. Most common were erasures in the notebooks and registers observed in all the 10 visited VSLA, but in some cases discrepancies between the information reported in the notebooks and that reported in the registers were noted. Correct registration and bookkeeping is a challenge as the majority of the VSLA members, including the management members have a low literacy level.

However, the VSLA expert also found encouraging results on the savings made. For more details, see outcomes and the Annex)



Photo 2: Training on notebooks and registers filling with a VSLA in the community of Lokosso

2. Training on proper filling of VSLA notebooks and registers

After the tools verification and the anomalies noted, the VSLA expert held a training session with all the members of each VSLAs. During the training he identified and brought together all the members who can read and write for practical exercises in order to build the capacity of as much members as possible.

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Concerning the notebooks, he explained once again to women how to fill in the notebooks for each operation: shares buying, solidarity paying and accumulation of shares. He also explained the importance of adding signatures when granting credit.

For the register, he stressed the importance of the accumulation of shares and the conformity between the available balances and the number mentioned in the register.

3. Formalization of VSLAs

During the community visits, the VSLA expert noted that all the groups have at least started their formalization process. During the previous visit the formalization files were developed for the VSLAs¹. During the visit in February it was found that almost all VSLAs have completed the filing phase. Only the files from the two VSLA of Zéhiri have been rejected by the sub-prefectural authority, because they were not correctly constituted. The VSLA expert supported them in correctly constituting the documents.

At the time of the visits, five VSLAs finalized their registration and have received a registration receipt as proof. Fourteen VSLAs are still waiting for approval of registrations. Group members expressed that the delay is probably caused by administrative slowness.

4. Joint visit of project partners (GIZ, COCOANECT, NESTLE, FLA)

The representatives from the project partners joined the VSLA expert during his visit in two project communities. It was a good opportunity for the representatives to return to the communities after they had joined the visits during the facilitation sessions.

The group joining the first visit was composed of three GIZ officials: the PPP fund Project manager Côte d'Ivoire, the coordinator for the establishment of PPP funds for the member countries of the Mano River, and the PPP coordinator. The visit took place on February 6, 2020 at N'drikro². This joint visit aimed for GIZ representatives to observe a meeting held by the women and receiving supervision and training by the VSLA expert. The group also had the opportunity to talk with the women about their expectations and experiences regarding the project.

¹ The formalization file needs to exist of the following documents:

- i. Statutes
- ii. Internal regulations
- iii. Declaration request
- iv. Minutes of the founding General Assembly
- v. Attendance list
- vi. List of members of the management committee
- vii. List of founding members

² N'drikro is a community linked to Aboudé of cooperative BECIDA

ANNEX 3

The second joint visit took place in Lokosso on February 12, 2020 and it gathered representatives from Nestlé (Research and Development) and Cocoanect, (Sustainability Manager, Project Manager and gender supervisor). For Nestlé and Cocoanect, the visit was about talking with the women about the experiences and the contribution of the project to their lives. In addition, the representatives conducted an awareness raising session about the environment protection and the use of ecological furnace.



Photo 3: Meeting in N'Drikro with the project partners and the cooperative management



Photo 4: The VSLA expert discussing with Nestlé and Cocoanect representatives at Lokosso

III. Outcomes of the VSLA Interventions and Recommendations

1. Outcomes and challenges of the VSLA Interventions

A first important learning from this field visit is that it was found that the women of the 21 VSLAs groups are still being very motivated. They respect their weekly meetings to save money and participate in training conducted by Wildfin³ field Agents (a technical partner of the project).

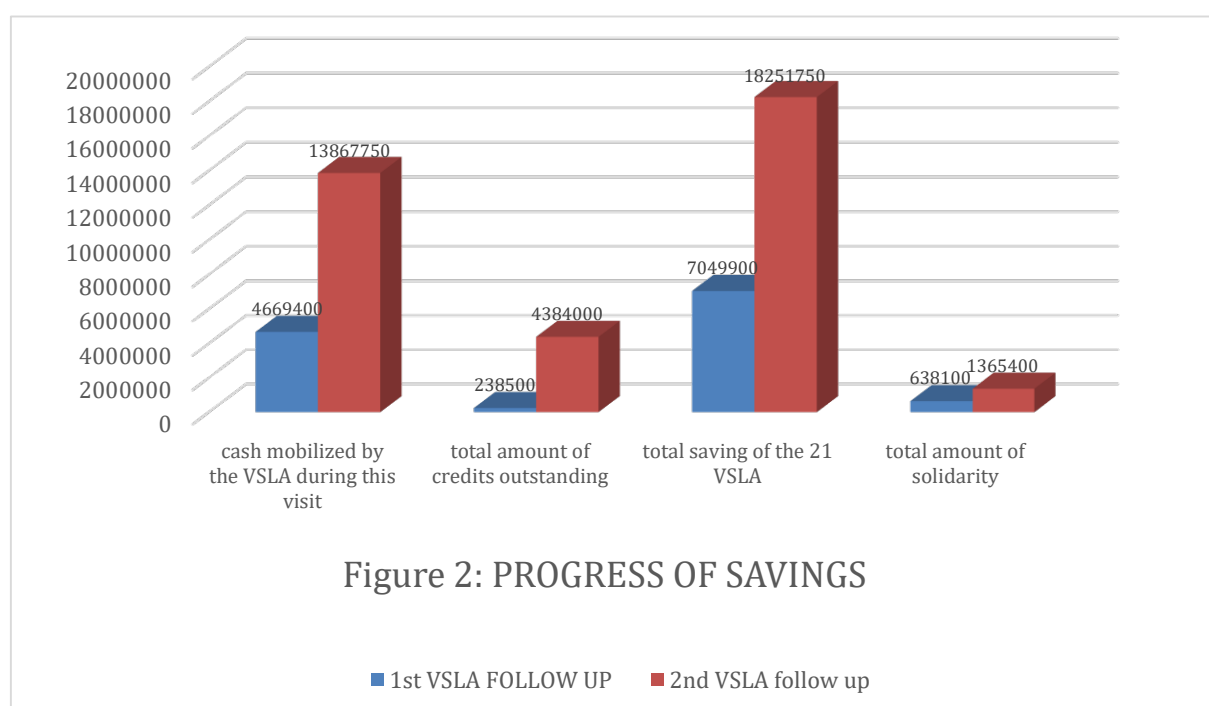
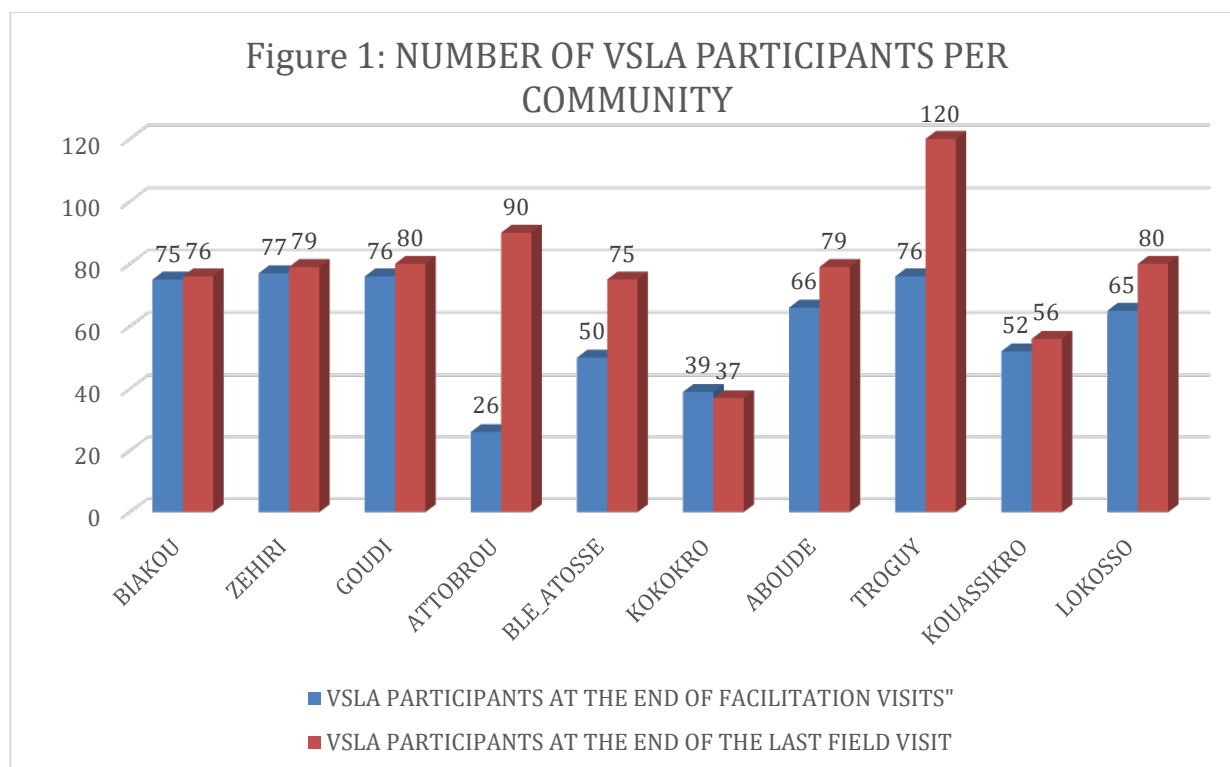
As mentioned in the introduction, the number of VSLA participants is increasing each visit being now at a total of 772 women. In figure 1 an overview is provided of the number of participants of the VSLA groups per community at the moment of initiating the VSLA group during the first visit and the number at the moment of this third visit. Especially large increases are seen in Attobrou, Blè and Troguy.

Only in one community, Kokokro, there has been a decrease from 39 to 37 members. Three women living in a nearby camp have ended their membership because they experience that the distance is too much to allow them to continue participating efficiently in the weekly meetings. In the same time, one new person joined the group.

³ WildFin is a partner of the project mandated by GIZ to support women in elaborating their business plan and bring them technical support in their IGA

ANNEX 3

The VSLA expert also observed a problem of cohesion in the group “Succès” of Aboudé. This has not yet been solved despite the actions of conciliation and the exhortations to the spirit of unity initiated by the VSLA facilitator and the cooperative’s managers.



ANNEX 3

The VSLAs have made good progress in arranging savings and loans, see also figure 2:

- 127 women have current loans, which is 16 per cent of the members;
- FCFA 13,867,750 of cash mobilized by the VSLA up to this visit;
- FCFA 1,365,400, the total amount of solidarity funds;
- FCFA 4,384,000, the total amount of credits outstanding, ie a credit rate of 24%;
- FCFA 18,251,750 of total saving of the 21 VSLA.

This data is clearly showing that the women have the capacity and willingness to make savings.

2. Recommendations

Based on the learnings from the field visits the FLA has defined some recommendations. However, as the situation has changed due to COVID-19, the recommendations might not be relevant for the time being and will need to be reviewed again once the restrictions for traveling and group meetings are lifted.

- For being able to have a more frequent supervision and follow-up to the VSLAs, it could be helpful to make the VSLA secretaries more responsible and accountable by increasing their training and asking them to report on their meetings every week to a project officer, most likely the responsible person from Cocoanect;
- Additional technical support is to be provided to sixteen VSLAs for finalizing their formalization and registration.
- It should be considered involving the Wildfin Field Agents in the communities in the monitoring of VSLAs as well as in transmitting the collected information;
- A training on Conflict Management to train the management committees of VSLAs can be considered as a useful addition and can be provided by Wildfin.
- Given the high illiteracy rate among the VLSA members it would be helpful to provide additional education and it can be considered to establish Level 1 Literacy Centers
- FLA recommends Cocoanect to start discussing with ADVANS microfinance in order not only to secure the funds of the groupings (VSLAs), but also to allow members to benefit from larger credits during future cycles. ADVANS microfinance has implemented a simple and advantageous formula for VSLAs for the past years.

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ANNEX: Overview of the 21 VSLA performance

| COOPERATIVES | COMMUNITY | NAME OF THE VSLA | MEMBERS | Surrenders | CREDIT FUNDS/ CASH IN BOX | SOLIDARITY AMOUNT | NUMBER OF CREDITS IN PROGRESS | VALUE OF CREDITS IN PROGRESS | TOTAL SAVING OF THE VSLA | COMMON ACTIVITY |
|--------------|-----------------|------------------|---------|------------|------------------------------|----------------------|--|------------------------------------|-----------------------------|-----------------------------|
| COVIMA | BLE | ESSOUNEHOU MBO | 40 | - | 808 500 | 87 000 | 5 | 250 000 | 1 058 500 | CHICKEN BREEDING |
| | ATOSSE | CANAAN | 35 | - | 377 500 | 47 800 | 4 | 240 000 | 617 500 | CASSAVA FARM |
| CAED | KOKOKRO | EHOUKAYEHOU | 37 | - | 385 500 | 74 800 | - | - | 385 500 | PEANUT PRODUCTION |
| BECIDA | ABOUDE | SUCCESS | 40 | - | 177 250 | 42 200 | 10 | 40 000 | 217 250 | ATTIEKE PRODUCTION UNIT |
| | NDRIKRO | AWLOLIKE | 39 | - | 172 600 | 59 700 | 9 | 574 000 | 746 600 | FISH SHOP |
| OUADO | TROGUI | NOUKOLEU | 40 | - | 988 300 | 46 500 | 6 | 200 000 | 1 188 300 | CASSAVA FARM |
| | MAHAFAHIPLEU | IDOMAN | 40 | - | 625 000 | 68 100 | 7 | 90 000 | 715 000 | RICE FARM |
| | VEGUIEN | ZODO | 40 | - | 288 350 | 43 000 | 8 | 103 000 | 391 350 | RICE FARM |
| KOUADO DUE | LOKOSSO | ALLAH N'DÉMIN | 40 | - | 554 500 | 62 800 | 10 | 220 000 | 774 500 | CHICKEN BREEDING |
| | | BINKELEMEN | 40 | - | 844 700 | 71 500 | 6 | 140 000 | 984 700 | CHICKEN BREEDING |
| SPAD GAGNOA | BIAKOU | BENKADI | 36 | - | 644 700 | 40 400 | 6 | 230 000 | 874 700 | RICE FARM |
| | | OBÉBIN | 40 | - | 695 000 | 84 300 | 12 | 438 500 | 1 133 500 | RICE FARM |
| SCOOPABL | ZEHIRI/BENOIKRO | YONIAN | 40 | - | 1 234 000 | 98 000 | 4 | 180 000 | 1 414 000 | HULLER INSTALLATION |
| | ZEHIRI | WANON | 39 | - | 1 381 200 | 93 500 | 6 | 140 000 | 1 521 200 | SHEET AND CHAIR RENTAL UNIT |
| COOPAEN | GOUDI | BINKELEMEN | 40 | - | 912 850 | 104 400 | 5 | 240 000 | 1 152 850 | RICE FARM |
| | | N'DÉMIN | 40 | - | 914 700 | 89 700 | 6 | 360 000 | 1 274 700 | RICE FARM |
| SCOOPAB | KOUASSIKRO | ANOUANZE | 31 | - | 495 000 | 48 800 | - | - | 495 000 | CASSAVA FARM |
| | | EBOYEKOUN | 25 | - | 560 000 | 37 300 | - | - | 560 000 | CASSAVA AND YAM FARM |
| COOPARA | ATTOBROU | OFFOYESSE | 30 | - | 336 000 | 62 400 | 18 | 810 000 | 1 146 000 | CASSAVA FARM |
| | WAHIN | BETEYESSE | 30 | - | 545 500 | 40 200 | - | - | 545 500 | CASSAVA FARM |
| | ATTOBROU | OFFO YECHI | 30 | - | 926 600 | 63 000 | 5 | 128 500 | 1 055 100 | CHICKEN BREEDING |
| TOTAL | | | 772 | - | 13 867 750 | 1 365 400 | 127 | 4 384 000 | 18 251 750 | |

ANNEX 4



WE CAN PROJECT Phone follow-up VSLA groups April 22 – May 30, 2020



Photo 1: Illustration photo

**July 2020
Report by Fair Labor Association**

ANNEX 4

I. Background

This report presents the follow up phone conversations held during April-May 2020 to get an update on both VSLA and GALS activities given the COVID-19 related restricted movement to the communities.

The follow-up through the phone covered all WE-CAN communities. Based on the gaps raised at the end of the last follow-up visits, the objective of the phone call was to take stock of the activities at the VSLA and GALS field-level during COVID-19.

The project plan anticipated the appointment of a Gender Expert by Cocoanect who will provide the regular follow-up support these groups. The Gender Expert is yet to be appointed. Cocoanect is in the process of engaging with the VSLA expert for three months to complete the activities on the ground with a focus on sharing of the VSLA savings.

In order to complete the 12-month of the VSLA implementation, the VSLA's should start distributing the savings. Given that the VSLA's initiated at different times, the 12 month cycle will last from June to October 2020. Another step will be to link these VSLA to micro finance organization that could assist them in having a bank account so that the members are able to secure their savings in a bank account and eventually use that money to develop their Income Generating Activity (IGA), which was discussed as part of the GALS training.

To follow-up on the GALS activities, two additional field-level interventions are expected. The objectives of these interventions is to boost the establishment of women's individual or collective IGAs. During the virtual follow up with the women groups, the FLA team assessed the impact of COVID-19 on the communities, the stage of the IGAs and the possible follow up mechanisms.

This report provides an overview of the COVID-19 related challenges in implementing the WE-CAN activities, update collected from the field and proposed next steps.

II. COVID-19 Challenges and Remote Follow-up Activities

The world has been struggling with the COVID-19 pandemic since February 2020. The first official case of COVID-19 in Côte d'Ivoire was reported on March 13, 2020. Following this, the government took measures to curb the spread of the pandemic. Amongst these measures, was the closing of district limits of Abidjan on March 22, and ban on in-person meetings. Furthermore, the FLA issued a no-travel policy for its staff globally or minimal travel with precautions.

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Due to the movement control measure, the follow-up visits for GALS and VSLA activities could not take place in-person and the FLA had to shift to a remote follow-up process to take stock, continue with the engagement and encourage the women to keep up their motivation.

The FLA developed a standard questionnaire based on the areas of inquiry (Box 1) and was able to collect data in 8 communities from a total of 245 women. The eight communities are - BIAKOU, ZEHIRI, GOUDI, ABOUDE, BLE, KOUSSIKRO, KOKOKRO and ATTOBROU. The FLA team were unable to reach the communities of TROGUY and LOKOSSO due to poor phone connection.

The remote data collection allowed for the collect information on the perception of women according to the local situation, activities undertaken by the WE-CAN beneficiaries both on VSLA and GALS, and seek recommendations from the women on way forward.

It was important to seek feedback from the women before planning future activities. This remote follow-up should be considered as a first round of feedback solicitation. Based on the results of the call, the FLA will plan to remotely assist the VSLAs and GALS activities, and conduct another round of remote follow-up to verify the smooth functioning of the new procedures, if any. The FLA plans to undertake physical visits in the communities as and when the movement restrictions are uplifted and COVID-19 situation improves. The following section provides an overview of the feedback from the remote data collection.

Box 1: Area of Inquiry for Telephonic Follow-up

1. Possibility to hold meetings in the communities.
2. Ways in which VSLA Management recommends securing their savings.
3. Ways in which the project activities can continue. For e.g. suspend meetings for now, with or without sharing the savings. Continue meetings with modified procedures (partially). Maintain as usual (no change).
4. Recommend ways if the process is altered how efficiency can be maintained.
5. What perspectives do the women propose according to the local situation?

III. Progress Report

VSLA

During the phone follow-up, no positive case of COVID 19 was reported by community members. There were early warnings about of the pandemic by the administrative and traditional authorities. All the women from the VSLA had knowledge about the disease, its implications and the measures to be taken to prevent its spread.

To observe the measures, the VSLAs partially suspended their meetings and adopted other strategies to continue saving. But apart from the communities of Zéhiri and Attobrou, which strictly respected the ban on assembly for five weeks, women from the eight other communities resumed meetings one week after the notification of assembly prohibition measures.

To continue their activities, the women decided to:

ANNEX 4

- Contribute twice the amount to make up for the weeks where they could not make any contributions.
- Contribute in a rotation manner at the meeting place to respect social distancing.
- Granting credit to the members continued.

According to the phone interviews, this approach raised some difficulties for them. They continue to face issues filling the register. Secondly, the counting of funds was not done in the presence of all VSLA members. Finally, not all women who took a loan were able to pay it back on time.

During the calls, women were reluctant to disclose information regarding the amount and movement of their saving box and the purpose of each woman's loan. They are cautious that the information leak does not lead to theft. Hence, only general information was shared. Overall, women decided to continue making the contributions, respecting COVID-19 related measures.

GALS

During the GALS facilitation activities, the project team and the participants identified six activities that were grouped into three main streams: Agriculture 348 (53 percent), Trading 292 (44 percent), and Breeding 19 (3 percent).

The remote data collection highlights that from the 348 women who chose agriculture, all the 61 (18 percent) women who were interviewed reported starting their agriculture activities and being at least in the planting phase.

From the 292 women who chose trading activities, 169 (58 percent) were interviewed. Of these 169 interviewed women, 87 (51 percent) started their activity including 20 percent starting with agricultural activities and 31 percent started trading activities. 82 (49 percent) of the interviewed women had not yet started any activities because of lack of financial means.

From the 19 women who opted to develop the IGA related to breeding, 15 were interviewed. Among the 15 women, only 2 had started their breeding activities while 4 started agriculture activities.

Common IGA

Given the complexity of monitoring individual activities, the project partners proposed the VSLAs to identify common IGA activities for each group. To support this process a local grass-roots level organization “*Wildfin*” reorganized the activities and women participants to set up common IGA so that better monitoring could take place. Of the 21 association formed, 10 (48 percent) associations started their activities.

The women who were interviewed are equally motivated and involved in the various activities. For 14 associations who have chosen agricultural activities, nine¹ have started activities and they meet weekly to maintain their plot with the technical support

¹ CANAAN_Biè, EHOUKAYEHOU_Kokokro, BINKADI and OBEBIN of Biakou, BINKELEMEN and N'DÉMIN of Goudi, EBOYEKOUN and ANOUANZE of Kouassikro, BETEYESSE_Wahin (Attobrou).

ANNEX 4

of Wildfin agents. One association could not find a plot while 4² faced financial challenges to buy the seeds. One³ association has started its breeding activity.

Some communities lag in starting their activity. It is either due to the high financial input required as in the case of three associations⁴; or not being able to finalize their business plan, and Two other have not yet finished their business plan, while one was unreachable.

IV. Outcomes

The remote follow-up reassured the VSLA members on the continued support of the project partners during this difficult period. The VSLA board members were encouraged to count the funds in the presence of other women to preserve confidence within the groups and properly fill the tools. Women were reminded to repay their loans. Through remote follow-up, the FLA team could guide the two Goudi groups to receive their official formalizing documentation.

V. Recommendations for next steps

As next steps, the FLA has the following recommendation to help continue with in-person follow up.

- Remotely train Wildfin agents on the VSLA and GALS follow up so that they can closely supervise women's activities as they are closer to them in the communities.
- Arrange for the sharing of the funds in the 8 VSLAs that have reached the end of the cycle with the support from the VSLA expert who will be directly contracted by Cocoanect.
- Develop and share a questionnaire with the field agent of Wildfin to collect data on the progress of the IGAs. This will provide updated ground-level information.
- Once the conditions allow, the FLA team resumes one field visit. The visit can happen after the savings have been distributed so that the women can start with their IGAs and FLA can take stock of the progress.

² NOUKOLEU and IDOMAN of Troguy Mafahipleu, ZODO_Troguy Veguien, BINKELEMEN_Lokosso

³ OFFO YECHI_Attobrou

⁴ ESSOUNEHOUMBO_Blè, SUCCES_Aboude Mandeke, YONIAN_Zehiri

ANNEX 5

I. Quantitative End Line Assessment for Group I (Women who started their IGA)

(20 minutes per women, (62-65 forms to be filled from 10 communities)

I. General Information

1. Name

2. Contact (Phone Number)

3. Age

4. When did you integrate the project

5. Name of the VSLA

6. Type of Income Generating Activity (IGA)

- ☐ 1. Agriculture ☐ 2. Trading ☐ 3. Breeding
☐ 4. Other

Vous pouvez cocher plusieurs cases.

7. Si 'Other', précisez :

8. How long has the beneficiary conducted this activity ?

- ☐ 1. 0-2 months ☐ 2. 3-6 months ☐ 3. 7-12 months
☐ 4. Over 12 months

II. Household Information

9. Total number of residents in the household

10. Who is in charge of household expenses

- ☐ 1. My Husband ☐ 2. Myself
☐ 3. My husband and me ☐ 4. Other

11. Si 'Other', précisez :

12. List all the income generating activities that contribute to your total household income and list who is (responsible) (Check All.

- ☐ 1. Cocoa Income
☐ 2. Other crops
☐ 3. Shop/Trading
☐ 4. Breeding
☐ 5. Selling cooked/processed food
☐ 6. Other

Vous pouvez cocher plusieurs cases.

13. Si 'Other', précisez :

III. Project Outcomes

14. Do you find the project beneficial for you? Why?

- ☐ 1. no ☐ 2. yes

15. list reasons

La question n'est pertinente que si q11 = "no"

16. list reasons

- ☐ 1. I can spend more on my personal needs
☐ 2. My contribution towards household income has increased
☐ 3. Household economic condition has improved
☐ 4. My decision making power in the household has improved
☐ 5. I feel more confident
☐ 6. I am able to better cover the needs of my children (schooling, food, clothing, health care etc.)
☐ 7. My children respect me more
☐ 8. My spouse respect me more
☐ 9. My interaction with other women has increased and I have friends now
☐ 10. Other (Specify)

Vous pouvez cocher plusieurs cases.

La question n'est pertinente que si q11 = "yes"

ANNEX 5

17. Si 'Other (Specify)',
précisez :

18. Could you estimate your annual income before the project?
(in FCFA)

- ☐ 1. yes ☐ 2. no

19. list reasons

La question n'est pertinente que si q14 = "no"

20. Choose the corresponding amount

- | | |
|--|--|
| <input type="radio"/> 1. No income | <input type="radio"/> 2. 10.000 to 49.000 |
| <input type="radio"/> 3. 50.000 to 99.000 | <input type="radio"/> 4. 100.000 to 149.000 |
| <input type="radio"/> 5. 150.000 to 199.000 | <input type="radio"/> 6. 200.000 to 249.000 |
| <input type="radio"/> 7. 250.000 to 299.000 | <input type="radio"/> 8. 300.000 to 349.000 |
| <input type="radio"/> 9. 350.000 to 399.000 | <input type="radio"/> 10. 400.000 to 449.000 |
| <input type="radio"/> 11. 450.000 to 500.000 | <input type="radio"/> 12. More than 500.000 |

La question n'est pertinente que si q14 = "yes"

21. Can you estimate your annual income since you participate
in the project? (in FCFA)

- ☐ 1. no ☐ 2. yes

22. list reasons

La question n'est pertinente que si q17 = "no"

23. Choose the corresponding amount

- | | |
|--|--|
| <input type="radio"/> 1. No income | <input type="radio"/> 2. 10.000 to 49.000 |
| <input type="radio"/> 3. 50.000 to 99.000 | <input type="radio"/> 4. 100.000 to 149.000 |
| <input type="radio"/> 5. 150.000 to 199.000 | <input type="radio"/> 6. 200.000 to 249.000 |
| <input type="radio"/> 7. 250.000 to 299.000 | <input type="radio"/> 8. 300.000 to 349.000 |
| <input type="radio"/> 9. 350.000 to 399.000 | <input type="radio"/> 10. 400.000 to 449.000 |
| <input type="radio"/> 11. 450.000 to 500.000 | <input type="radio"/> 12. More than 500.000 |

La question n'est pertinente que si q17 = "yes"

24. have you according any changes?

- ☐ 1. no ☐ 2. yes

25. List reason

La question n'est pertinente que si q20 = "no"

26. What has changed according to you?

- ☐ 1. I have an IGA
☐ 2. I can save
☐ 3. I manage better my income
☐ 4. I benefit from the support of my husband
☐ 5. Other

Vous pouvez cocher plusieurs cases.

La question n'est pertinente que si q20 = "yes"

27. Si 'Other', précisez :

28. Do you have recommendation for the sustainability of the
project?

IV. Other Comments

29. Other Comments