



FAIR LABOR  
ASSOCIATION®



# WE-CAN PROJECT

## Final Project Report

Project Duration: April 2019 – January 2021

*Report Submitted to GIZ on January 25, 2021*

*Report by the Fair Labor Association*

*Project Funded by GIZ*



---

---

# TABLE OF CONTENTS

---

---

<b>I. EXECUTIVE SUMMARY .....</b>	<b>1</b>
<b>II. INTRODUCTION .....</b>	<b>2</b>
<b>III. PROJECT BACKGROUND .....</b>	<b>3</b>
<b>IV. PROJECT OBJECTIVES AND COMMUNITIES .....</b>	<b>4</b>
<b>V. PROJECT BENEFICIARIES AND LOCATIONS .....</b>	<b>4</b>
<b>VI. PROJECT ACTIVITIES .....</b>	<b>5</b>
1. Desk-Based Planning Sessions .....	5
2. Introductory Visits And Community Mobilization .....	5
3. GALS & VSLA Facilitation Sessions .....	6
4. Follow-Up Activities .....	8
i. VSLA Follow-Up Activities .....	8
ii. GALS Follow-Up Activities .....	11
<b>VII. PROJECT OUTCOMES .....</b>	<b>14</b>
1. Demographic Profile Of Interviewed Women And Reported Outcomes .....	14
2. VSLA Outcomes .....	15
i. Financial Management And Savings .....	16
ii. Use Of Credit From VSLA Savings .....	17
3. GALS and IGA Outcomes .....	18
4. Beneficiaries' Perception .....	19
<b>VIII. LESSONS LEARNT .....</b>	<b>20</b>
<b>IX. RECOMMENDATIONS .....</b>	<b>20</b>
 ANNEX 1: WE-CAN PROJECT UPDATE, JULY 2019 .....	 22
ANNEX 2: WE-CAN INTERMEDIARY REPORT, DECEMBER 2019 .....	29
ANNEX 3: WE-CAN VSLA PROGRESS REPORT, FEBRUARY 2020 .....	51
ANNEX 4: WE-CAN GALS-VSLA REMOTE PROGRESS REPORT, APRIL – MAY 2020 .....	59
ANNEX 5: WE-CAN END LINE QUESTIONNAIRE FOR BENEFICIARIES .....	64

---

## 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 VSLAs<sup>1</sup> 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.

---

<sup>1</sup>The 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)<sup>2</sup> collaborated with the German Development Agency (GIZ)<sup>3</sup>, Nestlé,<sup>4</sup> and its supplier Cocoonect (now Beyond Beans Foundation)<sup>5</sup> 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.<sup>6</sup> 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.

---

<sup>2</sup> [www.fairlabor.org](http://www.fairlabor.org)

<sup>3</sup> [www.giz.de/de/html/index.html](http://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.

<sup>4</sup> <https://www.nestlecocoaplan.com>

<sup>5</sup> 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/>

<sup>6</sup> 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 research<sup>7</sup> and experience<sup>8</sup> 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 cocoa<sup>9</sup> 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)<sup>10</sup> 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 GALS<sup>11</sup> in combination with the Village Savings and Loan Association (VSLA)<sup>12</sup> 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.

---

<sup>7</sup> [https://www.fairlabor.org/sites/default/files/documents/reports/nestle\\_gender\\_report\\_7-9-14\\_0.pdf](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>

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

<sup>9</sup> [https://www.fairlabor.org/sites/default/files/documents/reports/adressing-child-labor-cocoa-cote-divoire-oct\\_2020.pdf](https://www.fairlabor.org/sites/default/files/documents/reports/adressing-child-labor-cocoa-cote-divoire-oct_2020.pdf)

<sup>10</sup> 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/>

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

<sup>12</sup> 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](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).<sup>13</sup> 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**



<sup>13</sup> <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 <sup>14</sup> (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).

<sup>14</sup> 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
<b>TOTAL</b>	<b>94</b>	<b>40</b>	<b>214</b>	<b>19</b>	<b>176</b>	<b>116</b>	<b>659</b>

## 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.<sup>15</sup>

---

<sup>15</sup> 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.<sup>16</sup> 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.<sup>17</sup> 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.

---

<sup>16</sup> 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.

<sup>17</sup> 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
<b>TOTAL</b>	<b>19</b>	<b>602</b>	<b>21</b>	<b>750</b>	<b>21</b>	<b>772</b>	<b>21</b>	<b>775</b>

## 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.<sup>18</sup>

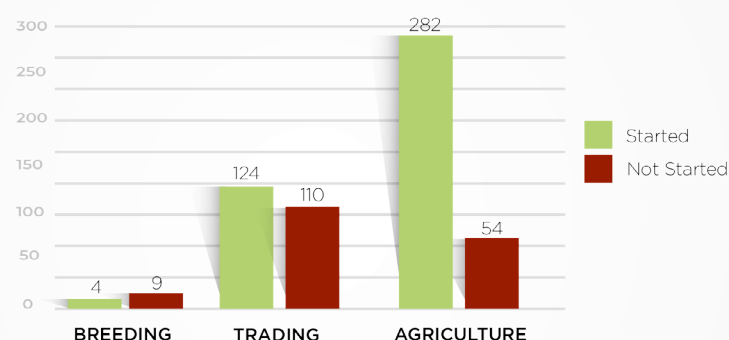
Among the 14 VSLAs who chose agricultural activities, nine<sup>19</sup> started their activities with Wildfin’s technical support. One association could not find a plot while four<sup>20</sup> faced financial challenges to buy seeds. Apart from agriculture, one<sup>21</sup> association started its breeding activity.

Some communities lagged in starting their activity either due to the high financial input required as in the case of three associations;<sup>22</sup> 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.

<sup>18</sup> 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.

<sup>19</sup> Canaan\_Blè, Ehoukayehou\_Kokokro, Binkadi, and Obimbi of Biakou, Binkelemen, and Dimmin of Goudi, Eboyekoun and Anouanze of Kouassikro, Beteyesse\_Wahin (Attobrou)

<sup>20</sup> Noukoleu, and I of Troguy Mafahpleu, ZODO\_Troguy Veguien, BINKELEMEN\_Lokosso

<sup>21</sup> OFFO YOCHI\_Attobrou

<sup>22</sup> 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 assessment<sup>23</sup> 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).<sup>24</sup>

---

<sup>23</sup> 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.

---

<sup>24</sup> 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.<sup>25</sup>

## 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.

<sup>25</sup> 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

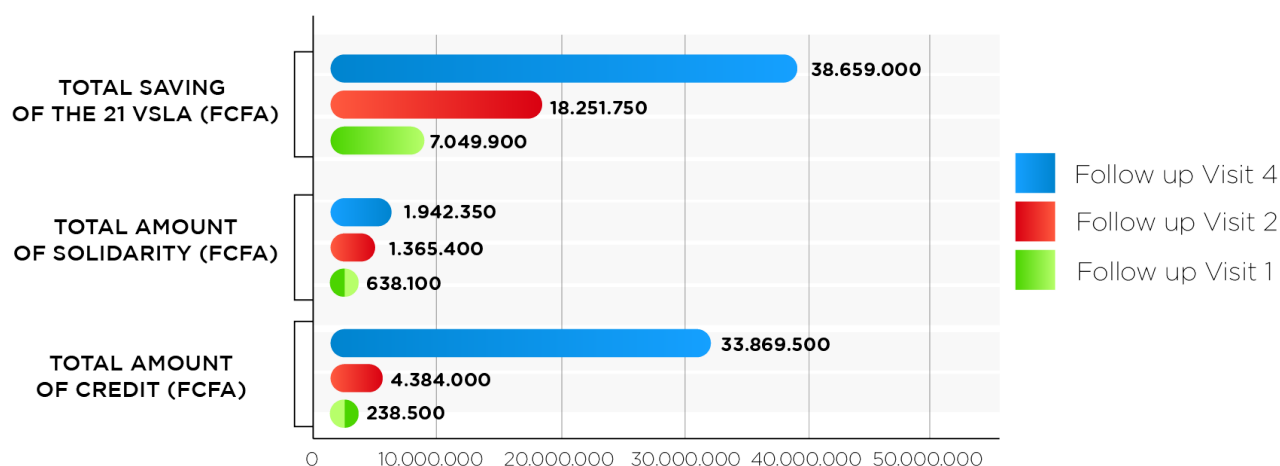
The registration/declaration process of the 12 other VSLA (ALLAH N'DÊMIN, BINKELEMEN\_Lokosso, ANOUANZE, EBOYEKOUN, EHOUKAYEHOU, CANAAN, EYO ENIAN, OFFO YOCHY, OFFO YESSE, SUCCES, ARO NIKE, BETE YESSE) was in progress. The last VSLA had to start its declaration process. Women of all the VSLA meet regularly 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).<sup>26</sup> 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:

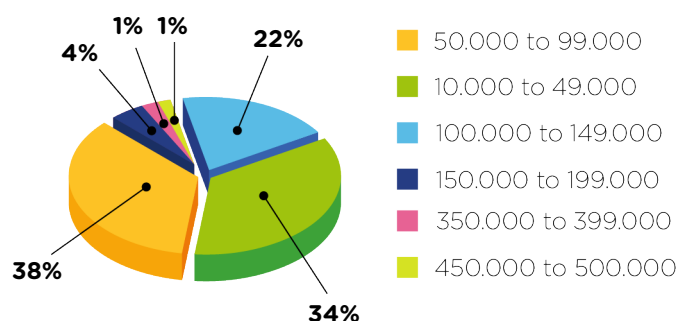
1. They could not or did not save (76 percent), and spent all their income on daily expenses.
2. They were not aware as they never calculated (three percent)

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

<sup>26</sup> 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.

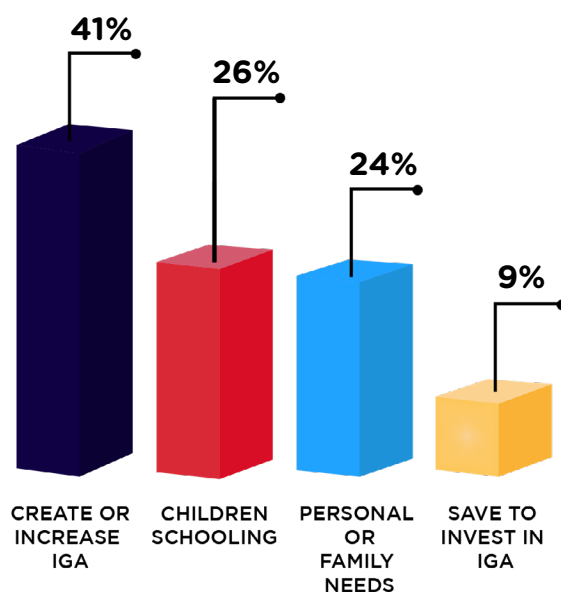


## ii. Use of Credit from VSLA Savings

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)**

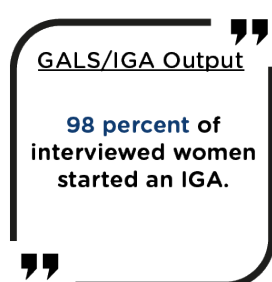
COOPERATIVES	LOCALITY	VSLA NAME	MEMBERS	SHARES	SAVINGS	LOANS	INTEREST	SOLIDARITY	SHARING DATE	OFFICIAL REGISTRATION
COOPAEEN	GOUDI	BINKELEMAN	40	4247	2 123 500	1 953 000	195 300	140 000	13/08/20	YES
	ATOSSE	ALLAH EN'DIMMIN	40	4666	2 333 000	3 310 000	331 000	98 400	13/08/20	YES
SCOOPABL	ZEHIRI/BENOIKRO	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	ATOBRU	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).

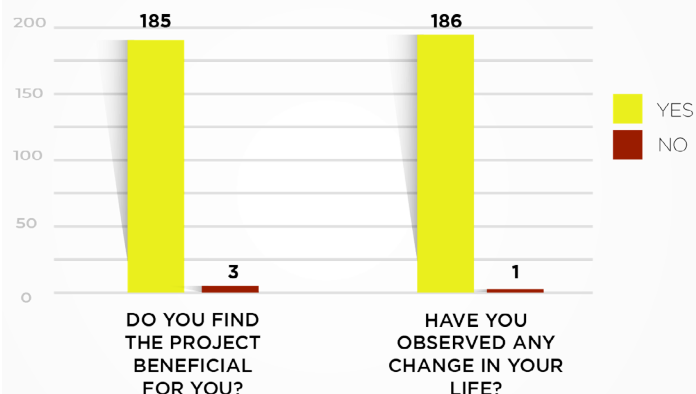
During GALS facilitation about 45 percent of women reported that they contribute in the same way as men, sometimes more than men. During the project end follow-up, 88 percent women reported contributing to the household expenses including 67 percent contributing jointly with their husband and 21 percent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