



## EMPOWERING WOMEN



Sustainability

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**We care passionately about the people who make our chocolate, and we believe empowering women helps communities thrive. That's why we've been helping women in cocoa-growing communities secure a future for their families.**

Since 2015, DOVE® Chocolate has partnered with the international humanitarian organization CARE to help women in cocoa growing communities in Côte D'Ivoire achieve their dreams by supporting the development of their businesses and increase their family income.

Forty percent of the world's cocoa is produced in Côte D'Ivoire, yet studies have shown that although women do more than half the work involved in cocoa-farming, they simply aren't benefiting from the income and are not involved in the decisions on how that income is being spent<sup>1</sup>. Helping these women towards increased financial security and inclusion, participation in decision making and contribution to their households' income would benefit their entire families and communities.

## BUILDING A FOUNDATION

We knew we could help. We partnered with CARE and funded a Village Savings and Loan Association (VSLA) program, designed to empower women and help them achieve financial independence by building micro-businesses to raise their communities and support their families.

The VSLAs are self-managed groups that provide a safe place for women (and men) to save money and access small loans to help them develop their businesses. They also help members develop leadership, financial literacy and entrepreneurship skills, and gain the confidence to secure larger

loans to make their businesses thrive. A loan of just US\$20-\$50 offers women the chance to buy fertilizer for the family farm, help grow a small business, or pay for healthcare and education expenses.

Now operating in 44 communities in Côte D'Ivoire, 75% of VSLA members are women. VSLA membership has significantly grown since we started, touching the lives of more than 14,000 households so far, and our data has shown that, within three years, a typical member could more than double their individual savings.<sup>2</sup>

## **MEET MADAME DOGBO**

Cocoa doesn't just create jobs, it also creates opportunity. With the help of DOVE® Chocolate and CARE, communities are able to invest in schools and education, providing a brighter future for their children.

When she lost her farm to a fire in 2016, Madame Dogbo's livelihood was at risk, along with the futures of her daughters. The VSLA has allowed her to access the loans she needed to keep her children in school and rebuild a thriving farm. One child is already going to university, and another is the proud owner of a new sewing machine. It's given the family a future that might have been lost to them.

## **A NEW MARKETPLACE**

On International Women's Day in 2019, thanks to the DOVE® Chocolate partnership with CARE, we were thrilled to help the village of Gueyo build a new marketplace that would house 150 businesses run by women. Revitalizing the previous outdoor stalls, the new market offers stability, safety, protection from the elements and a better infrastructure for doing business.

Connected to the electricity grid, the marketplace offers lighting for safety and longer operating hours if the women choose it, new hygiene spaces, and meeting space for training, operational meetings and to rent out as another form of income.

(1). Bymolt, R., Laven, A., Tyszler, M. (2018). Demystifying the cocoa sector in Ghana and Côte d'Ivoire. The Royal Tropical Institute (KIT), p285.PDF (496kb)

(2) Mars research

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