

# Pathways to Gender-Inclusive Economic Development in Sub-Saharan Africa: A Sectoral Analysis

## Country Summary Report



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<sup>1</sup>The Pathways Study Steering Committee comprises: (a) International Cooperative Research Group (ICRG), which is the research arm of the United States Overseas Cooperative Development Council (U.S. OCDC), (b) United States Agency for International Development (USAID), (c) Mastercard Foundation, (d) International Development Research Centre (IDRC), (e) United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), (f) the African Trade Policy Centre (ATPC), which is a specialised unit within the United Nations Economic Commission for Africa (UN ECA) and (g) Euromonitor International.

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AfCFTA	African Continental Free Trade Area
AWFISHNET	African Women Fish Processors and Traders Network
COMESA	Common Market for Eastern and Southern Africa
DHS	Demographic and Health Survey
EAC	East African Community
FEMNET	African Women's Development and Communications Network
GALS	Gender Action Learning Systems
GBV	Gender-Based Violence
GMO	Gender Monitoring Office
IPV	Intimate Partner Violence
M&E	Monitoring and Evaluation
NAFPTA	National Fish Processors & Traders Association
SRH	Sexual and Reproductive Health
SSA	Sub-Saharan Africa
TAHA	Tanzania horticultural Association
UNFFE	Uganda National Farmers Federation
VSLA	Village Savings and Loans Association
WASH	Water, Hygiene and Sanitation
WEE	Women's Economic Empowerment
WEMAN	Women's Empowerment Mainstreaming and Networking



# 1. Introduction

“If wealth was the inevitable result of hard work and enterprise, every woman in Africa would be a millionaire.”

George Monbiot

## Why does women's economic empowerment (WEE) matter in Sub-Saharan Africa?

Despite gains in the past three decades, poverty is widespread in Sub-Saharan Africa (SSA), with an estimated 40% of the population living below the USD1.90 a day global poverty line.<sup>2</sup> This poverty is not gender neutral: the UN estimates that women are 27% more likely to live in poverty than men in Sub-Saharan Africa, despite being active in labour forces across sectors and countries.<sup>3</sup> As in much of the world, women's contributions are often unrecognised, undervalued, and underpaid in Sub-Saharan Africa. In many sectors, women remain concentrated in low-paid (or unpaid) roles with few opportunities for diversification, expansion or advancement. Even when women earn, they do not always have equal say in how income is spent (even when the income is their own.) In Goma woreda in Ethiopia, for example:

All community members rely on coffee as a source of income. Yet the decision on when to sell crops is fully controlled by husbands, who tend to sell in bulk only once a year, (regardless of) household needs. In some cases, women resort to selling coffee without the husband knowing, to meet household needs, especially early in the season. However, (these women) often cannot bargain for good prices and may sell below market price.<sup>4</sup>

**Women often provide the majority of unpaid labour to households** - including domestic and care work and unpaid labour to men's or household's agricultural plots - leaving them little time to devote to their own plots or income-generating activities. Often the work on husband's plots is unpaid and not recognised as income-generating labour. As noted from a study on cocoa in Ghana:

Men are usually the landowners and... considered "farmers", while women are more likely to be considered "workers".<sup>5</sup>

**Economic development interventions that do not specifically target women often have fewer or less equitable benefits**, due to the structural, normative and individual barriers that prevent women from earning or controlling earnings. Despite this, economic development interventions often target "households" - represented by men - who therefore remain the direct beneficiaries of agricultural inputs, extension services, access to finance, or other benefits.

Many agricultural interventions are structured in a way that ignores gender dynamics and assumes that whatever a man learns<sup>6</sup> will trickle down to the whole household, rather than recognising households as spaces where gender ideologies and hierarchical power structures are entrenched.<sup>7</sup>

<sup>2</sup>Schoch, M & Lakner, C. (2022) <sup>3</sup>United Nations (2020) <sup>4</sup>Aregu, L., Puskur, R., & Bishop Sambrook, C. (2010) <sup>5</sup>World Cocoa Foundation (2017) in Bessa, T., Mesfin, Z., & Osei, M. T. (2021) <sup>6</sup>"Learns" is appropriate in this context as the quote relates to extension services. <sup>7</sup>Bessa, T., Mesfin, Z., & Osei, M. T. (2021)

**Conversely, when women are actively included, the benefits are notable - for themselves, their households and the broader economy.** A 2021 study by the Partnership for Economic Policy found that:

Rural women who combined farming and non-farming activities earned higher incomes and were more empowered than their counterparts who only worked on household farms.<sup>8</sup> Women who engaged in diversified activities had higher levels of wellbeing, higher household income levels and their households were most likely to be food secure. Notably, when men engaged in diversified activities, the household incomes also increased but food security did not.<sup>9</sup>

**Inclusive economic development interventions can increase household incomes** by increasing aggregate earnings. It can also reduce poverty rates - by targeting those most likely to live in poverty - and result in healthier and more educated women and children. Beyond the potential economic benefits, inclusive economic development can also contribute to women's social empowerment and lead to increases in their confidence, autonomy, social connections, status in communities and roles in decision-making.

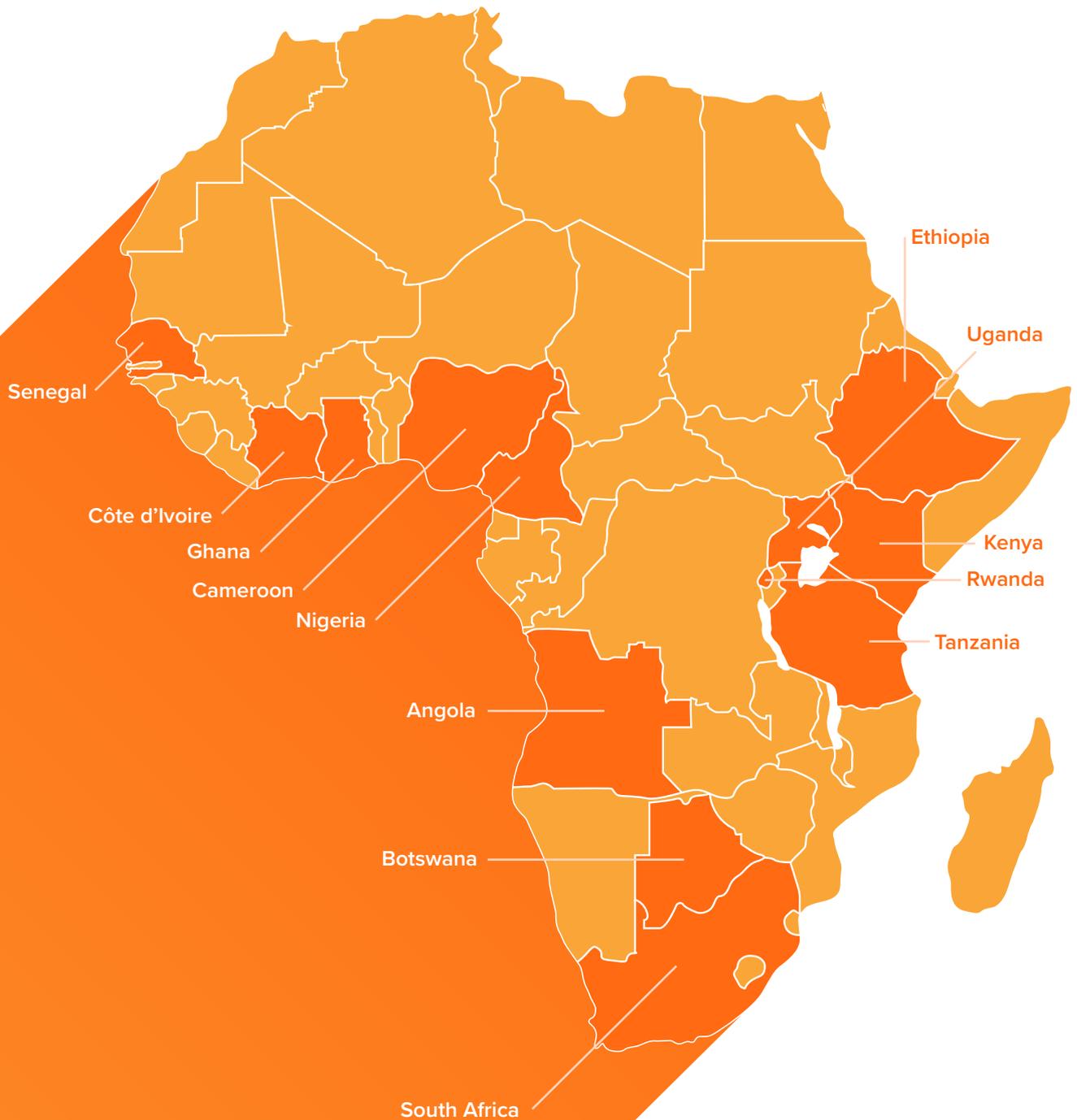
**Gender-inclusive interventions can also lead to greater and more inclusive economic growth** for the broader economy. As one example, World Bank analysis suggests that closing the gender gap in key economic sectors in Nigeria could generate up to USD22.9 billion to the country's economy.<sup>10</sup> Simply put, the economic empowerment of women results in broader economic growth.

### What types of women's economic participation does this report cover?

**This report examines women's involvement in various sectors across 13 SSA countries.**

<sup>8</sup>Women were considered empowered if they were individually responsible for the management of productive resources in at least one domain <sup>9</sup>Partnership for Economic Policy (2021) <sup>10</sup>World Bank (2022)

## 13 countries covered by the Pathways Study research project



Countries Covered in Report	Sectors Covered in Report
	<b>West Africa</b>
Cameroon	Cocoa; Maize; Livestock (including Poultry)
Côte d'Ivoire	Agro-Processing; Textiles and Garments
Ghana	Cocoa; Fishing and Aquaculture; Textiles and Garments
Nigeria	Textiles and Garments
Senegal	Horticulture; Agro-Processing
	<b>East Africa</b>
Ethiopia	Coffee; Flowers; Livestock (including Poultry); Textiles and Garments
Kenya	Maize; Livestock (including Poultry); Transportation
Rwanda	Coffee; Fishing and Aquaculture; Green Beans
Tanzania	Food and Beverage; Horticulture; Tourism
Uganda	Coffee; Fishing and Aquaculture; Maize; Tourism
	<b>Southern Africa</b>
Angola	Food and Beverage; Maize
Botswana	Horticulture; Livestock (including Poultry); Textiles and Garments
South Africa	Textiles and Garments

<sup>11</sup>The sectors listed here are those specifically covered in this Country Summary report as they were researched across two or more countries. Individual Country Reports for the Pathways Study cover a number of other sectors not analysed here mainly because they were covered in just one country; please refer to the Pathways Study website for more detail on these.

These sectors are organised into four broad categories of:

- Agriculture (Crop Farming);
- Livestock and Fishing;
- Manufacturing;
- Services.

This summary report pulls together some of the main findings around cross-sectoral challenges and opportunities, as well as sector- or country-specific findings. It also highlights opportunities for strengthening women's involvement in these sectors and in trade across Africa.

The sectors covered in each country were selected because they represent spaces where

women are already highly engaged and/or where there is clear potential to increase women's engagement, inclusion and benefits. In some cases, such as green beans in Rwanda or flowers in Ethiopia, the sectors are already dominated by women and believed to be suitable "women's work", due to the dexterity and diligence associated with their often-time-consuming tasks. In other cases, such as horticulture in Senegal or tourism in Uganda, the sectors are diversifying or expanding in a manner that allows women to seize new opportunities. In other cases, such as transportation in Kenya or construction in South Africa, women are defying traditional gender norms to break into new sectors.

**In each sector, the Pathways Study examines the structural, normative and individual factors that serve as barriers to - or opportunities for - women’s economic empowerment (WEE).** Some of these factors come up across many (or all) sectors and countries, such as the challenge of enforcing more gender- equitable laws, changing gender norms regarding unpaid domestic and care work, or ensuring women have equitable access to - and control of - productive assets. These are examined in the “Cross-Sectoral Challenges” and “Cross-Sectoral Opportunities ” sections.

Other factors are differentiated across sectors or countries. For example, while women dominate the downstream value chain in the fishing sector in Ghana (activities including processing, marketing, wholesaling and retailing), they are often relegated to providing services (such as food, goods and sometimes transactional sex) to fisherman in Uganda. Similarly, in Côte d’Ivoire, men control the sale of many cash crops - such as cocoa, coffee and cashew nuts - yet shea is considered a woman’s product,<sup>12</sup> and it is subsequently one of the few value chains where women can earn more than their husbands.<sup>13</sup> These types of differentiated country- or sector-specific factors are explored in the sectoral sections: “Women in Agriculture”, “Women in Livestock or Fishing and Aquaculture”, “Women in Services” and “Women in Manufacturing.” Finally,

recommendations for increasing women’s economic empowerment across sectors, countries and regions are captured in the “Recommendations” section , which also highlights areas for further research.

**It is noteworthy that much of the research design and fieldwork for the Pathways Study occurred from 2020 till mid-2021, overlapping with the COVID-19 pandemic.**

While some of the short-term impacts of the pandemic (and related lockdowns) are captured in country reports, the long-term impacts on economic growth, poverty rates and women’s economic empowerment have not yet been fully captured, as these are still developing and being researched. Preliminary research suggests that many of the cross-sectoral challenges that women face were worsened by the pandemic. On the other hand, some women were able to pivot and expand opportunities due to new technologies, norms and demands. Relatedly, many sectors in Sub-Saharan Africa are highly vulnerable to external shocks, including climate change, economic crises and geopolitical conflicts. For example, the ongoing conflict between Russia and Ukraine has recently driven up fuel and food prices across Sub-Saharan Africa. More examples of these external shocks - and their impact on specific sectors and women’s economic empowerment - are explored in individual country reports, to the extent they are directly relevant, and data or insights are available.

<sup>12</sup>Gourlay, Y. (2020) <sup>13</sup>Gourlay, Y. (2020)

## 2. Cross-Sectoral Barriers

Many of the barriers that women face regarding economic empowerment are ubiquitous across all 13 countries covered by the Pathways Study, although the severity varies across countries and sectors. These barriers can be grouped into three broad categories:

- **Structural:** Including barriers enshrined in de jure, de facto or customary laws or regulations;
- **Normative:** Including limiting gender norms, attitudes or behaviours that shape women's aspirations, experiences of discrimination, roles in decision-making, time use, mobility and vulnerability to violence;
- **Individual:** Including gender inequities related to human, social and economic capital.

## Structural barriers include inequitable government laws, customary laws or regulations

Despite recent reforms towards more gender-equitable laws in some SSA countries, there are still many gender inequities enshrined in law. For example, in Cameroon, while the on-ground reality may differ, the legal system does not allow women to choose where to live, get a job, work in an industrial job, open a bank account, or be head of household in the same way as men.<sup>14</sup> In Tanzania, the law does not prohibit domestic violence.<sup>15</sup> In Botswana, women are not legally protected against sexual harassment at work or discrimination in employment.<sup>16</sup>

Even in countries where gender-equitable laws do exist, they are rarely enforced in a manner that fundamentally transforms traditional practices. For example, most Pathways Study country reports note that women have the legal right to inherit or own land, yet their land ownership rates continue to be significantly lower than men's due to entrenched customary laws or cultural norms. In Cameroon, for example, only 11% of women own land (either solely or jointly) compared to 33% of men, while in Nigeria, 11.5% of women do, compared to 41% of men.<sup>17</sup> In many countries, customary laws continue to be the primary driver of practices, including land usage and/or ownership.

It is also worth noting that legal employment rights or protections only apply to the formal economy. This means that the 86% of men and 92% of women working in the informal economy across Sub-Saharan Africa enjoy few legal employment rights or protections, regardless of their countries' legal codes.<sup>18</sup>

Finally, sometimes the regulations meant to promote formalisation of employment or enterprises end up serving as further barriers to gender-inclusive economic development. For example, in Tanzania:

Qualitative research found that female entrepreneurs in the tourism sector find regulatory processes challenging. In particular, tourism business formalisation procedures are long, costs are high, rule enforcement is not clear, and corruption is widespread.<sup>19</sup>

## Normative barriers include gender norms that limit women's ability to engage in certain activities

Across all 13 countries, the impact of gender norms in limiting women's economic empowerment comes up frequently. Harmful gendered beliefs or behaviours impact women's aspirations and experiences of discrimination, roles in decision-making, time use, mobility, and vulnerability to violence.

<sup>14</sup>World Bank. "Women, Business and the Law - Gender Equality, Women Economic Empowerment - World Bank Group."

<sup>15</sup>World Bank. "Women, Business and the Law - Gender Equality, Women Economic Empowerment - World Bank Group."

<sup>16</sup>World Bank. "Women, Business and the Law - Gender Equality, Women Economic Empowerment - World Bank Group."

<sup>17</sup>World Bank Gender Data Portal. "Ownership of Land (%)" <sup>18</sup>Bonnet, F., Vanek, J. & Chen, M. (2019) <sup>19</sup>Lugalla, I. M. (2018)

**Gender norms can shape women’s aspirations and experiences of discrimination.** Across Sub-Saharan Africa, boys, girls, men and women are inundated with messages about the types of activities, behaviours and jobs that are suitable for each gender. These messages shape many women’s aspirations, as they strive to conform to expectations of how they should behave, engage with others and pursue opportunities. They also create widespread gender biases around employment. Therefore, women who aspire to less traditional roles often face discrimination.

A female bus conductor in Kenya noted, “Many male customers don’t think that I should be doing the work that I am doing. They’ll refuse to pay, and... if I tell them to pay, they insult me: “Go look for a husband and get married””.<sup>20</sup>

**Gender norms can also limit women’s roles in decision-making, including at the national, local and household levels.** In Ghana, for example, women represent only 13% of Parliament<sup>21</sup> and 4% of local government.<sup>22</sup> In many countries, women do not have an equitable voice in household decisions either. For example, in Senegal:

Women’s economic empowerment (in agriculture) is severely limited by their low decision-making power about agricultural production, control of income and access to agricultural information.<sup>23</sup>

Indeed, the 2019 Demographic and Health Survey (DHS) found that only 10% of women in Senegal participate in household decisions about large purchases, health and family visits.<sup>24</sup> However, women’s role in decision-making varies by sector and country: in South Africa, 87.2% of women participate in household decisions about large purchases, health and family visits.<sup>25</sup>

**Gendered time use came up repeatedly as one of the largest barriers to women’s economic empowerment.** Surveys of coffee-producing households in Ethiopia showed that women spent 47 hours a week in unpaid household chores, compared to 11 hours a week for men.<sup>26</sup> Similarly, a study in Tanzania found that women spent 5-7 hours a day on unpaid care tasks, significantly reducing their time to work on their plots or earn money through other employment.<sup>27</sup>

**Constraints on women’s mobility also have detrimental impacts on their ability to access larger markets and/or formal job opportunities.** According to the 2018 DHS, 41% of Nigerian women said that their husbands insist on knowing where

<sup>20</sup>Pathways Study Interview <sup>21</sup>Women in Parliaments: World Classification.” Accessed 19 November 2022. <http://archive.ipu.org/wmn-e/classif.htm>. <sup>22</sup>Women in Local Government. “Home.” Accessed 19 November 2022. <https://localgov.unwomen.org/>. <sup>23</sup>Kar, A., & Slavchevska, V. (2019) <sup>24</sup>World Bank DataBank “Women Participating in the Three Decisions” <sup>25</sup>World Bank DataBank “Women Participating in the Three Decisions” <sup>26</sup>Galdo, Dammert and Abebaw (2019) <sup>27</sup>UN Women, UNDP, & UN Environment (2018)

they are always, and this increases to ~60% in some regions.<sup>28</sup> As a way of navigating these norms, many women conduct their economic activities from home, and then rely on men to sell their goods.<sup>29</sup> This type of arrangement further entrenches the role of men as economic gatekeepers, with significant consequences for women's economic empowerment. In Tanzania, where women are the primary poultry farmers, one study found that when women sold chickens themselves, they kept all the income. However, when men sold the chickens, women were left with only 26% of the income.<sup>30</sup>

**Norms around gender-based violence (GBV) serve as a significant barrier to women's economic empowerment in all countries covered by this research.** About one third of women in Sub-Saharan Africa report experiencing intimate partner violence (IPV): up to 38% in Angola, 39% in Cameroon and 45% in Uganda.<sup>31</sup> Violence limits women's economic empowerment in multiple ways: it prevents them from engaging in some economic activities altogether (i.e. out of fear of violence from partners or non-partners), it limits the extent of their economic engagement (i.e. injuries that prevent work) and limits their ability to control their earnings (i.e. earnings taken through violence or threat of violence.) Violence can also further reduce women's health and human capital. For

example, HIV rates are high in many sectors in Sub-Saharan Africa where sexual violence or transactional sex is common such as transport<sup>32</sup> and fishing.<sup>33</sup> Finally, violence is not always physical or sexual - financial/economic and emotional abuse are also common forms of gender-based violence globally and in Sub-Saharan Africa.

### Individual barriers include gender gaps related to human, social and economic capital

**Women face barriers around inequitable access to human capital.** Although there have been vast improvements, women still lag men in most educational metrics in Sub-Saharan Africa, thereby limiting their knowledge, skills and competitiveness for many formal jobs vis-à-vis men. They also have limited access to training, including extension agents in agriculture. Extension agents often work with the "head of household" or "land owners" and distribute inputs through "cooperatives' leadership" - all of which are usually men.

A study in Ghana found that consequently only 39% of female-headed households used pesticides (compared to 54% of male-headed households), and only 66% used fungicides (compared to 74% of males.) Likely related, women-owned farms were 25-30% less productive than men-owned farms.<sup>34</sup>

<sup>28</sup>National Population Commission & ICF. (2019) <sup>29</sup>The Social Norms Learning Collaborative Nigeria (2021) <sup>30</sup>Njuki et al., (2013) in Johansson, V. (2021) <sup>31</sup>World Bank Gender Data Portal. "Violence against Women and Girls - What the Data Tell Us." <sup>32</sup>Whiteside, A. (1998) <sup>33</sup>MacPherson, E. E., Sadalaki, J., Njoloma, M., Nyongopa, V., Nkhwazi, L., Mwapasa, V., ... & Theobald, S. (2012) <sup>34</sup>Bymolt, R., Laven, A., & Tyszler, M. (2018)

Women's human capital is further constrained by insufficient investment in women's health, particularly sexual and reproductive health. Nearly a quarter of women in Sub-Saharan Africa have an unmet need for contraception,<sup>35</sup> and HIV/AIDS and maternal mortality remain two of the top causes of death for adult women.<sup>36</sup> Women are also less likely to have extensive social networks (particularly vertical connections) in many sectors, especially higher in the value chains, where men currently dominate.

**Barriers to economic capital came up the most frequently, including insufficient and inequitable access to land, productive inputs or assets, or capital.** In economies still based primarily around agricultural production, a lack of land ownership can be consequential.

In Nigeria, for example, women account for approximately 70-80% of the agricultural labour force, carry out 80% of production, 60% of agricultural processing and 50% of animal husbandry. Yet they own less than 20% of agricultural assets<sup>37</sup>, remain excluded from most high-value or cash crop sales, and are often relegated to lower-value crops or animals, which require less land to grow.

Similarly, in Ethiopia, Uganda and Kenya, women are expected to tend poultry - rather than higher-value livestock - because it requires less land to raise and is lower in returns.

**Similar inequities exist in access to productive assets or capital.** For example, although mobile phone ownership has become commonplace in much of Sub-Saharan Africa, men are still more likely to own mobile phones - and smartphones - than women.<sup>38</sup> The gender gap is even more pronounced in access to formal finance. For example, in rural Ghana, female cocoa farmers are 50% less likely to have a bank account and 20% less likely to obtain loans than male farmers.<sup>39</sup> Lacking access to formal capital, they sometimes borrow from purchasing clerks or moneylenders, but these practices come with risks including high interest rates, lack of formal regulation and potential risks of indentured servitude.<sup>40</sup> Inadequate access to capital makes it difficult for women to invest in their enterprises, much less diversify, expand, or move up the value chains.

<sup>35</sup>Birhanu, A.B. (2022) <sup>36</sup>Chalapati, R., Lopez, A.D. & Hemed, Y. (2006) <sup>37</sup>ActionAid Nigeria (2021) <sup>38</sup>Rosenberg, S. (2018) <sup>39</sup>Arhin, A. A. (2022) <sup>40</sup>Arhin, A. A. (2022)



# 3. Cross-Sectoral Drivers and Opportunities

Like barriers, the drivers of and opportunities for women's economic empowerment can also be grouped into three broad categories:

- **Structural:** Including laws, customary laws or regulations that support gender equity;
- **Normative:** Including norms, attitudes or behaviours that promote gender equity;
- **Individual:** Including efforts to close the gender gaps around human, social and economic capital.

## Structural drivers and opportunities include laws, customary laws and regulations that promote gender equity

Many SSA countries have reformed their laws to ensure more gender equity in the past several decades. For example, Angola passed laws to prohibit gender discrimination in employment, grant women equal access to assets and prohibit domestic violence.<sup>41</sup> Ethiopia reformed its parental leave and pension systems to better support women through extended parental leave and the same retirement ages for men and women.<sup>42</sup> Kenya, Uganda and Botswana have reformed their laws around women's land rights (e.g. to ensure that women's rights are secured during marriage and in the event of divorce and/or to remove prohibitions on women's ownership and inheritance of land). Yet few SSA countries are better known than Rwanda for sweeping changes to their legal systems to promote gender equity. Following the 1994 Genocide against the Tutsi, the Rwandan government reformed its constitution to include quotes mandating that at least 30% of decision-making positions (including but not limited to seats in parliament) be reserved for women. Within 25 years, over 60% of Rwanda's parliament was composed of women, making it the global leader when considering women in elected positions.<sup>43</sup> Equally important, the quotas extend to cooperatives, to improve the

likelihood of women filling leadership roles in the many agricultural cooperatives across the country. There are also organisations such as FEMNET that work to reform inequitable policies and practices across Sub-Saharan Africa. While the passage of laws or quotas is not always sufficient to change practices, these types of reforms could create a foundation upon which deeper changes can be built.

## Normative drivers and opportunities include both traditional norms that already benefit women and changes to norms to promote more equity

**While gendered norms serve as barriers to engagement in some sectors, they serve as a driver in others.** Sometimes women can capitalise on roles or activities deemed “women's work”, such as the women working in shea butter production in Côte d'Ivoire or those profiting from an uptick in eating out in Senegal.

Côte d'Ivoire is one of the top shea nut producers in Africa, producing ~40,000 tonnes annually,<sup>44</sup> and global demand is not yet met.<sup>45</sup> Shea is referred to as “women's gold”, with an estimated 42,000 women in Côte d'Ivoire working in the sub-sector.<sup>46</sup> During the high season, women can earn CFA5,000-10,000 (USD7.5-15) per week selling the fruit, and those who sell finished products can earn double that.<sup>47</sup>

<sup>41</sup>World Bank. “Reforms.” Text/HTML. Accessed November 19, 2022. <https://wbl.worldbank.org/en/reforms>. <sup>42</sup>World Bank. “Reforms.” Text/HTML. Accessed November 19, 2022. <https://wbl.worldbank.org/en/reforms>. <sup>43</sup>“Women in Parliaments: World Classification.” Accessed November 19, 2022. <http://archive.ipu.org/wmn-e/classif.htm>. <sup>44</sup>Ministère de l'Agriculture et de Développement Rural, firca, M.F.P.E.S. & UN Women (n.d.) <sup>45</sup>Said, E. B. (2018) <sup>46</sup>Gourlay, Y. (2020) <sup>47</sup>Gourlay, Y. (2020)

Meanwhile in Senegal, the percentage of people eating in restaurants increased from 25% to 68% from 2001 to 2015.<sup>48</sup> Since food preparation is often seen as women's work, they have been able to dominate the emerging food and beverage markets: women represent 51.1% of people engaged in informal food and beverage work, 74% of retail traders and 94.4% of those involved in catering activities.<sup>49</sup>

**In other cases, women may be able to seize opportunities in new markets, where gendered norms are not yet established.**

For example, the Senegalese report notes:

Fruit and vegetable nursery management, seed multiplication, irrigation and extension or aggregation services are new areas where women could identify and pursue new opportunities. Importantly, such activities are not seen as traditional activities for men. Additionally, initiatives such as nursery management and seed multiplication only require small plots of land and lower levels of upfront investment.<sup>50</sup>

**Across multiple countries, interventions are increasingly targeting men as allies in changing gender norms.** For example, in cocoa-farming communities in Ghana, a mixed-methods study found that when older men believed households would derive benefits from women's participation in decision-making, they were more likely to

favour it.<sup>51</sup> Similarly, in Côte d'Ivoire, CARE International's "Women in Enterprise" intervention found that when women's business activities took place on land that had been allocated to them by men, the activities received more support from chiefs and other senior male leaders and were more likely to result in an increase in women's land ownership (from an average of 15% to 28% in three years across all countries where the intervention took place.<sup>52</sup>) In Rwanda, the government and its partners have invested in the Rwanda Men's Resource Centre, which delivers male-centred approaches to promote gender-equitable attitudes and norms in order to reduce women's unpaid care burden (thereby freeing up women's time to engage in economic opportunities.<sup>53</sup>) Organisations such as Women for Women International run Men's Engagement Programmes in countries such as Nigeria and Rwanda to encourage male leaders to understand and advocate for the importance of women's economic empowerment.

**Individual drivers and opportunities include investments in women's human, social and economic capital**

**Recently, there has been tremendous progress in educating girls and women in Sub-Saharan Africa.** The literacy rate for young women (aged 15-24 years) has increased from 62% to 74% over the past 15 years in Sub-Saharan Africa, compared to

<sup>48</sup>Pathways Study Interview <sup>49</sup>ANSD (2019) <sup>50</sup>Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021)

<sup>51</sup>Dalaa, M. A., Torvikey, G. D., Amoah, A., Saeed, R., Obeng, F., Kofituo, R. K., & Asare, R. (2020) <sup>52</sup>Muijlwijk, M. van, Boone, P., & Hai, S. (2020) <sup>53</sup>Gender Monitoring Office (GMO) Rwanda (2019)

74% to 79% for young men (15-24), thereby shrinking the overall education gender gap.<sup>54</sup> In Tanzania, the gap is even smaller, with 85% of young women and 87% of young men literate.<sup>55</sup> All things being equal, these investments in human capital should make young women more competitive for informal and formal economic opportunities across entrepreneurship and employment in the coming years.

**Investments in education and training extend beyond schools.** For example, in Ghana, where only 2% of women and 12% of men have access to extension agents, the Cocoa Life Project established the Women’s Extension Volunteers model. The project trained two female extension volunteers in 447 communities, who then promoted Village Savings and Loans Association (VSLA) participation, community mobilisation and the use of productive agricultural practices, specifically to female cocoa farmers. In addition to increasing productivity among female farmers, these volunteers also

served as role models, normalising women as farmers and as leaders. In fact, several volunteers subsequently ran for seats in District Assemblies and two won.<sup>56</sup>

**Investments in female role models and extended networks have expanded women’s social and economic capital in several countries.**

For example, in South Africa, premium retailer Woolworths “Enterprise Supplier Development” programme supported emerging Black women-owned businesses by providing capital and capacity building, and then incorporating them into its supplier base. The 46 businesses that Woolworths worked with in 2019 reported a 19% increase in total revenue.<sup>57</sup> In Senegal, large-scale producers such as Grand Domaine du Senegal and Van Oers - two fresh fruit/vegetable companies - also employ large numbers of women. The former notes that 22% of its staff are female and the latter employs more than 4,000 women during the harvest period.<sup>58</sup>

**Sample table showing how VSLAs are integrated into many societies under different names**

VSLA Name in Country Language	Countries (and Ethnic Groups)
Esusu	Nigeria (Yorubas)
Etoto	Nigeria (Igbos)
Adashi	Nigeria (Hausa)
Susu	Ghana
Tontines	Cameroon and Senegal
Stokvels	South Africa

<sup>54</sup>“Literacy Rate, Youth Male (% of Males Ages 15-24) - Sub-Saharan Africa | Data.” Accessed 19 November 2022. <https://data.worldbank.org/indicator/SE.ADT.1524.LT.MA.ZS?end=2020&locations=ZG&start=1985&view=chart>. <sup>55</sup>“Literacy Rate, Youth Male (% of Males Ages 15-24) - Sub-Saharan Africa | Data.” Accessed 19 November 2022. <https://data.worldbank.org/indicator/SE.ADT.1524.LT.MA.ZS?end=2020&locations=ZG&start=1985&view=chart>. <sup>56</sup>Mondelēz International (2015) in World Cocoa Foundation (2019) <sup>57</sup>Competition Commission South Africa (2019) <sup>58</sup>Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021)

**In terms of economic (and social) capital, VSLAs have emerged as a widespread model of connecting women to informal finance** (and sometimes also formal finance). In VSLAs, members pool their savings to make loans to individual members on a rotating basis. The pooled savings allow women access to larger amounts of money than they could hope to accumulate individually, which then can be invested in income-generating activities and capital.

**This type of “strength in numbers” collective action is also seen in agricultural cooperatives** where members (including women) pool their agricultural output to sell in bulk, which gives them more negotiating power, better transport options and access to larger markets.

**Relatedly, new opportunities are emerging for intra-African trade through the African Continental Free Trade Area (AfCFTA) Agreement**, connecting a market of 1.3 billion people with a GDP of more than USD2.5 trillion across 54 countries. This nascent trade agreement will potentially open new and expanded markets, allow for regional value chain development and drive industrialisation; all of which could benefit women if implemented well. While Africa’s exports to the rest of the world are

dominated by the export of raw materials, intra-African trade is often driven by higher-value-added products. Therefore, unlocking the barriers for women’s participation within agriculture, livestock, manufacturing and services value chains is critical for driving intra-African trade, industrialisation and economic growth while improving women’s economic benefits.

### **The magnitude of barriers and drivers varies by region**

While many of these barriers and drivers are ubiquitous across Sub-Saharan Africa, the magnitude varies somewhat by region. For example, in Southern Africa gender gaps in education, health, labour force participation and political representation tend to be lower than other regions in Sub-Saharan Africa.<sup>59</sup> South Africa, Botswana and Namibia often score above the global average on the UNDP’s Gender Inequality Index (as does Rwanda in recent years). Conversely, West African countries are more likely to rank among the most unequal on the Index, with Nigeria ranking as the country with the largest gender gaps in Sub-Saharan Africa in 2020.

<sup>59</sup>United Nations. “Gender Inequality Index”. United Nations. Accessed 19 November 2022. <https://hdr.undp.org/data-center/thematic-composite-indices/gender-inequality-index>. <sup>60</sup>Equal Measures 2030. “Index Data”. Accessed 19 November 2022. <https://www.dev.equalmeasures2030.org/datahub/2019-sdg-gender-index/index-data/>. <sup>61</sup>Equal Measures 2030. “Index Data”. Accessed 19 November 2022. <https://www.dev.equalmeasures2030.org/datahub/2019-sdg-gender-index/index-data/>. <sup>62</sup>Equal Measures 2030. “Index Data”. Accessed 19 November 2022. <https://www.dev.equalmeasures2030.org/datahub/2019-sdg-gender-index/index-data/>.

A similar trend is seen in the SDG Gender Index, which measures gender gaps in countries' progress on the Social Development Goals (SDGs).<sup>60</sup> Again, many Southern African countries rank higher, whereas West African countries often rank among the lowest performers on gender equality. However, it is important to note that these trends are not binding - Ghana scores just below Botswana, Namibia, and South Africa on the SDG Gender Index, for example.<sup>61</sup> Conversely, Madagascar scores are similar to Liberia, Nigeria and Sierra Leone.<sup>62</sup>



## 4. Women in Agriculture (Crop Farming)

Agriculture is the primary sector in most of Sub-Saharan Africa, both in terms of contribution to GDP and labour force. Across the sector, women play a crucial role in production but rarely reap the benefits of their labour. With women representing more than 50% of the agricultural labour force on the continent,<sup>63</sup> barriers to women's full participation limit the growth and success of the sector.

<sup>63</sup>UN ECA - ATPC (2021)

## Coffee - Ethiopia, Rwanda, Uganda



**In East Africa, over five million people work in the coffee sector.**<sup>64</sup> Across the region, the value chain is geared towards exports, meaning coffee beans must meet international standards for product quality and specifications, price and volume. As such, coffee beans are typically produced on farms - including household or small or medium-sized enterprise (SME) farms - then sold to intermediaries who ensure they meets standards and sell in bulk. Beans that do not meet standards are sold in local markets.

**As with many commodities, women make up most of the labour force on farms yet earn considerably less than men.** In Ethiopia, for example, women carry out 75% of coffee farm work, but only earn 43% of the income.<sup>65</sup> This is largely due to men dominating coffee transport and sales at markets (80% of coffee sellers are men in Ethiopia<sup>66</sup>, which allows them to control coffee earnings). When women do sell, they tend to sell lower-quality beans in local markets.<sup>67</sup> Female-headed household sometimes have greater access to sales,<sup>68</sup> but according to World Bank data from Ethiopia, coffee revenue of female-headed households is 39% lower than that of male-headed households<sup>69</sup> Relatedly, Pathways Study interviewees hypothesised that intermediaries and employers pay women

less for their beans or labour because they believe women are less likely to look for alternative opportunities.

**Even prior to sales, data shows that women are disadvantaged in the coffee sector.** As in many agriculture sectors, women are less likely to have access to training and extension agents. For example, a study in Ethiopia found that men in coffee cooperatives were contacted by extension workers 47% of the time and women only 15% of the time. Women were also 40% less likely to participate in training on management, marketing and harvesting of different agricultural commodities.<sup>70</sup> In addition, participation in the sector is linked to membership in cooperatives in Ethiopia, which is generally open to those who are registered as heads of household and pay tax within the village, almost all of whom are men. For example, from a survey of 1,600 households in 2014, only 5% of coffee-producing households were female-headed.<sup>71</sup>

**Many organisations work to promote gender-inclusive economic development in the coffee sector.** For example, in Ethiopia, Technoserve works with 96 coffee cooperatives to support gender inclusivity through staff training and the establishment of Gender Leads, who ensure gender-relevant considerations are discussed with cooperative and government leadership. Technoserve

<sup>64</sup>Charles, S. (2020) <sup>65</sup>Nestlé (2017) <sup>66</sup>Kemal, Emana and Shumeta (2019) <sup>67</sup>Kemal, Emana and Shumeta (2019)

<sup>68</sup>Kemal, Emana and Shumeta (2019) <sup>69</sup>International Coffee Organization - ICO (2018) <sup>70</sup>Dereje et al. (2016) <sup>71</sup>Dereje et al. (2016)

also encourages cooperatives to recruit and train women leaders, who can serve as representatives in cooperative meetings. As a result of these efforts, female membership has increased by 25% in these cooperatives, and the number of women in leadership has doubled.<sup>72</sup> In Rwanda, the Gender Monitoring Office (GMO) implements the “Gender Equality Seal Programme”, which has engaged with more than 50 coffee or tea companies to mainstream gender in their activities.<sup>73</sup> In Uganda, the Uganda National Farmers’ Federation (UNFFE) promotes women in leadership through a quota system whereby a third of leaders must be women.<sup>74</sup>

**Some women create their own cooperatives to increase their collective outputs and bargaining power.** For example, in Uganda the Bukonzo Joint Cooperative Society, where 85% of members are women,<sup>75</sup> has been recognised for its commitment to coffee quality and its growth into international markets. The cooperative has worked to encourage women’s participation in decision-making and financial planning through Women’s Empowerment Mainstreaming and Networking (WEMAN) and Gender Action Learning Systems (GALS) programmes. The cooperative found that GALS resulted in increased male participation in unpaid care or farming tasks, greater shared household decision-making over income and

expenditure, and more shared business and land investments. Reductions in gender-based violence and alcohol use were also reported.<sup>76</sup> In addition, the Bukonzo cooperative addresses community needs beyond farming, such as setting up a maternal health and women’s clinic in a region with high maternal mortality rates.<sup>77</sup>

In some cases, in Rwanda, women-only cooperatives focus on exporting coffee branded as “women’s coffee”.<sup>78</sup> They have found some consumers are willing to pay a premium for this coffee. In Ethiopia, coffee houses (*bunabéts*) - where the traditional coffee ceremony<sup>79</sup>,<sup>80</sup> is carried out - are common. This ceremony symbolises feminised characteristics of hospitality, skill and hard work, and coffee houses are generally owned by young women.<sup>81</sup>

## Cocoa - Cameroon, Ghana



**Women are actively involved in the labour forces of cocoa production yet retain few of the economic benefits of their work.**

In Cameroon, this inequity is exacerbated by customary laws that prevent women from owning land. According to a study conducted in Cameroon’s Central Region, 74% of participants stated that the cocoa farm typically belongs to husbands.<sup>82</sup> However, 18%

<sup>72</sup>Uncited in International Coffee Organization - ICO (2018) <sup>73</sup>Pathways Study Interview <sup>74</sup>Pathways Study Interview <sup>75</sup>The case of the Bukonzo Joint Cooperative Society where women membership is strong is a unique one. This is not typical for mixed-gender cooperatives in countries and sectors in Sub-Saharan Africa generally. <sup>76</sup>Farnworth and Akamandisa (2011) <sup>77</sup>Government of USA (2013) <sup>78</sup>AgriLogic (2018) <sup>79</sup>An important part of Ethiopian culture, the Ethiopian traditional coffee ceremony involves processing the raw, unwashed coffee beans into finished cups of brewed coffee. <sup>80</sup>Walker, K. (2021) <sup>81</sup>Johnson (2020) <sup>82</sup>Mounjouenpou, P., Mbang, J. A. A., Nossi, E. J., Bassanaga, S., Tetmoun, S. A. M., Achukwi, D., & Woin, N. (2014)

noted that it is possible for cocoa farms to be a family asset (while still under the husband's name). Currently, women may only become owners of cocoa farms in Cameroon if they are widowed (< 1%).<sup>83</sup> This results in women working in cocoa plantations - including cocoa bean extraction, fermentation, drying and packaging - yet the sale of cocoa is under the exclusive control of the husband.<sup>84</sup> A study among 1,000 farmers in Cameroon showed that of married cocoa farmers, 97% of couples reported that men were in control of cocoa marketing.<sup>85</sup>

In Ghana, official figures show that 25% of cocoa farmers are women, but this is likely to be a significant underestimate. Cocoa production is done through a system of labour and kinship relations, in which women play an essential role. In fact, it is estimated that women carry out almost half of the work on cocoa farms.<sup>86</sup> Most married women work on cocoa farms owned by their husbands and families, and their labour often goes unrecognised and is invisible from national statistics, as landowners (typically men) are the ones considered to be the farmers.<sup>87</sup>

### **When women do control cocoa farming in Ghana, they face gender-specific barriers.**

A quantitative analysis found that male-headed households producing cocoa had a productivity of 423 kg per hectare, 58 kg

higher than female-headed households, and this difference was statistically significant. In addition, it found that female-headed households earned USD960 yearly net income, compared to typical male-headed households' earnings of USD1,275 or large male-headed households' earnings (USD2,873).<sup>88</sup> This difference is partly because female-headed households are more likely to need to hire labour, thereby increasing production costs,<sup>89</sup> whereas male-headed households have access to the (often unpaid) labour of family members.<sup>90</sup>

**Labour exploitation has also been reported in the cocoa supply chain in Ghana, affecting both men and women.** Although the gendered aspects of exploitation are still poorly understood, a research study in the Western and Ashanti regions suggests that women experience more severe forms of exploitation. The research notes that some business models in the sector are set up to explicitly profit from women's unequal position within the industry and society. The key indicators of labour exploitation highlighted in the report include: "non-payment, underpayment, and withholding payment; physical violence and verbal abuse; threats of dismissal; deception; and non-physical coercion (especially food deprivation); sexual violence; and "nnaho", a form of involuntary labour".<sup>91</sup>

<sup>83</sup>Mounjouenpou, P., Mbang, J. A. A., Nossi, E. J., Bassanaga, S., Tetmoun, S. A. M., Achukwi, D., & Woin, N. (2014) <sup>84</sup>Mounjouenpou, P., Mbang, J. A. A., Nossi, E. J., Bassanaga, S., Tetmoun, S. A. M., Achukwi, D., & Woin, N. (2014) <sup>85</sup>World Cocoa Foundation (n.d.) <sup>86</sup>World Cocoa Foundation (2019) <sup>87</sup>Oxfam (2016) in IFAD, Rainforest Alliance, & Darwin Initiative (n.d.) <sup>88</sup>Bymolt, R., Laven, A., & Tyszler, M. (2018) <sup>89</sup>Dery, Dr. I., & Dongzagla, Dr. A. (2020) <sup>90</sup>Dery, Dr. I., & Dongzagla, Dr. A. (2020) <sup>91</sup>LeBaron, G., & Gore, E. (2019)

## Maize - Angola, Cameroon, Kenya, Uganda



**Maize is a vital crop in many SSA countries, used as both a staple food and a cash crop.** In Kenya, for example, maize is the most cultivated crop, grown in 90% of all farms, primarily on small-scale farms (75%).<sup>92</sup> Similarly, maize is a key source of livelihoods in Cameroon, where it is both the most productive crop and the most rewarding in terms of annual income in some parts of the country.<sup>93</sup> Maize is also a significant crop in Angola and Uganda, and women work in the maize sector across all these countries.

### **Women are often restricted to maize production and preparation for household consumption, rather than for market sales.**

In Kenya, for example, the grain is typically divided in two at the household level, with half sold at markets by men and the other half managed by women for household consumption.<sup>94</sup> In some cases, women do get involved with maize sales in Kenya, but they face multiple barriers. For example, one study found that women must prioritise providing unpaid labour on their husbands' plots before their own, and in some cases, men actively opposed women growing maize commercially.<sup>95</sup> In addition, while men usually transport maize to market using donkey carts, bicycles, motorbikes, pick-ups, or lorries, women typically had to transport

maize on foot, carrying the loads because of lack of access to productive assets.<sup>96</sup>

In Cameroon, maize production is mainly undertaken by women, who often work as unpaid, family labourers.<sup>97</sup> Since small-scale farmers often do not have access to modern farming technologies, women are often assigned tasks that are labour intensive and done by hand (such as milling and shelling).<sup>98</sup> One study found that women spent 8-12 hours a day on maize production and post-harvest tasks, including preparation of the land, fertiliser application, weeding, harvesting and storage of the crops.<sup>99</sup>

**Wages in the maize sector are usually higher for men than for women** in Angola. Pathways Study interviews suggest that women earn approximately half that of men (USD40 compared to USD70-92). This wage difference between women and men was attributed to men's tasks being "heavier", e.g. cutting trees and clearing land to prepare farmlands for planting.<sup>100</sup>

**Efforts are ongoing to strengthen the role of women in the maize sector.** For example, as in the coffee sector, in maize, the Uganda National Farmers' Federation (UNFFE) promotes a quota system whereby a third of leaders in cooperatives must be women, and this has helped promote women's leadership and increase their potential influence.<sup>101</sup>

<sup>92</sup>Tarus, C. B. K. (2019) <sup>93</sup>Takamo, F. A. (2019) <sup>94</sup>Badstue, L., Eerdewijk, A. V., Danielsen, K., Hailemariam, M., & Mukewa, E. (2020)  
<sup>95</sup>Tarus, C. B. K. (2019) <sup>96</sup>Tarus, C. B. K. (2019) <sup>97</sup>Mireille, S., & Etoundi, M. N. (2009) <sup>98</sup>Mireille, S., & Etoundi, M. N. (2009)  
<sup>99</sup>Takamo, F. A. (2019) <sup>100</sup>Pathways Study Interview <sup>101</sup>Pathways Study Interview

One cooperative in southwestern Uganda showed that when women's involvement in local price negotiations was increased, it also increased their control of maize, confidence in marketing, and control in decision-making about how much of the crop to sell and how much to consume.<sup>102</sup> Similarly, a Ugandan project that provided weighing scales to female farmers<sup>103</sup> and encouraged joint marketing with other women led to improved negotiations with intermediaries and higher margins.<sup>104</sup>

## Horticulture - Botswana, Senegal, Tanzania



**The horticulture sub-sector includes the production, processing, transporting and sale of fruits and vegetables.** In many SSA countries, these are grown in small-scale gardens, often by women, who then use them for household consumption or sell them in local markets. However, in some countries the fruit and/or vegetable value chains include growing urban demand, exports and even agro-processing.

**The horticulture sub-sector in Senegal has experienced rapid growth and diversification of exports** since the early 2000s. In fact, exports grew 10% annually, from USD400 million to USD1 billion from 2008 to 2017. Senegal benefits from a successful export relationship with Europe, made easier by its proximity and

the availability of multiple transport routes, including air (two days), road (five days) and shipping (seven days).<sup>105</sup> Key export commodities include tomatoes, melons, mangoes, watermelons, sweet corn and green beans, as well as newer crops such as green onions, squash, hot peppers, asparagus, herbs, sweet potatoes, papayas and bananas, all of which have high market demand in Europe.<sup>106</sup> Almost all regions of Senegal are favourable to horticultural production due to suitable climatic conditions and because horticulture usually requires small portions of land.<sup>107</sup>

**Men typically focus on the production of cash crops and cereals, while women tend to focus on crops that can also be used for household nutrition, including horticulture products** in Senegal. This synergy between cultural norms, growing demand and an accessible export market creates opportunities for women to prosper in the sector. Currently, women are mostly involved in the informal selling of raw fruits and vegetables in local markets. While this provides a great deal of informal employment for women, most markets are very saturated, making it challenging for women to make substantial profits.<sup>108</sup> Activities that expand women's access to larger trading opportunities - such as urban or export markets - could increase women's earnings and potentially reduce horticultural waste.<sup>109</sup>

<sup>102</sup>Ferguson; Kepe (2011) in Twinorugendo (2019) <sup>103</sup>Scales were provided to allow more accurate measurement of produce by the women themselves to avoid being ripped off by the middleman who was likely using a rigged scale. <sup>104</sup>Smith, M. & Naeve, L. (2012) <sup>105</sup>UN Women (n.d.) <sup>106</sup>UN Women (n.d.) <sup>107</sup>UN Women (n.d.) <sup>108</sup>Pathways Study Interview <sup>109</sup>Arnoldus, M., Kyd, K., Chapusette, P., Pol, F. van der, & Clausen, B. (2021)

**In Botswana, the majority of horticultural production is geared towards protected products, which are either highly taxed or prohibited for import.**<sup>110</sup> As a result, Botswana is now self-sufficient for 60% of required horticultural products - a substantial increase from 20% in 2013-2014.<sup>111</sup> However, a few large farms dominate the market and contribute two thirds of the country's horticultural output.<sup>112</sup> Therefore, this sectoral growth has primarily benefited companies or investors who can invest large amounts of capital (including in necessary transport).<sup>113</sup> Sales of horticultural produce are generally done through retail grocery chains, which have been setting up direct links with farmers. While hawkers (typically women) also play a small but important role, serving key segments of the population, the domination of the market by large producers limits women's potential in the sector.<sup>114</sup>

**In contrast, in Tanzania, most agricultural production is done by smallholders, who use traditional technologies and produce mainly for domestic consumption.** Most smallholders (70% of landowners and 75% of land renters) work on farms of less than two hectares in size.<sup>115</sup> Women and men play different roles in different horticulture crops and value chain stages. For example, 68% of those who work in the sunflower sector are women.<sup>116</sup> In tomato farming, men outnumber

women, especially when travel is required; however both engage in input supply, in transportation and market brokering.<sup>117</sup> In the mango value chain, men own the trees while women sell the fruits.<sup>118</sup> As in Senegal, women tend to manage household horticulture and sales in local markets, while men tend to dominate larger-scale transport and sales.

**Organisations such as the Tanzania horticultural Association (TAHA) have facilitated women's participation in horticultural production through demonstration plots and training centres with opening times suitable to women,** which has increased women's participation and allowed some to increase their profits. Among 41,000 grower and trader stakeholders in TAHA's market system, 30% are women. Through their mobile phones, women can access information on prices, buyers and transportation, which has supported their entry and growth in the sector. TAHA has also trained women in financial record keeping and connected them to financial institutions, some of which offer credit with cheaper terms and affordable interest rates.<sup>119</sup>

<sup>110</sup>Programme Management Unit (FTF-ITT) National Institute of Agricultural Extension Management (n.d.) <sup>111</sup>Finmark Trust (2021)

<sup>112</sup>Programme Management Unit (FTF-ITT) National Institute of Agricultural Extension Management (n.d.) <sup>113</sup>Moepeng, P. (2013)

<sup>114</sup>Chatterji, S. (2018) <sup>115</sup>Anderson, J., Marita, C., & Musiime, D. (2016) <sup>116</sup>Mroto, E., Nombo, C., & Jeckoniah, J. (2018) <sup>117</sup>Khasa and Msuya (2016) in Mroto, E., Nombo, C., & Jeckoniah, J. (2018) <sup>118</sup>Mroto, E., Nombo, C., & Jeckoniah, J. (2018) <sup>119</sup>Embassy of the United Republic of Tanzania in Israel (2021)



# 5. Women in Livestock or Fishing and Aquaculture

In addition to crops and produce, animals play an important role in the economies - and food security - of many SSA countries. While men often dominate the management and sales of livestock, women often maintain control over dairy products and lower-value animals such as poultry. In addition, women are involved in the fishing and aquaculture sectors in most countries, although their roles vary dramatically from country to country mainly due to normative factors (explored further below).

## Livestock (including Poultry) - Botswana, Ethiopia, Kenya, Tanzania



**Larger and more valuable livestock (such as cattle) are generally controlled by men,** who own the animals, make decisions about their utilisation and control income from their sales. However, this does not mean that women are excluded from work with large livestock. In Kenya, for example, women are expected to undertake a significant amount of the labour related to these animals, including fetching water, collecting grass and cleaning shelters. Furthermore, rigid expectations around these responsibilities sometimes result in domestic violence by husbands when women are perceived to fail to live up to these expectations.<sup>120</sup>

**When livestock or associated products become more valuable, their management is often taken over by men.** In Ethiopia, women control some livestock-related activities (primarily related to dairy or poultry), but when these activities become more profitable, men take over ownership and control.<sup>121</sup> In most dairy cooperatives in Ethiopia, men are the registered members and collect the proceeds from sales, even though women remain responsible for milking cows and delivering the milk. Similarly, research in the dairy sub-sector in Tanzania found that a milk commercialisation project, which aimed to reduce poverty and

vulnerability of dairy-dependent households, resulted in more milk being sold, but also resulted in women controlling *less* income than they previously did, as women's household bargaining power was weakened as dairy became more marketable.<sup>122</sup>

Even when women do own larger livestock, they rarely have full control over their management or sales. A 2013 study in pastoralist communities throughout Kenya found that less than half of women-owned livestock could be sold without consulting their husbands.<sup>123</sup> This proportion was even lower for larger livestock, whereby only 8.8%, 13.8% and 10.0% of women could sell their dairy cattle, sheep and goats, respectively, without consulting their husbands.<sup>124</sup>

**Women do often have control over poultry.** Poultry take less land and resources than other livestock and tending the birds can be combined with other household tasks. Also, produce can be sold on doorsteps, which does not require storage, refrigeration or processing.<sup>125</sup> Importantly, women also tend to control at least some of the earnings from selling the eggs or birds. In Ethiopia, where poultry can contribute up to a quarter of family income, women make decisions over income generated from sales of birds and eggs solely - in 30% of cases - or jointly with men - in more than 50% of cases, according to two different studies.<sup>126</sup>

<sup>120</sup>Dumas, S. E., Maranga, A., Mbullo, P., Collins, S., Wekesa, P., Onono, M., & Young, S. L. (2018) <sup>121</sup>Zahra et al. (2014) in Kinati and Mulema (2018) <sup>122</sup>Mwaseba and Kaarhus (2015) in Johansson, V. (2021) <sup>123</sup>Njuki, J., & Sanginga, P. C. (Eds.) (2013b) <sup>124</sup>Njuki, J., & Sanginga, P. C. (Eds.) (2013b) <sup>125</sup>Westholm, L., & Ostwald, M. (2020) <sup>126</sup>Gebremedhin et al. (2016) and ILRI (2016) in Management Entity (2021)

In Botswana, where it is prohibited to import chickens, there is a large demand for local chickens. While this demand has been mostly met by large commercial firms, some women-owned SMEs have also benefited. A study in two villages in northern Botswana found that most people, and especially women, keep chicken for household consumption or sell them to meet family needs. Money is used to pay for groceries (including fruit and vegetables), school fees and supplies, transport fees, and health services, or to buy other small livestock (goat and sheep) to provide milk during droughts.<sup>127</sup> According to a Pathways Study interviewee, following the COVID-19 pandemic, more women went into poultry rearing as a resilience strategy.<sup>128</sup>

**Despite the benefits of poultry farming, a study in Tanzania found that men often used women's modest earnings from poultry as an excuse to fend off women's financial requests.** This resulted in poorer child nutrition, as men spent income on non-food expenses.<sup>129</sup> In rural Tanzania, where strict gender norms limit women's engagement in business and income, both men and women may face social stigma when the wife controls her poultry business and income. Qualitative research suggests that when couples challenge these norms, the resulting stigma may threaten their business sustainability, and husbands may be pushed to compromise or take over the business.<sup>130</sup>

## Fishing and Aquaculture - Ghana, Rwanda, Uganda



**Unlike most covered sectors, the gendered norms, barriers and opportunities for women in fishing vary notably across the countries covered by the Pathways Study.**

In Ghana, the sector is dominated by women and is one of the highest earning sectors for women. Conversely, in Uganda, the sector is dominated by men, and women face significant barriers to entries.

**In Ghana, fishing is one of the sectors with the greatest economic potential for women,**<sup>131</sup>

as the trade is handed over matrilineally.<sup>132</sup> Women dominate most steps of the fisheries value chain,<sup>133</sup> including processing, marketing, wholesaling and retailing. “*Konkohen*” - also known as queen fishmongers - set the price of the fish, which fluctuates daily, and ensure prices are uniform across sellers (partly so that women retailers/resellers are not charged more than men).<sup>134</sup> Furthermore, a USAID-conducted gender analysis found that women control much of the income from fishing, due to their predominant involvement in processing, marketing and selling.<sup>135</sup> In addition, the Ghanaian government - in collaboration with USAID, SNV and other partners - mobilises female fish processors and traders into NAFPTA (National Fish Processors & Traders Association),<sup>136</sup> an organisation that helps establish a direct link between the informal and formal fishing sectors by providing women

<sup>127</sup>Moreki, J., Dikeme, R., & Poroga, B. (2010) <sup>128</sup>Pathways Study Interview <sup>129</sup>Mwaseba and Kaarhus (2015) in Johansson, V. (2021)

with training on fish handling, business management, environmental sanitation and food hygiene, along with strengthening coordination and scaling up of fish processors and traders.<sup>137</sup> NAFPTA is further connected to the African Women Fish Processors and Traders Network (AWFISHNET), a network of women fish processors and traders from the African Union member states.<sup>138</sup> This synergy between cultural norms and inclusive economic development interventions creates favourable conditions for women's economic empowerment in the fishing sector in Ghana.

**In contrast, in some districts in Uganda, it is believed that if women go on fishing boats, men will not catch fish.**<sup>139</sup> In Lake Wamala, for example, the lake is considered male. It is viewed as indecent for women to get in and out of fishing boats, as this is believed to disrupt the lake's spirit and cause storms or declines in fish stock.<sup>140</sup> These beliefs exclude women from fishing in some parts of Uganda, while elsewhere women do engage in the fish value chain, but are often relegated to less lucrative fish, such as freshwater sardine or Nile perch, that do not meet factory standards. Meanwhile, men are more likely to deal with more lucrative fish, such as standard-meeting Nile perch, and sell directly to fish factories. In addition, the threat of gender-based violence is a significant barrier for women in the fishing sector in Uganda. Incidents

of violence are common, including disproportionately high rates of sexual violence or transactional sex. In fishing communities, HIV/AIDS incidence is at 28.8% - compared to the national average of 7.8% - and women bear the brunt of the infections (33.9% of women vs 23.9% of men). In these communities, HIV/AIDS incidence is especially high among female fishers and women working in supporting services, including bar owners, traders, food vendors and housewives.<sup>141</sup> While transactional sex or sexual violence is not unique to the fishing sector, the unpredictable nature of income, reliance on men to source fish and environmental risks of working in the fishing sector - including nocturnal fishing and inadequate transport to fishing sites - appear to increase risks.<sup>142</sup> These risks often confine women to activities that can be done in groups and during the day, thereby limiting their earning potential.<sup>143</sup>

**In Rwanda, men also dominate the fish sector, although women are increasingly active,** particularly in processing and selling fish. Although gender-disaggregated data is sparse, a survey of fish farms found that 79% of fish cooperative representatives were male.<sup>144</sup> While Rwanda has not yet seen the vibrancy or synergies of the Ghanaian fish sector for women, there are also no reports of as widespread barriers to women as in the Ugandan fish sector.

<sup>130</sup>Johansson, V. (2021) <sup>131</sup>Pathways Study Interview <sup>132</sup>Agyekum, N. N. (n.d.) <sup>133</sup>Pathways Study Interview <sup>134</sup>Torell, E., Owusu, A., & Okyere Nyako, A. (2015) <sup>135</sup>Torell, E., Owusu, A., & Okyere Nyako, A. (2015) <sup>136</sup>Pathways Study Interview <sup>137</sup>Robadue, D. (Ed.). (2021) <sup>138</sup>Pathways Study Interview <sup>139</sup>Ibale (1998) <sup>140</sup>Timmers (n.d.) <sup>141</sup>Musumari, P. M., Techasrivichien, T., Srithanaviboonchai, K., Wanyenze, R. K., Matovu, J. K., Poudyal, H., ... & Kihara, M. (2021) <sup>142</sup>Pearson et al. (2013) <sup>143</sup>Timmers (n.d.) <sup>144</sup>Niyibizi, L., Vidakovic, A., Norman Haldén, A., Rukera Tabaro, S., & Lundh, T. (2022)

## 6. Women in Manufacturing

As major exporters of produce, cereals, and cotton, many SSA countries have worked to develop agro-processing and textile or garments sub-sectors, to transform raw materials into more valuable commodities. However, the manufacturing sector has faced many challenges, including intense competition in both domestic and international markets, a lack of private sector investment, poor infrastructure and limited technologies or industrialisation of the sector. Nonetheless, many women are employed in these sub-sectors, although they are disproportionately more likely to work informally, concentrated in lower-earning roles. The barriers for women identified here also limit the continent's pace of industrialisation and move to higher-value-added activities, which are critical for supporting increased intra-African trade on the back of the African Continental Free Trade Area (AfCFTA) agreement.

## Agro-Processing - Côte d'Ivoire, Senegal, Tanzania



**Efforts are ongoing to invest in expanding the value chains into agro-processing,** given the role that agriculture plays in the economies and labour forces in so many SSA countries. In some cases, agro-processing occurs on an informal basis and products are sold in local markets. In other cases, medium-sized or larger enterprises or factories work to create food products for urban areas or exports.

**An example of the former is in Tanzania, where women participate as entrepreneurs in agro-processing.** A study of 184 women who owned agro-enterprises in Dar es Salaam found that about a quarter (24.4%) were engaged in preparation of pickles and 22.8% were engaged in processing and drying vegetables. Other women (18.5%) used mixed grains' flour for “*unga lishé*” (used for porridge) or were engaged in processing tea spices (13.6%), peanut butter (13.6%) or mixed spices (“*pilau masala*”) (8.2%).<sup>145</sup> Some women's groups have avoided selling to middlemen by marketing and selling directly to consumers in urban centres.<sup>146</sup>

**An example of the latter is in Senegal, where Siny Samba founded Le Lionceau,** a nutritious brand of baby food with many varieties, all made from locally-sourced

produce. Siny Samba started Le Lionceau out of frustration that the only baby foods available in supermarkets were imports, despite large volumes of nutritious produce available in Senegal. Le Lionceau works with local farmers to source produce and offers 15 varieties of organic baby purées, compotes, biscuits and cereals, all of which support local agricultural value chains. Le Lionceau also works directly with the farmers it sources from, teaching them sustainable farming techniques and partnering with women's cooperatives to work on pre-processing of raw materials.<sup>147</sup>

Although agro-processing has succeeded in some commodity value chains in Senegal and Côte d'Ivoire, many commodities have faced challenges related to meeting international standards, as well as ensuring quick and reliable transport.

## Textiles and Garments - Botswana, Côte d'Ivoire, Ghana, Ethiopia, Nigeria, South Africa



Pathways Study research on women in textiles and garments value chains spanned three interrelated yet distinct types of work:

- 1) Work in textile or garment factories;
- 2) Work in the second-hand clothes market;
- 3) Work in tailoring, fashion and artisanal textiles.

<sup>145</sup>Mkuna, E., Nalaila, S., & Isaga, N. (2021) <sup>146</sup>Pathways Study Interview <sup>147</sup>Maiga, A. (2022)

While all occur in each of the countries covered, research in Botswana, Ethiopia and South Africa focused primarily on women's work in factories, whereas in Ghana, Côte d'Ivoire and Nigeria it focused more on women as tailors, seamstresses, artisanal producers or in fashion.

**Hopes had been high that Sub-Saharan Africa would become the “next China” for producing and exporting textiles and garments.**<sup>148</sup>

Sub-Saharan Africa is a global leader in cotton production, a continent with a rich history of creating fashion, textiles and clothing items, and a large low-wage labour force. Due to this, conditions seemed right for the sector to grow and garments to become a significant export to Western countries - many of whom were actively looking to divest from Chinese garment production.<sup>149</sup> However, the textiles and garments sector generally has not thrived in recent years. This is due in part to intense competition in both domestic and international markets, a lack of private sector investment, limited technologies or industrialisation of the sector, and poor working conditions.

**Poor working conditions came up often as a barrier to women's employment within textile or garment factories.**

Although many women are employed in these factories, there are pervasive concerns

about working conditions and safety. For example, in Botswana, textile factories rarely have specific gender-related policies. A mixed-methods study found that none of the companies had documented policies addressing gender-based discrimination or any other gender issues. Over 75% of these companies reported being “unaware of such policies” and others reported “they had not thought of it” or “did not think they were important”.<sup>150</sup>

**In South Africa, stronger labour codes are in place.**

However, low awareness among employees, high numbers of violations and lack of follow-up when disputes are filed all contribute to low enforcement of these codes. As a result, women experience many health and safety risks, including being subjected to strip searches; insufficient toilet facilities; limited air, ventilation, heating or air conditioning; poor demarcation of emergency exits; and cramped working conditions.<sup>151</sup> As a result, many women workers reportedly experience hypertension, headaches, and back and shoulder pains.<sup>152</sup> Women factory workers also face gender-based discrimination, including pregnancy and parental discrimination, with stretch breaks or walks for pregnant workers being frowned upon by supervisors.<sup>153</sup> In Ethiopia, women are often reluctant to work in the factories - despite wages being better than average earnings - due to sexual harassment,

<sup>148</sup>Sheng, L. (2019) <sup>149</sup>Sheng, L. (2019) <sup>150</sup>Ranthokwane, K. (2015) <sup>151</sup>Molapo, T. (2014) Deedat, H. (2022) <sup>152</sup>Deedat, H. (2022)  
<sup>153</sup>Deedat, H. (2022)

physical safety concerns and the demanding nature of the work. Most leave in less than a year and view it as a “short-term safety net”.<sup>154</sup>

**Women across Sub-Saharan Africa are also actively engaged in second-hand clothes markets**, which are ubiquitous in many countries due to Western countries “donating” (or “dumping”) second-hand clothes en masse, which are then sorted, cleaned, transported and sold in markets across countries. Women are often involved in every step along this value chain. In Ghana, for example, “*Kayayei*” are women and girls who transport loads on their heads for a fee.<sup>155</sup> These women transport garments from second-hand clothing importers to local markets.<sup>156</sup> “*Kayayei*” are often vulnerable to gender-based violence, low wages,<sup>157</sup> long-term occupational hazard diseases (such as chronic neck pain),<sup>158</sup> and remain reliant on short-term and unreliable income.<sup>159</sup>

**Women’s work in tailoring, artisanal textiles and fashion highlights more promising avenues for women in the sector.** Despite the significant challenges posed by the second-hand clothes markets, Sub-Saharan Africa is the home of some of the most distinct, vibrant and celebrated fashion in the world.<sup>160</sup> From the “*kanzu*”

and “*kanga*” in East Africa to the “*dashiki*” and “*boubou*” in West Africa, many peoples and cultures have their own styles of clothing with long traditions and great cultural importance. While men often operate at a larger scale, women are also active tailors, seamstresses, designers and textile or garment sellers. In some regions of Ghana, women dominate, such as in the Hohoe municipality, where 77% of garment-making firms are owned by women.<sup>161</sup> Likewise, in Côte d’Ivoire, 80% of companies in the fashion and textile industry are women-led SMEs.<sup>162</sup> In Nigeria, there is limited data on MSMEs by gender, but broader evidence suggests that it is typically women who specialise in handicraft cotton textiles for domestic markets or niche international markets.<sup>163</sup> This is especially true for specific textiles such as “*Adire*”, a local fabric that is being promoted by some state-level stakeholders in Nigeria, including local governments which have ordered “*Adire*” for school uniforms and promoted “*Adire Fridays*” for public sector employees.<sup>164</sup> In addition, digital marketplaces are increasingly offering women increased opportunities to market and sell their products. For example, the “*Adire Ogun*” digital marketplace is a platform that links producers of locally-made “*Adire*” with online buyers internationally.<sup>165</sup>

<sup>154</sup>Blattman & Dercon (2017) in Ternsjö (2018) <sup>155</sup>Nyarko, S. H., & Tahiru, A. M. (2018) <sup>156</sup>Bauk (2020) <sup>157</sup>Bauk (2020) <sup>158</sup>Nyarko, S. H., & Tahiru, A. M. (2018) <sup>159</sup>Nyarko, S. H., & Tahiru, A. M. (2018) <sup>160</sup>African Vibes (2022) <sup>161</sup>Hardy, M., & Kagy, G. (2017) <sup>162</sup>Fashionomics Africa (2019) <sup>163</sup>Hagen, M. von, & Willems, J. (2012) <sup>164</sup>Coffie-Gyamfi, C. (2020) <sup>165</sup>Olukoya, O. (2020)

**Despite these positive drivers, a study using firm-level and market research data in Ghana found that male-owned companies earn almost double female-owned companies.** The difference is driven primarily by the quantity of garments sold; women-owned firms often operate out of their homes, where they combine income-generating work with unpaid care work, and therefore do not often operate at full production capacity.<sup>166</sup> Finally, the study also noted there were lower levels of market demand for garments from female-owned enterprises, suggesting that gendered discrimination may also play a role in profit differences.

<sup>166</sup>Hardy, M., & Kagy, G. (2017)



## 7. Women in Services

The services sector has expanded across several SSA countries in the past decade. In many countries, women constitute most food and beverage vendors, and they fill nearly half of positions in the tourism industry. However, women are disproportionately more likely to work in the informal sector, concentrated in lower-earning roles, often without the support or opportunities needed to advance, expand, or diversify. In addition, the COVID-19 pandemic hit these sectors hard, and it is too early to know what mid- or long-term effects that will have on women's roles.

## Food and Beverage Trade - Angola, Senegal, South Africa, Tanzania



**Small shops, restaurants, and food or beverage vendors are prolific in many SSA countries.** In South Africa, for example, informal “*spaza*” (home-based shops) offer convenience shopping to surrounding households. These are often run by women who conduct their businesses while also engaging in household duties and childcare.<sup>167</sup> In Tanzania, women - known generically as “*Mama Ntilie*” - make up 80-90% of informal street food and beverage vendors. Most of these vendors are women aged 20-45 years old who usually operate without a vending licence.<sup>168</sup> In Senegal, many women are taking advantage of a growing demand for eating out by preparing and selling affordable street food with traditional relevance, such as “*Fondé*” (millet porridge), “*Ndambe*” (black eyed peas sandwich), millet and couscous.<sup>169</sup> Most street food vendors are informal ventures that often use free public spaces (road curbs and street pavements) for cooking, service or consumption. They are not registered with the city or government departments.<sup>170</sup>

**Informal food markets make up the bulk of food sales and are comprised mostly of women** in Angola, who sell in market stalls or streets (commonly known as “*Zungeiras*” and “*Quitandeiras*”).<sup>171</sup> Women

also dominate informal water sales in peri-urban communities, where water access is limited. In Luanda, where water selling is the largest sub-sector in the informal economy, women and girls work as water carriers and retailers.<sup>172</sup>

**However, many food and beverage retailers were hit hard by the COVID-19 pandemic**, and those run by women were disproportionately impacted when women’s childcare and household duties increased during lockdown periods. Furthermore, the informality of these businesses means they are usually ineligible for government assistance or relief (during the pandemic or otherwise) and rarely qualify for formal finance opportunities through banks. This makes it difficult for these businesses to expand, diversify, or weather external shocks.

## Tourism and Hospitality - Tanzania and Uganda



**Prior to the COVID-19 pandemic, tourism was expanding in much of East Africa.**

Both Tanzania and Uganda boast impressive flora, fauna and natural beauty, which attracts tourists for safaris. Similarly, the island of Zanzibar and Mt. Kilimanjaro attract tourists for beach vacations or mountain trekking, respectively, which can be a boon for local economies. In Tanzania, people working in tourism are less likely to experience poverty, particularly in rural areas. The poverty rate

<sup>167</sup>Competition Commission South Africa (2019) <sup>168</sup>Marras, S. (2018) <sup>169</sup>Pathways Study Interview <sup>170</sup>Pathways Study Interview  
<sup>171</sup>UNCTAD (2013) <sup>172</sup>Cain, A., & Baptista, A. C. (2020)

among these households is 16%, considerably lower than the national average of 31%.<sup>173</sup>

**The sector employs many women, but they are concentrated in lower-level roles with limited earning potential**, such as cleaners, booking officers, customer care employees<sup>174</sup> and foodservice.<sup>175</sup> Women also serve the sector indirectly by selling food, beverages, or handicrafts to tourists. However, women are often underrepresented in senior roles, including within the government.<sup>176</sup>

**Women face multiple barriers to economic empowerment within tourism/hospitality in Tanzania and Uganda.** In fact, women are sometimes economically displaced as tourism becomes more lucrative. For example, seaweed and spices were previously considered women's products in Zanzibar. However, when tourism increased demand for them, men took over commercial production and trading. Men therefore began controlling income from sales, with negative impacts on spending to meet family needs. Women now report finding it difficult to enter commercial farming of spices or seaweed, due to the challenges of competing with established male-led businesses or having to sell through male middlemen who pay lower prices. Due to quality and standardisation requirements, women also find it challenging to penetrate the export market.<sup>177</sup>

**Tourism-related initiatives can exacerbate women's unpaid care and work burden.**

The establishment of protected areas - such as wildlife preserves for safaris - can aggravate women's workloads by restricting access to natural resources, such as firewood or fodder. This increases the time and efforts women spend gathering resources and reduces their capacity to earn, especially in related-sectors such as selling firewood or charcoal.<sup>178</sup> Poorer and female-headed households are more severely affected by these environmental restrictions.<sup>179</sup>

**Sexual exploitation is a serious challenge in the tourism and hospitality sector.** A survey in Arusha (Tanzania) found that more than a third (34.7%) of respondents reported that sexual exploitation was a key challenge for women working in the tourism sector.<sup>180</sup> Similarly, in Uganda, Pathways Study interviews suggested that male business owners "consider women as faces" and employ them as "a client-attracting measure." One interviewee stated, "this contributes to persistent sexual harassment - a common practice during employment consideration and recruitment."

In addition, lodging establishments, restaurants, bars and truck stops are all common locations for sex work, partially due to the higher populations of itinerant men who travel through these locations. It is not

<sup>173</sup>World Bank Group (2021) <sup>174</sup>Lugalla, I. M. (2018) <sup>175</sup>Pathways Study Interview <sup>176</sup>Pathways Study Interview <sup>177</sup>Ellis, A., Blackden, M., Cutura, J., MacCulloch, F., & Seebens, H. (2007) <sup>178</sup>Mariki, S. B. (2016) <sup>179</sup>Mariki, S. B. (2016) <sup>180</sup>Mrema, A. A. (2015)  
<sup>181</sup>Mbonye et al. (2013) <sup>182</sup>Pathways Study Interviews

uncommon for staff at lodging establishments, restaurants, or bars to actively facilitate sex work - or even engage in it themselves - to supplement the relatively meagre income derived from waitressing, bartending, housekeeping, or other low-skilled hospitality occupations.<sup>181</sup>

**Despite this, there are opportunities for growth in the sector**, as many hotel or operations' managers in Tanzania and Uganda are currently hired from neighbouring Kenya, due to insufficient skilled labour to fill positions. Women currently outpace men in earning tourism degrees in Uganda, suggesting that if tourism rebounds post-pandemic, women may be well positioned to seize more senior roles.<sup>182</sup>



# 8. Recommendations for Consideration

In consultation with its key stakeholders, Pathways Study research compiled these proposed recommendations for addressing some of the barriers to women's economic empowerment and maximising the drivers of women's economic empowerment. These recommendations reflect broad consultations, but do not necessarily reflect the views of all the various stakeholders involved throughout the process. They are meant to facilitate further discussions of policy development and possible actions to promote women's economic empowerment throughout Sub-Saharan Africa.

## Proposed Recommendations for Structural Reforms or Interventions

### Advocate for gender-equitable laws (and their implementation)

While the passage of equitable laws may not be sufficient to change practices on the ground, it is a necessary first step. The World Bank Group's Women, Business, and the Law report provides annual updates on the state of gender equality in legal systems around the world, which can be used as a road map for advocates and governments interested in pursuing more gender-equitable legal frameworks. Once laws are equitable de jure, implementation and enforcement are needed to ensure they are practised. This necessitates sensitisation, capacity building and advocacy around women's legal rights at all levels - nationally, regionally, locally and within households.

### Consider quotas to improve gender equity

Governments may also consider various quotas to promote gender equity, including quotas on the percentage of elected positions that must be filled with women (which has been successfully implemented in Rwanda but less successful in other countries) or guidance on how public funds should be spent. For example, in South Africa, 40% of public procurement is reserved for women-owned businesses. To maximise the likelihood of implementation, clear guidance should be developed, and staff of public

procurement entities should be sensitised on the importance and significance of the provision for women-owned businesses.

The AfCFTA's upcoming Protocol on Women and Youth in Trade provides an opportunity for convergence on these legal norms at a continental level.

### Complement any efforts at formalisation with foundational socioeconomic support

For countries where formalisation of (women's) businesses and employment is being considered, it is important to adopt a phased, well-guided and tailored approach to ensure that the businesses and workers are not further marginalised, e.g. burdened by high taxes and fees, administrative procedures, etc. **Short-term and long-term provisions and systems should be in place to support workers/business owners in the informal sector. These could include:** the creation and maintenance of a social registry to capture all potential (informal sector) beneficiaries; facilitating increased and sustainable productivity of informal businesses/workers by fostering their financial inclusion and improving their access to critical urban infrastructure; and establishing a social protection system of cash transfers and/or social insurance to accommodate the immediate and long-term consequences of (any) economic shocks for the informal sector.<sup>183</sup> Others are: supporting

<sup>183</sup>World Bank, AFD, J-PAL and IPA (2019) and Guven, M. & Karlen, R. (2020)

women-led/-owned MSMEs by providing them with facilities needed to register their businesses; supporting women entrepreneurs with digital skills training; simplifying online services and the procedures for registration; and working with women's networks and associations to raise wider awareness on the benefits and procedures of formalisation.

### Proposed Recommendations for Normative Reforms or Interventions

Changing norms, attitudes and behaviours is challenging and a long-term endeavour, but it is possible, as demonstrated by extensive research on how norms change.<sup>184</sup> It is also necessary to address the myriad normative barriers women face regarding economic empowerment in Sub-Saharan Africa.

Interventions should focus on campaigns that promote gender-equitable attitudes, as well as positive non-violent relationships. Campaigns should identify role models to act as champions for behaviour change towards gender equality within communities. Some organisations have had success working with religious and community leaders who function as “care champions” and model positive examples of dividing household tasks among heads of household, irrespective of traditional gendered responsibilities. This could motivate more men and boys to participate in unpaid care work, including childcare.

### Address women's unpaid care

Interventions should also address women's unpaid care and domestic work burdens. For example, reforms and interventions should increase childcare support for households, through social assistance schemes for households with children. These could be in the form of childcare allowances, cash transfers, vouchers, or “cash-for-care” programmes. To sustainably engage women, interventions such as training or outreaches should be held at times that do not overlap with the execution of women's other household responsibilities. For example, consider holding training courses for fewer hours a day over a longer span of days, rather than condensing it into full-day sessions. Also consider offering childcare during sessions.

### Prevent gender-based violence, protect survivors and prosecute perpetrators

Interventions should also specifically work to prevent gender-based violence, protect survivors and prosecute perpetrators. Methods to prevent gender-based violence outside of the home include providing safe transport to work sites for women; creating gender-specific facilities such as toilets, changing rooms, or lodging for women when applicable (e.g. in textile/garment factories); creating and enforcing anti-GBV policies at work sites; training workers on preventing gender-based violence at work sites; and posting signs noting how people

<sup>184</sup>Harper, C., Marcus, R., George, R. D'Angelo, S.M., & Samman, E. (2020)

can report gender-based violence (including anonymously). Preventing gender-based violence inside the home necessitates changing norms and behaviour around domestic violence, as highlighted above. To protect survivors, there must be channels available to report the violence, an ability to keep reports anonymous if desired by the survivor, and an ability to provide the survivors with resources to keep them safe, including potentially food and water, shelter and access to legal recourse. Finally, the government and/or employers must have the means and will to investigate reports of violence and implement clear standard corrective measures for perpetrators of violence.

### **Consider gendered risks and opportunities during intervention design**

Interventions should also consider and mitigate gendered risks, such as increased unpaid work burden for women, women being displaced from economic activities, or women facing increased gender-based violence due to the intervention. Organisations should carefully assess the extent to which project activities could increase women's workload, and actively incorporate time- and labour-saving interventions targeted at women. Finally, while much of this report has focused on insufficient gender inclusion in economic development, it is worth noting that some

traditional development projects have positive externalities for girls and women. For example, when the private and public sectors ensure that households have access to energy, water, hygiene and sanitation (WASH) facilities, they often reduce women's and girls' time poverty.<sup>185</sup>

## **Proposed Recommendations for Individual-Level Reforms or Interventions**

### **Hire female extension workers and trainers**

As data has demonstrated, women have less access to education, training and networks in Sub-Saharan Africa, with negative consequences for their economic empowerment. One of the most effective ways of changing this is hiring female extension workers and trainers who specifically target female farmers. Women are more likely to engage with female extension workers and trainers, and these educators can serve as role models. Female educators are also more likely to understand the barriers that female farmers face and more explicitly address them in their training. Other efforts to encourage female role models include using a "training of trainers" approach to best utilise women leaders in a community, publicising successful women in the sector, recruiting successful women to mentor other women, facilitating women's network organisations that allow women in the

<sup>185</sup>UNICEF (2016)

same sector to connect, and encouraging companies to specifically target women in their capacity building and sourcing programmes.

### **Encourage and invest in livelihood diversification**

Another approach that came up in several country reports was the need to introduce livelihood diversification opportunities for women. In garments in South Africa, for example, some of the most successful women were those who diversified into less common clothing items or designs. Similarly, in many saturated local markets, women who invest in less typical produce or products often reap benefits. This strategy applies to cooperatives too. It is common for cooperatives to begin in one sector - maize or rice, for example - but diversify once the core crop has been successfully established to protect against economic shocks and expand earning potential.

### **Promote and engage with cooperatives**

On that note, cooperatives allow for strength in numbers, which is especially important for more vulnerable population groups such as women. Interventions should support the formation and growth of women-led cooperatives with a focus on increasing efficiency, reducing costs through bulk purchases (of inputs and services) and the use of shared transportation and

distribution networks. Cooperatives could help open access to new markets through the aggregation of products, allowing women to deliver in volume and negotiate better prices.

### **Promote and invest in VSLAs and digital commerce**

Similarly, VSLAs also allow for strength in numbers by pooling individual savings into low-interest loans. Investments in microfinance institutions that target women can help provide additional funding for these collectives and reduce the level of interest and value on these loans. Such investments may require tailored technical and institutional support to build the microfinance institutions' ability to provide longer-term credit and better access for rural clients. One method of doing so is exploring digital money platforms and digital markets. A report titled "Unlocking the digital economy in Senegal" found that young women especially are eager to engage with the digital economy and believe that digital work provides a key opportunity for gender equality.<sup>186</sup> Similarly, organisations should consider working with partners to increase women's access to digital technologies through digital skills training and promotion of platforms such as the "Buy from Women" digital platform<sup>187</sup> which provides easier access to information, finance and markets to women farmers.

<sup>186</sup> Gray, J., Allen, M., Esser, A., Borros, G., Abrahams, M., Waal, J. de, Mungai, K., Pérez-Bobadilla, V., & Hougaard, C. (2021)

<sup>187</sup><https://www.buyfromwomen.org/>

## Proposed Recommendations for Cross-Regional Reforms or Interventions

### Promote cross-regional trade policies that allow women to expand markets and value chains

AfCFTA holds tremendous potential for allowing women in many sectors to expand their markets and engage in regional value chain development. According to a recent article on the potential of the AfCFTA:

“AfCFTA is set to boost women-owned businesses and their roles in different sectors such as agriculture, by expanding markets for exports and widening opportunities available to women. With increased diversification and industrialisation, AfCFTA will also ameliorate women’s employment wages, especially in manufacturing industries. The trade initiative fosters competitive manufacturing and possesses the potential to boost Africa’s sector, to double in size from USD500 billion in 2015 to USD1 trillion in 2025, creating 14 million stable jobs.”<sup>188</sup>

Therefore, inclusive implementation of the AfCFTA Agreement is critical, in terms of complementary national policies that both address these barriers to women’s participation in critical sectors and in value addition, as well as those that support women’s economic empowerment to leverage the benefits of the Agreement.

For example, the UN’s Economic Commission for Africa (ECA) notes the importance of implementing AfCFTA in a gender-sensitive manner at the national level(s) and ensuring gender analysis is factored into national policies, monitoring and evaluation (M&E) frameworks, and communications and outreach.<sup>189</sup>

AfCFTA stakeholders should look to existing regional economic communities such as the Common Market for Eastern and Southern Africa (COMESA) and the East African Community (EAC) for examples of gender-inclusive economic policies. The COMESA, agreement for example, provides that:

Through legislations and other measures, the parties in Articles 154 and 155 pledge to increase women’s participation in decision-making, eliminate regulations and customs that discriminate against women entrepreneurs and their access to resources, promote their education and awareness, and adopt technology for professional progress of women.<sup>190</sup>

Similarly, the EAC agreement incorporates several gender-related provisions included in COMESA, as well as some additional ones:

All efforts to facilitate cross-regional trade should however be cognisant of the gendered challenges associated with such trade including gender-based violence and harassment as captured in various sources.<sup>191</sup>

<sup>192</sup>, <sup>193</sup>

<sup>188</sup>Njoroge, J. (2022) <sup>189</sup>UN ECA - ATPC (2021) <sup>190</sup>COMESA Treaty: <https://www.comesa.int/wp-content/uploads/2020/07/Comesa-Treaty.pdf> <sup>191</sup>Afrika, J., & Ajumbo, G. (2012) <sup>192</sup>Klopp, J. M., Trimble, M., & Wiseman, E. (2022) <sup>193</sup>Larouche-Maltais, A. (2022)

Solutions to these challenges should precede and/or accompany any trade promotion efforts for women across Africa.

“The objectives of this agreement include gender mainstreaming in all endeavours and enhancement of role of women in cultural, social, political, economic and technological development (Article 5)... The members also seek to ensure gender balance in the appointment of staff for the composition of institutions for the Community and in the election of the members of the east African legislative assembly (Article 50)... The parties in this provision seek to promote the empowerment and effective integration and participation of women at all levels of socioeconomic development, especially in decision-making (Article 121).”

### Proposed Recommendations for Gender-Inclusive Monitoring and Evaluation (M&E) and Research

#### Collect and analyse gender-disaggregated data

Part of the challenge in researching “what works” in women’s economic empowerment is the scarcity of data on the topic. As alluded to in the introduction, many development interventions are designed as though the benefits will be gender-neutral, despite the many structural, normative and individual barriers that women face. This is then exacerbated by a lack of gender-disaggregated monitoring and evaluation (M&E) data, meaning it is impossible to conclude whether

women benefited (or benefited equitably) from any given intervention. This emphasises the need for gender-disaggregated results to be captured whenever possible to analyse the gendered impact of interventions. When feasible and/or important, data should be further disaggregated by other demographics of interest - such as age, ethnic groups, internally displaced people or refugees, people with disabilities, or other traditionally marginalised groups - to ensure more equitable and inclusive results. Furthermore, the central relevance of the informal economy in Africa, warrants in-depth research and data on its scope, forms, dynamics, economic contributions, impact and challenges especially given the high involvement of women in informal activities.

#### Invest in robust research and evaluations

In addition, robust research and evaluations are needed on interventions to determine the causal link between the intervention and the outcomes (including outcomes for women.) These should be combined with participatory and/or action research to enable women to tell their own stories to better understand women’s lived realities and propose/develop more context-cognisant, non-linear and tailored solutions. Finally, it is vital to monitor, track and mitigate against any signs of potential backlash during programme implementation, including increased rates of violence against women

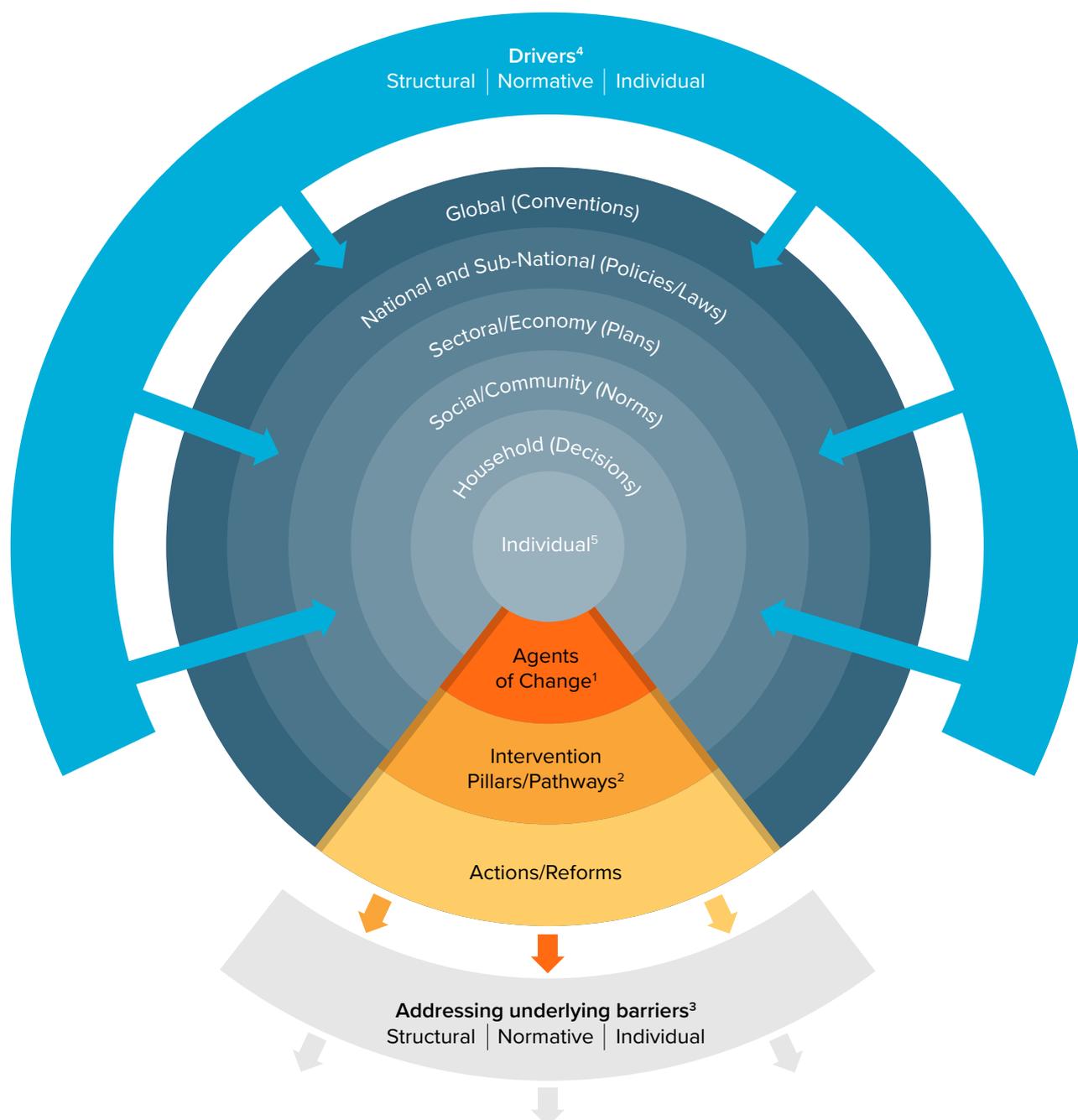


## 9. Conclusion

Gender-inclusive economic development is possible, despite the structural, normative and individual barriers that women face. Many examples of such are highlighted in this report and the underlying Pathways Study country reports. By incorporating a gender lens into the design, implementation, and monitoring and evaluation of interventions, public and private stakeholders at all levels (global, regional, country, and community or local) can join women across Sub-Saharan Africa in their efforts to reduce poverty, increase earnings, improve household wellbeing, strengthen women's autonomy and agency, and build stronger and more stable communities and economies.<sup>194</sup> A visual summary of the broad socio-economic context, barriers, drivers, opportunities/entry points, proposed recommendations and potential outcomes is depicted in the Pathways Study Gender Action Framework below. Furthermore, using a hypothetical new crop, below, is a top-level representation of how gender-inclusive interventions can be planned, executed, monitored and evaluated.

<sup>194</sup> USAID's ADS Chapter 205 guideline provides recommendations for integrating gender analysis across various stages of policy design and implementation, activity design and implementation and monitoring, evaluation, learning and reporting. See USAID (2021).

## Pathways Study Gender Action Framework



1. Civil Society/Advocates, Cooperatives, Government (National, Sub-National, Local), NGOs/INGOs, Donor Organisations, Policy Makers, Private Sector/Industry, Regional & Continental Structures (e.g., CEMAC, COMESA, EAC, ECOWAS, SADC, African Union - AU) and Researchers and Academia.

2. Policy and Advocacy; Programmes; Research, Monitoring and Evaluation (M & E)

3. Barriers - **Structural** (constraints enshrined in statutory, customary or religious laws); **Normative** (limiting gender norms, attitudes, or behaviours that shape women's aspirations, decision making roles, time use, mobility, and vulnerability to violence); **Individual** (gendered inequities in human, social and economic capital)

4. Drivers - **Structural** (laws/regulations that support gender equity); **Normative** (customs, attitudes & behaviours that promote gender equity); **Individual** (efforts to close human, social and economic capital gaps)

5. Individuals across social classes, race/ethnicity, age, location, migrant status, physical abilities etc.

## Illustrative Sample of a Gender-Inclusive Agricultural Intervention (Introducing a New Crop)

### Gender-Inclusive Monitoring and Evaluation (M&E) for Outcomes and Impact

#### Inputs:

- Staff (incl. extension agents)
- Budget

#### Outputs:

- # of farmers trained
- # of seeds distributed
- # of loans made for inputs/equipment

#### Outcomes:

- # of farmers planting new crop
- Profit from sale of new crop
- Increase in earnings

#### (Potential) Impact:

- Increased household incomes
- Increase in food security
- Increase in health/education outcomes

### Gender-Inclusive Planning for Inputs and Outputs

- What percentage of staff will be women?
  - What percentage of extension agents will be women?
  - What percentage of funds will be specifically allocated to reaching female farmers?
- 
- How many of the farmers reached will be women?
  - What proportion of seeds will be distributed to women?
  - How many of the loans will target women?
  - What actions will be taken to increase the likelihood of women being reached, including:
    - Specifically inviting women to training? Or holding some training for women only?
    - Training being led by female extension agents? Training being conducted at times women can attend/at times cognisant of women's household responsibilities? Include childcare?
  - Will a percentage of seeds be distributed to women only?
  - Will a percentage of loans be made to women or women's groups only?
- 
- How many of the farmers planting the new crops are women?
  - How much profit is made by female farmers? Male farmers? If there is a difference, can it be explained or addressed?
  - Are female farmers' overall earnings increasing at the same rate as men's? If not, can it be explained or addressed?
- 
- Do women have control (sole or joint) over increased household incomes? Has that control grown or lessened since the new crop was introduced?
  - Has food security increased for the household?
  - Have health or education outcomes increased?

Source: Euromonitor International (2022)

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## Limitations of Research

The Pathways Study is subject to the following research limitations, related to both the scope and timing of the study. The most important of these are captured below, but this list may not be exhaustive.

NOTE: Research design for the Pathways Study was completed in mid-2020, ground-level econometric data forecasting was completed in late 2020, fieldwork was carried out over January to June 2021 and the reports were prepared from then into 2022.

### Evolving Topics/Input – General Factors and External Events

- Country policies are live guidelines which are periodically updated. The Pathways Study focuses on policy provisions and/or omissions for women's economic empowerment (WEE); its core focus has not been on analysing policies (e.g., the learnings, adjustments, and impact over time). Rather, the gendered linkages are the key focus of the Pathways Study.
- A qualitative inquiry about the impact of the COVID-19 pandemic on women's economic empowerment across sectors was incorporated into fieldwork and reports. However, given the research timing, at the beginning of and during the pandemic, new insights on its impact continue to emerge and could not be fully captured.
- The Pathways study recognises the importance of climate change, with broad impact that varies by sector, commodity, and gender, amongst other factors. While this did not form the focus of this study, the research explores its broad effects on the economy and (women in) agriculture and proposes relevant recommendations (e.g., climate-smart interventions) while also recognising recent country measures to integrate gender into the climate change agenda.
- Similarly, the ongoing conflict between Russia and Ukraine has impacted various sectors globally including in Sub-Saharan Africa. There is no doubt that the geopolitical challenges and supply chain disruptions have an impact on women's economic opportunities. However, this is not captured in the report as the Russia-Ukraine war started after data collection was completed.
- Gender-based violence (GBV) harms many women and girls across Sub-Saharan Africa and beyond. The Pathways Study reports cover GBV under Normative barriers (sub-section 4.2.3) and highlight its different forms. Beyond analytical findings, some specific recommendations (across policy/advocacy, programming and research) are made to tackle GBV on a sectoral basis, which was the research focus. However, tackling GBV in girls and students requires specific inquiry and responses which go beyond the scope of this study.

### Other Topics

Most recommendations are made without reference to specific stakeholders (e.g., faith-based groups, interest-based groups). The operations and belief systems of this rich variety of potential stakeholders also varies across the 13 countries covered. The Pathways Study sought to make recommendations relevant to all stakeholders involved in policy development and programming, regardless of their specific areas of application.

