GENDER:

CLOSING THE EQUITY GAP

5

ESSAY

VIEWPOINT

Why addressing gender inequality is central to tackling today's polycrises

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We can no longer afford to think in silos...Gender disparities, must be addressed as part and parcel of efforts to tackle Africa's pressing issues and ensure the continent's future success.

As we enter 2023, the term "polycrisis" is an increasingly apt way to describe today's challenges.[1] Major wars, high inflation, and climate events are creating hardship all around the world, which is still grappling with a pandemic death toll approaching 7 million people.

Faced with such daunting challenges, one might well ask why we should be thinking about the gender dimensions of recovery and resilience for future shocks. The answer is simple: We can no longer afford to think in silos. Today's interlocking challenges demand that sharp inequalities, including gender disparities, must be addressed as part and parcel of efforts to tackle Africa's pressing issues and ensure the continent's future success.

The burdens of the pandemic have been unequally borne across regions and countries, and between the poor and better off. Inequalities exist around gender—which can be defined as the "socially constructed roles, behaviors, activities, attributes and opportunities that any society considers appropriate for men and women, boys and girls" and people with non-binary identities.[2] As Raewyn Connell laid out more than two decades ago, existing systems typically distribute greater power, resources, and status to men and behaviors considered masculine.[3] As a result, gender intersects with other sources of disadvantage, most notably income, age, race, and ethnicity.

This understanding is now mainstream. As recently observed by the IMF, "The gender inequalities exposed by the COVID-19 pandemic follow different paths but almost always end up the same: Women have suffered disproportionate economic harm from the crisis."[4] Among the important nuances revealed by micro-surveys is that rural women working informally continued to work through the pandemic, but with sharply reduced earnings in Nigeria and elsewhere.[5] And as the burden of child care and home schooling soared, rural households headed by women were far less likely than urban households to have children engaged in learning activities during school closures.

Important insights emerge from IFPRI's longitudinal panel study (which included Ghana, Kenya, Niger, Nigeria, Senegal, and Uganda) covering income loss, coping strategies, labor and time use, food and water insecurity, and child education outcomes.[6]

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1 Martin Wolf. 2022."How to think about policy in a policy crisis". Financial Times.
2 WTO. 2022. "Gender and Health". World Health Organization.
3 Connell RW. 1995. "Masculinities". Cambridge, UK. Polity Press.
4 Aoyagi, Chie.2021."Africa's Unequal Pandemic". Finance and Development. International Monetary Fund.
5 WB.2022. "LSMS-Supported High-Frequency Phone Surveys". World Bank.
6 Muzna Alvi, Shweta Gupta, Prapti Barooah, Claudia Ringler, Elizabeth Bryan and Ruth Meinzen-Dick.2022."Gendered Impacts of COVID-19: Insights from 7 countries in Sub-Saharan Africa and South Asia". International Food Policy Research Institute.

Among the especially adverse impacts for women were greater food and water insecurity compared to men, including worrying about insufficient food and eating less than usual, while a large proportion of women also did not have adequately diverse diets. Moreover, many women had to add hours to their workday caring for sick family members, and their economic opportunities shrank, cutting their earnings and widening gender income gaps.

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While today's problems seem daunting, there remain huge causes for optimism, especially in Africa. Over the past three decades, many African countries have achieved enormous gains in levels of education, health, and poverty reduction. Indeed, the pace of change has been staggering and commendable. As captured in the Women Peace and Security Index, which measures performance in inclusion, justice, and security, 6 of the top 10 score improvers during the period 2017-2021 were in sub-Saharan Africa.[7] The Democratic Republic of Congo was among top score improvers since 2017, as the share of women with financial accounts almost tripled, to 24 percent; and increases exceeding 5 percentage points were registered in cell phone use and parliamentary representation. In the Central African Republic, improvements were experienced in the security dimension, where organized violence fell significantly, and women's perceptions of community safety rose 6 percentage points up to 49 percent.

Looking ahead, efforts to mitigate gender inequalities must clearly be multi-pronged, and as highlighted above—we need to think outside silos. That said, two major policy fronts emerge to the fore.

- **Ensure cash transfers that protect against poverty, are built and designed to promote women's opportunities, with a focus on digital payments**.[8] Ways to address gender inequalities as part of social protection program responses[9] include deliberate efforts to overcome gender gaps in cell phone access by distributing phones to those women who need them, as well as private sector partnerships to subsidize airtime for the poorest, and to make key information services and apps freely available.[10] Programs could also make women the default recipient of cash transfer schemes, instead of the head of household. Furthermore, capacity-building initiatives can be built into program design to give women the skills and capabilities needed to successfully manage accounts and financial decisionmaking.[11]

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7 GIWPS.2022. "Women Peace and Security Index" Georgetown Institute for Women, Peace and Security.

8 Klugman, Jeni, Zimmerman, Jamie M., Maria A. May, and Elizabeth Kellison. 2020. "Digital Cash Transfers in the Time of COVID 19: Opportunities and Considerations for Women's Inclusion and Empowerment". World Bank Group.

9 IFPRI.2020. "Why gender-sensitive social protection is critical to the COVID-19 response in low- and middle-income countries". International Food Policy Research Institute.

10 IDFR.2020. "Kenya: Mobile-money as a public-health tool". International Day of Family Remittances.

11 Jaclyn Berfond Franz Gómez S. Juan Navarrete Ryan Newton Ana Pantelic. 2019. "Capacity Building for Government-to-Person Payments A Path to Women's Economic Empowerment". Women's World Banking.

- **Reducing the risk of violence against women.** Women who are not safe at home are denied the freedom from violence needed to pursue opportunities that should be afforded to all. In 2018, 10 of the 15 countries with the worst rates of intimate partner violence were in sub-Saharan Africa—in descending order of average intimate partner violence these were, the Democratic Republic of Congo, Madagascar, Congo, Equatorial Guinea, Zambia, Ethiopia, Liberia, South Sudan, Djibouti, and Uganda.

  Conflicts and crises multiply women's risk of physical, emotional, and sexual violence. During the pandemic, risk factors like economic stress were compounded by service closures and stay-at-home orders, which increased exposure to potential perpetrators.[12] Several governments responded by strengthening existing help services, including police and justice, supporting hotlines, ensuring the provision of psychological support, and health sector responses.[13] Examples of good practice included an NGO in North-Eastern Nigeria, which equipped existing safe spaces with phone booths to enable survivors to contact caseworkers.

  However, given the high levels of prevalence and often low levels of reporting, prevention of gender-based violence is key. Targeted programs with promising results in prevention include community dialogues and efforts to change harmful norms, safe spaces, as well as possibilities to reduce the risk of violence through cash plus social protection programs. These efforts should be accompanied by more systematic monitoring and evaluation to build evidence about what works in diverse settings.

- Finally, but certainly not least, **women should have space and voices in decisionmaking.** This case was powerfully put by former President Sirleaf Johnson in her 2021 Foresight essay, which underlined that "economic, political, institutional, and social barriers persist throughout the continent, limiting women's abilities to reach high-level leadership positions."[14] Persistent gender gaps in power and decision-making, not only limits innovative thinking and solutions, but also the consideration of more basic measures to avoid the worsening of gender inequalities. Overcoming these gaps in power and decision-making requires safeguarding legal protections and rights, investing in women and girls financially, and opening space for women in political parties so that women have the platforms to access high-level appointed and competitive positions across national, regional, and international institutions.[15]

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12 Peterman, A. et al.2020. "Pandemics and Violence Against Women and Children".Center for Global Development Working Paper.

13 UNDP/ UN Women Tracker.2022. "United Nations Development Programme. COVID-19 Global Gender Response Tracker". United Nations Development Programme. New York.

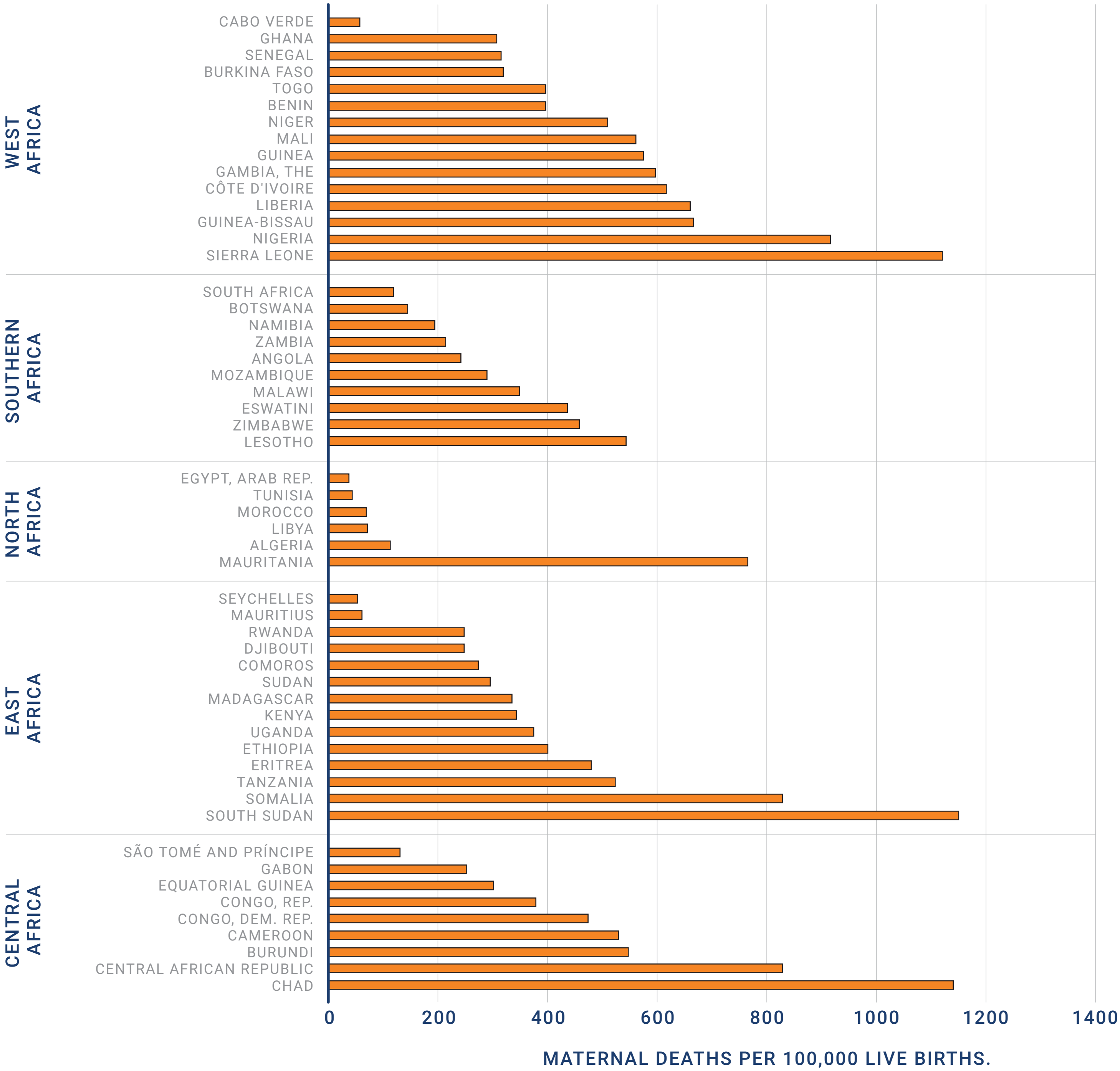
14 McKinsey Global Institute .2019. "The power of parity: Advancing women's equality in Africa".

15 Foresight Africa. 2022. "African Women and Girls: Leading a continent." The Brookings Institution.

FIG.30

MATERNAL MORTALITY REMAINS A SIGNIFICANT CAUSE OF DEATH IN SOME PARTS OF AFRICA

Africa has made significant strides in lowering maternal mortality through concerted health policy. Countries such as Rwanda, Zambia, and Malawi have cut the instance of maternal mortality in half since 2000. Nonetheless, compared to the rest of the world, maternal mortality remains high. The risk to the mother is especially elevated in countries like Chad, South Sudan, and Sierra Leone, where more than 1 in 100 live births results in the death of the mother.



Source: World Bank. 2022. World Development Indicators. World Bank Group.

Strengthening fiscal policy for gender equality systems

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It is often said that women act as "shock absorbers" during times of crisis; this is even more so in the current context of climate change, the COVID-19 pandemic, and increased geopolitical conflict. These three global crises have simultaneously stretched women's ability to earn income and intensified their unpaid work. Well-designed fiscal policy can help cushion the effects of these shocks and enable women and their households to recover more quickly.

Over 60 percent of employed women in Africa work in agriculture, including in small-scale food production; women are the primary sellers in food markets, and they work in other sectors such as informal trading. At the same time, women are an increasing share of entrepreneurs in countries such as Ghana and Uganda, even as they face financial and other constraints to start and grow their firms.[1] In addition to earning income for their households, women bear the major responsibility for unpaid domestic activities such as cooking; collecting water and fuelwood; caring for children, elderly, and other dependents—so women are more time-poor than are men.

African women and entrepreneurs have been impacted disproportionately more than men by the triple shocks mentioned earlier. Extreme weather events disrupt food production and agricultural employment, making it harder for women to earn income.[2,3,4] The pandemic and conflict in Ukraine further intensified women's paid and unpaid activities.[5,6] Beyond climate change and the war in Ukraine, localized conflicts and insecurity in East and West Africa exposes women and girls to gender-based violence and other risks as they seek to support their families and develop new coping strategies.[7,8,9]

1 Africa Gender Innovation Lab (GIL). 2020. "Supporting Women Throughout the Coronavirus Emergency Response and Economic Recovery." World Bank Group.

2 One recent study in West, Central Africa, East and Southern Africa found that women represented a larger share of agricultural employment in areas affected by heat waves and droughts, and a lower share in areas unaffected by extreme weather events. Nico, G. et al. 2022. "How Weather Variability and Extreme Shocks Affect Women's Participation in African Agriculture." Gender, Climate Change, and Nutrition Integration Initiative Policy Note 14.

3 Carleton, E. 2022. "Climate Change in Africa: What Will It Mean for Agriculture and Food Security?" International Livestock Research Institute (ILRI).

4 Nebie, E.K. et al. 2021. "Food Security and Climate Shocks in Senegal: Who and Where Are the Most Vulnerable Households?" Global Food Security, 29.

5 Sen, A.K. 2022. "Russia's War in Ukraine Is Taking a Toll on Africa." United States Institute of Peace.

6 Thomas, A. 2020. "Power Structures over Gender Make Women More Vulnerable to Climate Change." Climate Change News.

7 Ibid.

8 Kalbarczyk, A. et al. 2022. "COVID-19, Nutrition, and Gender: An Evidence-Informed Approach to Gender Responsive Policies and Programs." Social Science & Medicine, 312.

9 Epstein, A. 2020. "Drought and Intimate Partner Violence Towards Women in 19 Countries in Sub-Saharan Africa During 2011-2018: A Population-Based Study." PLoS Med, 17(3).

Responding to these shocks necessitates a large infusion of resources. In this context, fiscal policy can be deployed more smartly to advance gender equality and create an enabling environment for women to play a greater role in building their economies' recovery and resilience.

Responding to these shocks necessitates a large infusion of resources. In this context, fiscal policy can be deployed more smartly to advance gender equality and create an enabling environment for women to play a greater role in building their economies' recovery and resilience. Public expenditure supports critical sectors such as education, health, agriculture, social protection, and physical and social infrastructure, while well-designed tax policy is essential to fund the public goods, services, and infrastructure on which both women and men rely.

Gender-responsive budgets, which exist in over 30 countries across the continent, can be strengthened. Rwanda provides a good model for other countries. After an early unsuccessful attempt, Rwanda invested seriously in gender budgeting beginning in 2011.[10,11] The budget is focused on closing gaps and strengthening women's roles in key sectors—agriculture, education, health, and infrastructure—which are all critical for short- and medium-term economic growth and productivity. The process has been sustained by strong political will among parliamentarians. Led by the Ministry of Finance, the process has financed and been complemented by important institutional and policy reforms. A constitutional regulatory body monitors results, with additional accountability by civil society organizations.

However, raising adequate fiscal revenue to support a gender budget is a challenge in the current macro environment of high public debt levels, increased borrowing costs, and low levels of public savings. Yet, observers note there is scope to increase revenues through taxation reforms, debt relief, cutting wasteful public expenditure, and other means.[12,13] We focus here on taxation.

Many countries are reforming their tax systems to strengthen revenue collection. Overall tax collection is currently low; the average tax-to-GDP ratio in Africa in 2020 was 14.8 percent and fell sharply during the pandemic, although it may be rebounding.[14] Very few Africans pay personal income tax or other central government taxes,[15,16] and statutory corporate tax rates (which range from 25-35 percent), are higher than even the recent OECD proposal for a global minimum tax[17] so scope for raising them further is limited. Efforts should be made to close loopholes and reduce tax evasion.

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10 Stotsky, J. et al. 2016. "Sub-Saharan Africa: A Survey of Gender Budgeting Efforts. IMF Working Paper 2016/512.

11 Kadama, C. et al. 2018. Sub-Saharan Africa." In Kolovich, L. (Ed.), Fiscal Policies and Gender Equality (pp. 9-32). International Monetary Fund (IMF).

12 Ortiz, I. and Cummins, M. 2021. "Abandoning Austerity: Fiscal Policies for Inclusive Development." In Gallagher, K. and Gao, H. (Eds.), Building Back a Better Global Financial Safety Net (pp. 11-22). Global Development Policy Center.

13 Roy, R. et al. 2006. "Fiscal Space for Public Investment: Towards a Human Development Approach."

14 ATAF, 2021.

15 Moore, M. et al. 2018. "Taxing Africa: Coercion, Reform and Development. Bloomsbury Publishing.

16 Rogan, M. 2019. Tax Justice and the Informal Economy: A Review of the Debates." Women in Informal Employment: Globalizing and Organizing Working Paper 14.

17 African Tax Administrative Forum (ATAF). 2021. African Tax Outlook 2021.

As countries reform their tax policies, they should be intentional about avoiding implicit and explicit gender biases.[18,19,20,21] Most African countries rely more on indirect taxes than direct taxes, given the structure of their economies, but indirect taxes can be regressive as their incidence falls primarily on the poor. Presumptive or turnover taxes, for example, which are uniform or fixed amounts of tax based on the "presumed" incomes of different occupations such as hairdressers, can hit women particularly hard, since the burden often falls heavily on sectors where women predominate.[22,23]

Property taxes are also becoming an increasingly popular way to raise revenue for local governments. The impact of these efforts on male and female property owners has not been systematically evaluated, but a recent study of land use fees and agricultural income taxes in Ethiopia finds that female-headed and female adult-only households bear a larger tax burden than male-headed and dual-adult households of property taxes. This is likely a result of unequal land ownership patterns, gender norms restricting women's engagement in agriculture, and the gender gap in agricultural productivity.[24]

Going forward, two key ingredients for gender budgeting on the continent need to be strengthened. The first is having sufficient, regularly collected, sex-disaggregated administrative data related to households, the labor force, and other survey data. Investment in the robust technical capacity for ministries and academia to be able to access, analyze, and use it is also necessary. For instance, the World Bank, UN Women, and the Economic Commission for Africa are all working with National Statistical Offices across the continent to strengthen statistical capacity in the areas of asset ownership and control, work and employment, and entrepreneurship which can be used in a gender budget.

The second ingredient is stronger diagnostic tools. One promising new tool, pioneered by Tulane University, is the Commitment to Equity methodology, designed to assess the impact of taxes and transfers on income inequality and poverty within countries.[25] It was recently extended to examine the impact of government transfers and taxes on women and men by income level and other dimensions. The methodology requires standard household-level data but for maximum effect should be supplemented with time use data, which are becoming more common in several African countries. As African countries seek to expand revenue from direct taxes, lessons from higher income economies are instructive. Although there is no one size fits all approach,

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18 Stotsky, J. et al. 2016. "Sub-Saharan Africa: A Survey of Gender Budgeting Efforts." IMF Working Paper 2016/512.

19 Coelho, M. et al. 2022. "Gendered Taxes: The Interaction of Tax Policy with Gender Equality." IMF Working Paper 2022/26.

20 Organisation for Economic Co-operation and Development (OECD). 2021. Gender and Capital Budgeting.

21 Grown, C. and Valodia, I. 2010. Taxation and Gender Equity: A Comparative Analysis of Direct and Indirect Taxes in Developing and Developed Countries. Routledge.

22 Joshi, Anuradha et al. 2020. "Gender and Tax Policies in the Global South." International Centre for Tax and Development.

23 Komatsu, H. et al. 2021. "Gender and Tax Incidence of Rural Land Use Fee and Agricultural Income Tax in Ethiopia." Policy Research Working Papers.

24 Ibid.

25 Lustig, N. 2018. "Commitment to Equity Handbook: Estimating the Impact of Fiscal Policy on Inequality and Poverty." Brookings Institution Press.

Indirect taxes can be regressive as their incidence falls primarily on the poor. Presumptive or turnover taxes, for example, which are uniform or fixed amounts of tax based on the "presumed" incomes of different occupations such as hairdressers, can hit women particularly hard, since the burden often falls heavily on sectors where women predominate.

key principles to keep in mind for designing personal income taxes include building in strong progressivity, taxing individuals as opposed to families, ensuring that the allocation of shared income (e.g., property or non-labor income) does not penalize women, and building in allowances for care of children and dependents. [26] As noted, corporate income taxes need to eliminate the many breaks, loopholes, and exemptions that currently exist,[27] and countries might consider experimenting with wealth taxes.

In terms of indirect taxes, most African countries do not have single-rate VAT systems and already have zero or reduced rates for basic necessities, including foodstuffs and other necessities. While it is important to minimize exempted sectors and products, estimates show that goods essential for women's and children's health (e.g., menstrual health products, diapers, cooking fuel) should be considered part of the basket of basic goods that have reduced or zero rates.[28] And while African governments are being advised to bring informal workers and entrepreneurs into the formal tax system,[29] it should be noted that this massive sector earns well below income tax thresholds and already pays multiple informal fees and levies, for instance in fees to market associations.[30,31]

Lastly, leveraging data and digital technologies to improve tax administration (i.e., taxpayer registration, e-filing, and e-payment of taxes) may help minimize costs and processing time, and reduce the incidence of corruption and evasion.[32] Digitalization can also be important for bringing more female taxpayers into the net, especially if digital systems are interoperable; for instance, digital taxpayer registries linked to national identification or to property registration at the local level. However, digitalization can be a double-edged sword if privacy and security concerns are not built-in from the outset. Women particularly may need targeted digital financial literacy and other measures to ensure their trust in the system. Recent shocks have worsened gender inequality in Africa. It is therefore important now, more than ever, to invest in strengthening fiscal systems to help women and men recover, withstand future shocks, and reduce gender inequalities. While fiscal policy is not the only tool, it is an important part of government action. To be effective and improve both budgeting and revenue collection, more and better data, new diagnostic tools, and digitalization will all be necessary.

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26 Grown, C. and Valodia, I. 2010. "Taxation and Gender Equity: A Comparative Analysis of Direct and Indirect Taxes in Developing and Developed Countries." Routledge.

27 Cesar, C. et al. 2022. "Africa's Pulse: An Analysis of Issues Shaping Africa's Economic Future." World Bank.

28 Woolard, I. 2018. Recommendations on Zero Ratings in the Value-Added Tax System. Independent Panel of Experts for the Review of Zero Rating in South Africa.

29 It is important to distinguish between firms and individuals that are large enough to pay taxes but do not (which include icebergs, e.g., which are registered and therefore partially visible to tax authorities but do not pay their full obligations) and ghosts, e.g., those which should register to pay but do not and there invisible to tax authorities) and firms and individuals that are small and potentially but not necessarily taxable such as street vendors and waste pickers. Rogan, M. (2019). "Tax Justice and the Informal Economy: A Review of the Debates." Women in Informal Employment: Globalizing and Organizing Working Paper 14.

30 Ibid.

31 Ligomeka, W. 2019. "Expensive to be a Female Trader: The Reality of Taxation of Flea Market Traders in Zimbabwe." International Center for Tax and Development Working Paper 93.

32 Cesar, C. et al. 2022. "Africa's Pulse: An Analysis of Issues Shaping Africa's Economic Future." World Bank.

Closing the gender gap through digital and social inclusion: The Togolese case

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Over the past decade in Togo, the mobile penetration rate has nearly doubled—from 40 percent in 2011 to 78 percent in 2021; the internet penetration rate, while below 5 percent in 2011 reached 75 percent in 2021—a fifteenfold increase; and the mobile money penetration rate grew rapidly from 0 percent in 2011 to 58 percent in 2021.[1] These statistics show that Togo has made a significant leap in digital infrastructure. Yet, more than 40 percent of the country's telephone base is made up of 2G mobile phones, which are not suitable for exploiting the full potential of digitized public and social services, as well as the universe of possibilities offered by the internet.

If we have learned anything from the COVID-19 pandemic, it is that digital transformation can be a powerful tool to ease inequalities in society, by providing essential services to those in remote and hard-to-reach areas, as well as to those most in need. Regrettably, however, in low- and middle-income countries, women are 7 percent less likely than men to own a mobile phone and are 16 percent less likely to use mobile internet.[2]

Digital transformation can be a powerful tool to ease inequalities in society, by providing essential services to those in remote and hard-to-reach areas, as well as to those most in need. Regrettably, however, in low- and middle-income countries, women are 7 percent less likely than men to own a mobile phone.

During the pandemic, Togo launched **"NOVISSI," a digital cash transfer program that distributed $34 million in financial aid to 25 percent of all its adults**.[3] The program aimed to help people in the informal sector impacted by the mobility restriction and social distancing measures was adopted by the government in the context of the state of health emergency. NOVISSI revealed the importance of having a national ID, registered sim, and mobile phone to easily enroll in, and directly benefit from, the program. Globally, and beyond Togo, it demonstrated that widespread access to mobile devices could enable shock-responsive, and contactless delivery systems, to expand the reach of social protection.

As part of the cash transfer program, Togo decided to give more money to women than men, because of the key role women and girls played in supporting households (e.g., in homecare for the sick and performing daily housekeeping type functions including—but not limited to—child care, cooking, shopping for food, and cleaning). While women constituted 61.4 percent of the total beneficiaries of the program, learnings from monitoring done throughout the scheme revealed that women (mostly in rural areas), had lower access to digital terminals than men. Moreover, in many households, the only existing phone belonged to men, making it difficult or almost impossible for

1 ARCEP. 2022. "Enquête de satisfaction client à l'endroit des consommateurs des services de communications électroniques mobiles et fixes au Togo." Autorité de Régulation des Communications Electroniques et des Postes.

2 GSMA. 2022. "The GSMA Mobile Gender Gap Report 2022." Global System for Mobile Communications.

3 Brookings. 2021. "Digital cash transfer infrastructure. 17 Rooms Podcast. The Brookings Institution Center for Sustainable Development.

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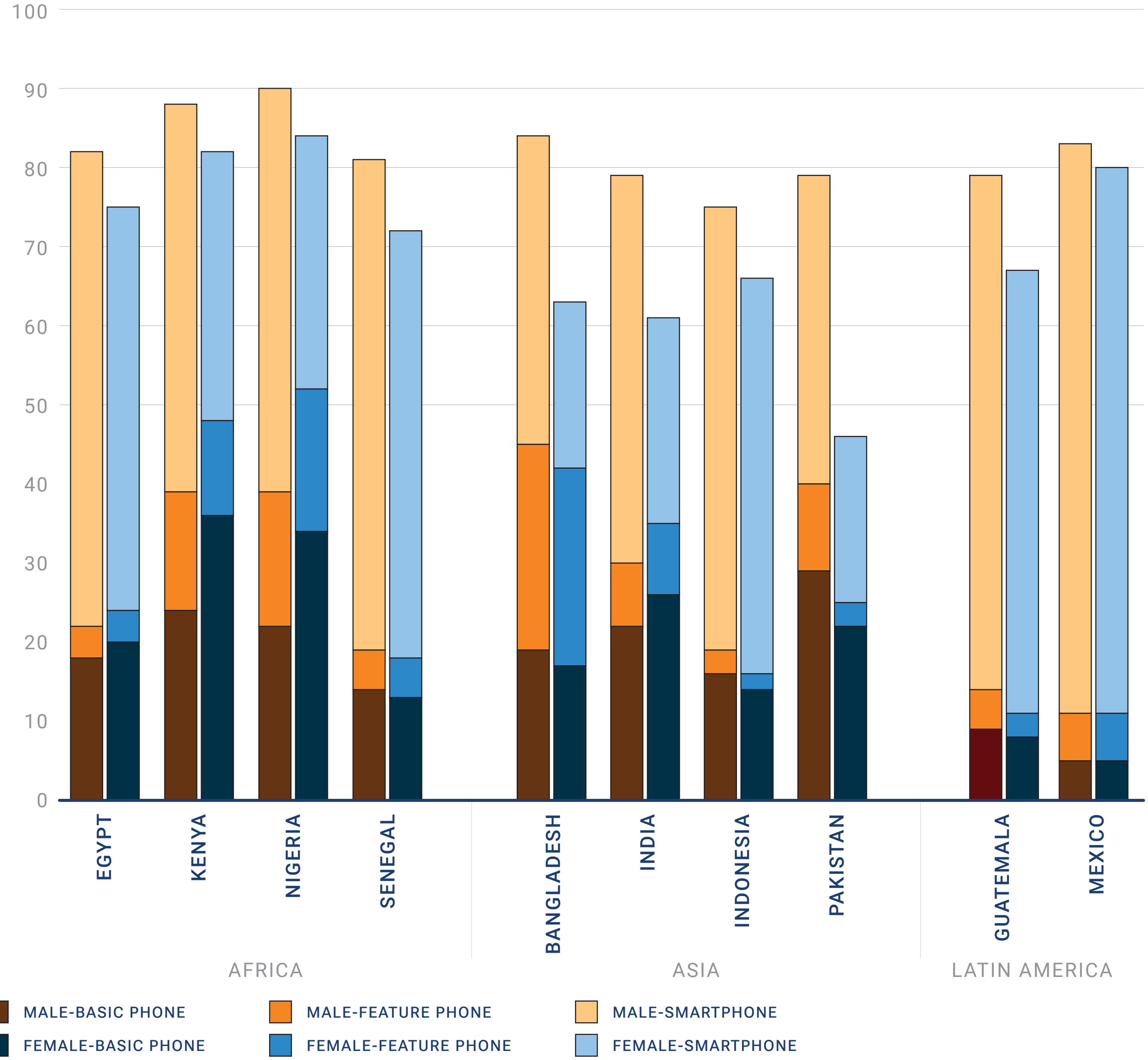
women to have direct access to the social assistance funds allocated to them. Closing the gender gap in mobile phone access and use would therefore directly contribute to the economic empowerment of women and girls, and to achieving equal opportunity.

Several barriers hinder women's ownership and use of mobile phones, such as affordability of mobile devices and lack of proof of identification required to register SIM cards and take loans. The lessons learned in Togo throughout the pandemic have inspired our new 2025 digital transformation strategy. One of the key initiatives of this strategy is to **build a universal, foundational ID system**—to boost citizens' inclusion in the economy by providing each person with a biometric ID and a unique identification number. Once citizens have a unique biometric and digital ID, well thought-out partnerships with the private sector and innovative pay-as-you-go business models or micro loans could popularize access to mobile devices (especially smartphones) for everyone—and at subsidized rates for women. The ID system will also underpin the dynamic and unique social registry Togo is looking to set up to support all its social protection programs. **Coupling the government-led unique electronic identifiers with a mobile phone and a mobile wallet** could help to systematically close digital, social, and financial inclusion gaps for women, the poor, and vulnerable. The Togolese ID system will also underpin the dynamic unique social registry Togo is looking at setting up to support all its social protection programs.

FIG.31 **GENDER GAPS IN QUANTITY AND QUALITY OF MOBILE PHONE OWNERSHIP**

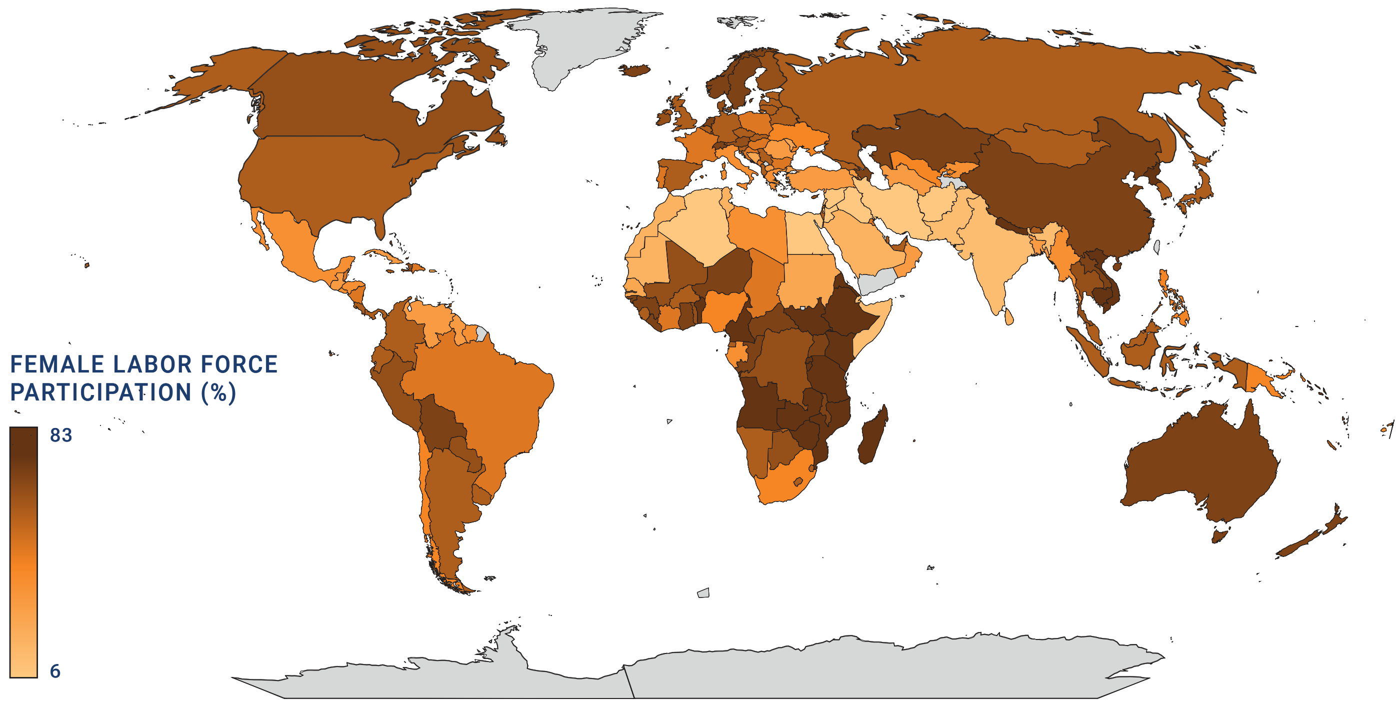
A 2021 GSMA survey of 10 countries revealed significant disparities in mobile phone ownership between men and women. Although the four African economies surveyed (Egypt, Kenya, Nigeria, and Senegal) have comparatively small mobile phone ownership gaps, there exist large differences in phone quality capabilities between men and women. In Nigeria, for instance, more than half of men 18+ have smart phones, while less than a third of women 18+ do.



Source: GSMA. 2021. GSMA Consumer Survey 2021. Global System for Mobile Communications.

FIG.32 **AFRICAN COUNTRIES LEAD THE WORLD IN FEMALE LABOR FORCE PARTICIPATION**

Countries like Rwanda (83 percent), Madagascar (82 percent), and Tanzania (80 percent) have among the highest rates of female representation in the workforce. Their female labor force participation rates are higher than comparable countries in Eastern Europe, the Middle East, and South America.



Source: World Bank. 2022. World Development Indicators. World Bank Group.

COVID-19 shed light on the challenges facing Africa's women: The recovery must bring them out of the shadows

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The COVID-19 pandemic has had a devastating effect on women's economic and employment prospects in Africa. However, it also shed light on a critical issue that has remained unaddressed for too long: How to effectively support women working in the informal sector.

Across Africa, a staggering 90 percent of employed women are in the informal sector.[1] Even during stable economic periods, these women live on the precipice—one illness or unexpected expense away from economic catastrophe. They often have no economic safety net; many do not even have access to a bank account.[2]

When the pandemic hit, some women have had to make the difficult decision about whether to risk their health to continue to work long hours in crowded spaces for less financial return while balancing increased caring responsibilities as schools closed, and family members fell ill.

Women also have unequal access to finance. On the supply side, they face higher-than-average interest rates and challenging collateral requirements. On the demand side, women often self-select out of the credit market because they believe they are not creditworthy.

As the world looks towards a post-pandemic recovery period, we must grab the opportunity to transform the informal sector—and with it the economic prospects of tens of millions of African women.

The public sector has a critical role to play in this transformation, particularly in four key areas: Skills development, financing, market access, and procurement.

Women working in the informal sector have incredible drive and an entrepreneurial spirit. However, many would benefit from acquiring skills to help them run their businesses more effectively—from marketing to financial management. The public sector can support this through the creation of business incubation and training programs tailored to women in the informal sector.

Women also have unequal access to finance. On the supply side, they face higher-than-average interest rates and challenging collateral requirements. On the demand side, women often self-select out of the credit market because they believe they are not creditworthy.[3] An AfDB study showed that 6.5 percent of female-managed firms in Africa reported that they did not apply for new loans or credit lines because they believed their application would not be approved, in stark contrast to only 3.5 percent

1 Mary Njeri Kinyanjui. 2022. "The State of the Informal Economy in Africa During the COVID-19 Pandemic". The Georgetown Journal of International Affairs.

2 Hanan Morsy. 2020. "Access to Finance: Why Aren't Women Leaning In?". International Monetary Fund.

3 Hanan Morsy, Amira El-Shal, and Andinet Woldemichaeln. 2019. "Women Self-Selection out of the Credit Market in Africa". African Development Bank.

of male-managed firms that reported this as a main reason. The public sector must address these challenges through regulation and public awareness campaigns geared towards women entrepreneurs.

Many women entrepreneurs also face challenges with market access. The “old boys club” is alive and well across a range of sectors and women often lack the networks needed to sell their goods at a larger scale. Governments can help address this challenge by supporting women to access regional markets—particularly in sectors like agriculture where women are overrepresented as smallholder farmers.

Finally, the public sector can support women entrepreneurs through procurement.

As the Director of the Gender, Women and Civil Society Department at the AfDB, our strategy is to support the Bank’s efforts to advance women’s entrepreneurship across the continent through programs such as Affirmative Finance Action for Women in Africa (AFAWA),[4] which helps women develop skills, access financing, and access public procurement opportunities in West Africa. In doing so, it is turning women-led businesses into the engines that will drive Africa’s economies forward.

An inclusive post-pandemic recovery will only be possible if we address the needs of women in the informal sector; the first step is bringing them out of the shadows.

4 AfDB. 2022. AFAWA (Affirmative Finance Action for Women in Africa). African Development Bank.

Equal power, faster progress: A recipe for Africa's transformation

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@MOGinAfrica

The COVID-19 pandemic has set African women and girls back significantly. They have lost jobs, education, and agency at a much higher rate than men during this crisis,[1] and are too often left behind in plans for recovery.

I joined the African Center for Economic Transformation (ACET) as executive vice president at the height of the pandemic, and one of my first priorities was to put gender equality squarely on Africa's economic transformation and COVID recovery agendas. It is not enough to "mainstream" gender into policy—we have seen for years how little that has done to drive change at the pace necessary for transformation. According to the 2022 Global Gender Gap Index, sub-Saharan Africa has closed 67.8 percent of its gender gap (Figure 34). While this looks promising, most of the progress is due to a handful of countries that have taken positive steps towards economic inclusion, while the rest lag behind. Gender-responsive economic policies across the board are a must if we want to see stronger, more resilient, and more inclusive African economies.

The evidence of why gender equity is essential for development is incontrovertible and has been in the public sphere for decades. So, what is keeping us from turning this evidence into smart policies that will benefit entire economies and societies?

This is the question guiding much of our work at ACET, and it comes down to power dynamics. History teaches us that unequal distribution of power affects the incentives and constraints that individuals, households, farms, and firms face. Many African policymakers overlook how existing power structures shape the economic institutions that support transformation—directly and indirectly—affecting both processes and outcomes. In families, gender influences how we perceive relationship dynamics. In workplaces, gender influences entry, compensation, and career progression.[2] Women's limited influence in economic and political decisionmaking is a stark reflection of this.

We have seen promising improvements across the African continent in terms of women's representation in national decisionmaking. But much of this progress is driven by a few countries—Rwanda and South Africa, for example (Figure 33). As we dig deeper into the data, important disparities come to light. Ghana, for example, is at 145th/186 with just 14.6 percent representation of women in Parliament.[3] Women make up only 22 percent of Cabinets in Africa, 7 percent of top executive positions (i.e., presidents, vice presidents) and manage only about 19 percent of government budgets on average.[4]

1 World Bank. 2022. Assessing the Damage: Early Evidence on Impacts of the COVID-19 Crisis on Girls and Women in Africa.
2 Koester, Diana. 2015. Gender and Power. Developmental Leadership Program. DLP Concept Brief 04.
3 IPU.2022. "Monthly ranking of women in national parliaments".
4 Afrobarometer.2021. "Women's Political Participation".

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This imbalance of power is also evident in the fight against COVID-19, where women make up only 20 percent of committees established to respond to the pandemic in 42 African countries.[5]

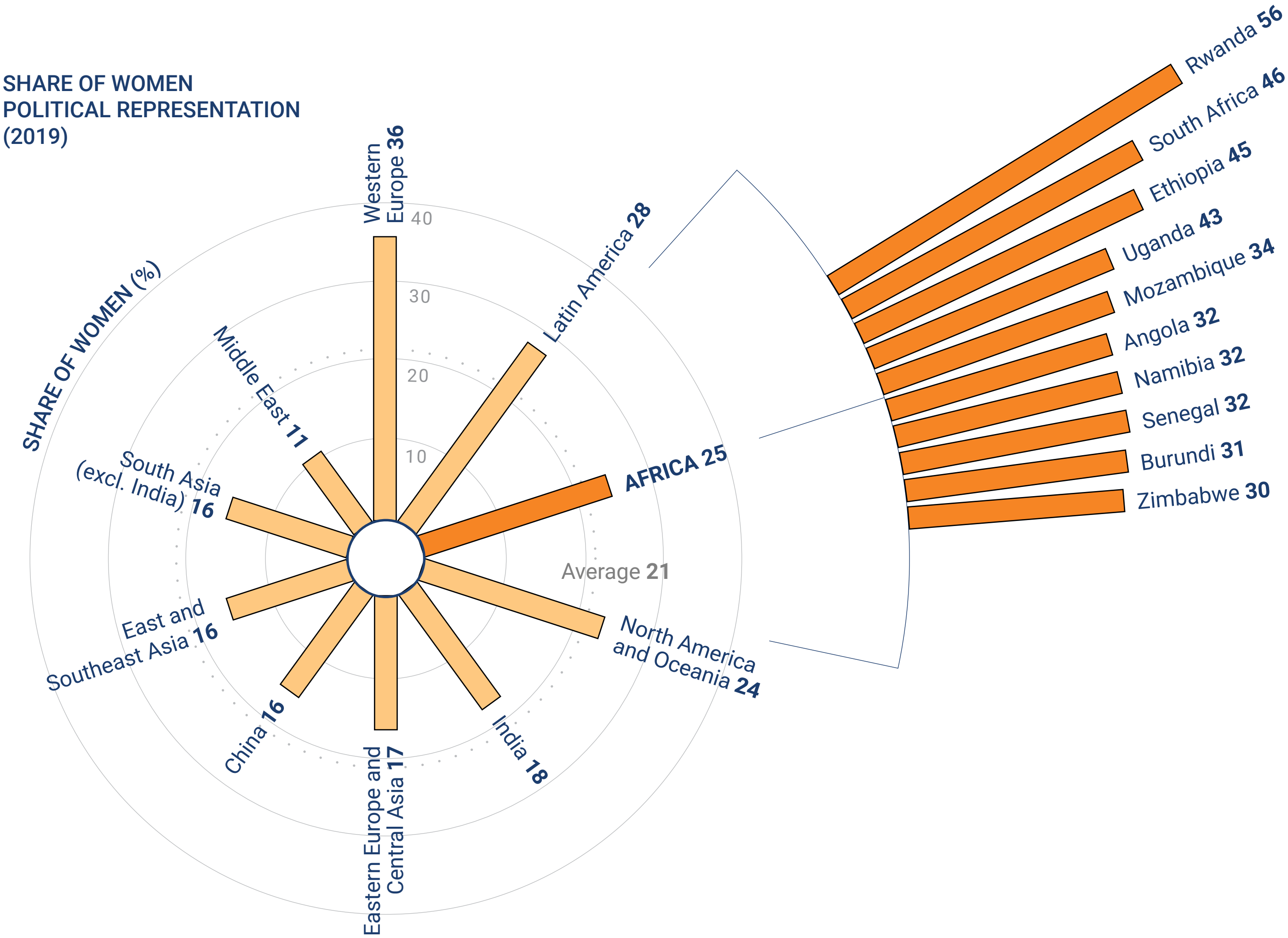
We need a more equitable power balance to transform African economies quickly. Three actions can move us in the right direction. First, we must listen to and involve a diverse group of both women and men in every conversation—whether it has to do with macro-economic policies or gender-based violence. With an enabling legal and institutional framework, Rwanda has managed to achieve this in various decisionmaking bodies including cabinet, parliament, district councils, and sector councils.[6] For example Rwanda's Organic Budget Law makes it mandatory for all ministries to include gender budget statements as part of the documentation submitted in the budget process. By placing a gender lens on budgeting in education, the country reached and sustained a gender parity index of one in secondary school enrollment between girls and boys.[7] Second, we must implement the numerous policies and plans that already exist and we know can improve gender equality. When doing this we must recognize and seek out the diversity that co-exists within people (gender, race, ethnicity, disability status, etc.) and influence individual experiences—we cannot treat those that may fall into one common category as the same. Finally, we must create platforms so that countries can learn from each other on how best to make rapid and positive progress towards stronger gender equality.

At ACET, we have started our journey towards ensuring gender equality drives economic transformation on the continent and will be further exploring this in 2023 as we put together our next African Transformation Report (ATR). Given the importance of gender equality for economic transformation, the ATR will explore how Africa can best address the power dynamics that make it so difficult for Africa to close the gender gap for good.

5 UN WOMEN. 2021. "The COVID-19 Global Gender Response Tracker."
6 Visit Rwanda. 2020. "Rwanda Gender & Women Empowerment Fact Sheet- 2019/2020."
7 Gender Parity Index World Development Indicators. 2022. World Bank.

FIG.33	AFRICA'S FEMALE POLITICAL REPRESENTATION IS ABOVE THE WORLD'S AVERAGE

Compared to other regions, Africa has one of the highest proportions of women in government. In Africa, one quarter of cabinet members and members of parliament are women, above the global average of 21. Africa is led by Rwanda and South Africa, where 56 and 46 percent of cabinets and parliaments are women respectively.



Note: Political representation includes representation in cabinets and parliaments and is based on the latest publicly available data.
Source: Moodley, et al. 2019. "The power of parity: Advancing women's equality in Africa." McKinsey Global Institute.

Women and access to justice in Africa: Women cannot wait another 100 years

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Despite persisting gender gaps, women across Africa continue to play critical roles in their communities. Yet, many women do not have equitable access to justice and leadership positions. Expanding access to justice for women across Africa and achieving sustainable and equitable access to justice for women requires collective action and the inclusion of all actors—governments, civil society, women, and men. This collective action is anchored in an African proverb, "If you want to go fast, go alone; if you want to go far, go together." Thus, in order to address the widening gender inequality gap across the continent, African governments must act fast, but they can only go far if they bring women on board. Centering the voices and agency of African women in decisionmaking is key to achieving gender equality and expanding women's access to justice.

In the early phases of the movements towards independence in Africa, some visionary leaders knew that the political development of the continent was closely linked to women's active and equal participation. In a famous phrase, the former president of Burkina Faso Thomas Sankara noted that; "The revolution and women's liberation go together. We do not talk of women's emancipation as an act of charity or out of a surge of human compassion. It is a basic necessity for the revolution to triumph." However, the early post-independence era, which soon cascaded into military dictatorships, eroded many hopes of women's active and equal participation in governance structures. Patriarchal norms and processes inherited from the colonial administrations were institutionalized as the modus operandi for African bureaucratic and judicial systems. Today, notwithstanding the fact that women make up an estimated 50 percent of the continent's population, women continue to be underrepresented in leadership positions from the community level to the executive, legislature, judiciaries, diplomatic, and public service. Women and girls are often found in the most marginalized groups because systems of intersectional oppression[1] converge to deprive these groups of their basic social, economic, political, and legal rights.

Expanding access to justice for women requires institutional mechanisms that provide equitable opportunities for women and girls to seek and receive justice. However, tools to promote open, transparent, and timely access to justice remain elusive for many African women and girls. According to the 2022 World Bank Women, Business and the Law report, billions of women worldwide lack access to their fundamental rights. The COVID-19 pandemic has set back women's rights. A sobering report by the World Economic Forum indicates it will take 132 years to close the gender equity gap.[2] For women across sub-Saharan Africa, a 2019 Mckinsey report projects it will

1 J. Jarpa Dawuni. 2022. "Intersectionality and Women's Access to Justice". Rowman & Littlefield.
2 World Economic Forum .2022. "Global Gender Gap Report 2022".

Women and girls are often found in the most marginalized groups because systems of intersectional oppression converge to deprive these groups of their basic social, economic, political, and legal rights.

take an alarming 140 years to close the gender gap.[3] Girls are the women of tomorrow, and if their well-being is not prioritized, the continent of Africa is set for an impending tsunami of disastrous development challenges across all sectors.

But there is hope—only if governments, civil society actors, and funding bodies act with calculated expediency to address the widening gender equity gap. A commitment to not leaving behind women and girls requires that all efforts to address these challenges are handled simultaneously with gender-responsive intentionality. Women's voices must be heard in the decisions that affect their livelihoods, reproductive health, personal safety, and the right to leadership positions.

What can governments across Africa do to change the tide of this impending doom for more than half of their populations? First, African leaders must prioritize gender-responsive policies that empower young girls and women through the provision of economic, educational, and health opportunities.

Second, to prioritize women's access to justice, African governments must move from "politics as usual" and be intentional in bringing women into the rooms where decisions are made about women's lives and develop gender-responsive policies that are inclusive and sustainable.

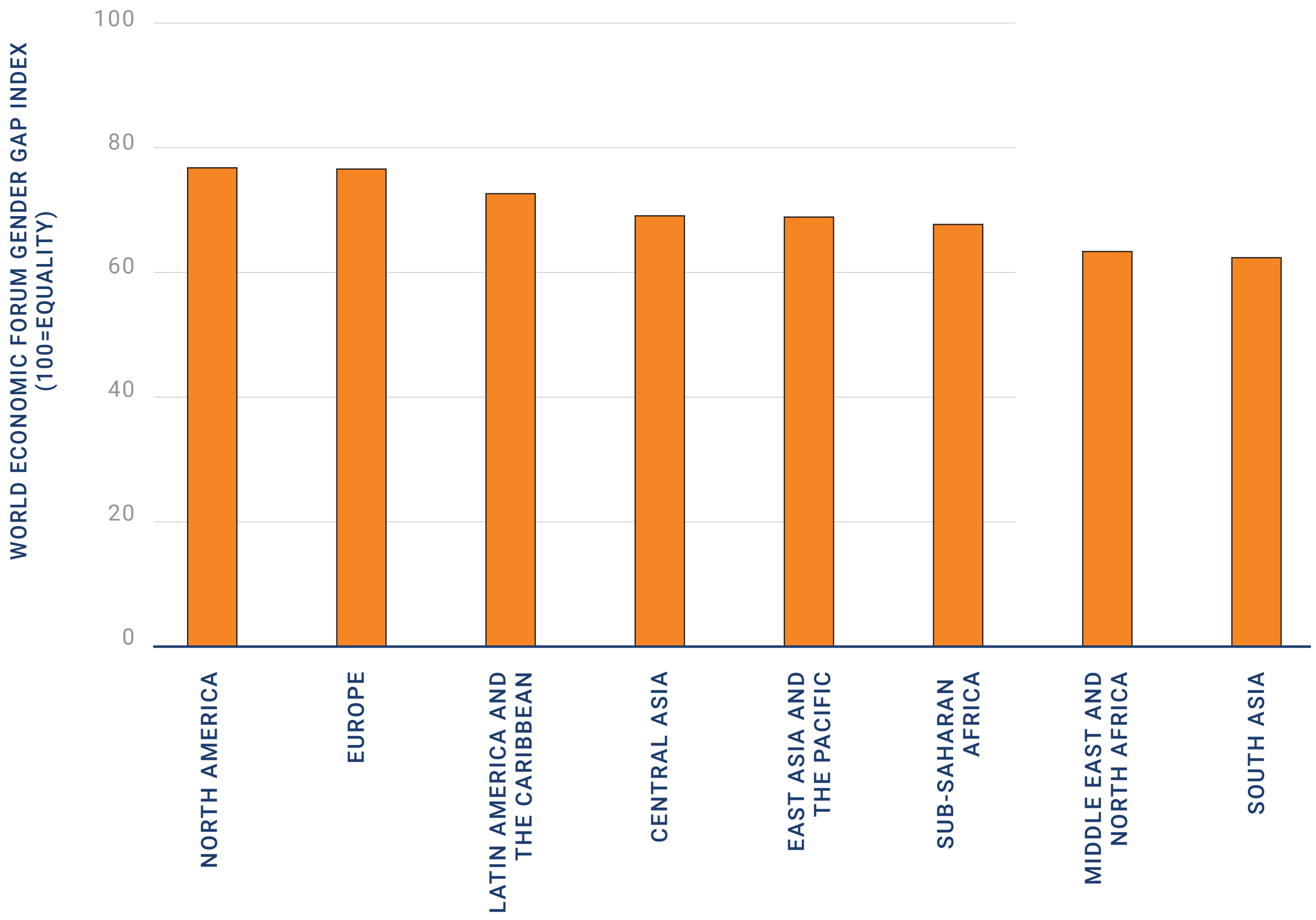
Third, African governments must invest capital in enforcing their commitments to the Maputo Protocol, CEDAW, and other international treaties that seek to advance women's rights. The African Union must adopt the new wave of feminist foreign policies to promote a continent-wide shift towards prioritizing the rights of women and girls.

Women cannot wait 132 years for the gender gap to close. The disastrous implications of climate change will burden African women disproportionately, leading to mass migrations, food scarcity and heightened human insecurity. Political backlash leading to conflicts will have dire consequences for the security of women and girls. Technological advancements and the use of artificial intelligence leading to increased cyber harassment and bullying will disproportionately affect women and girls. Access to justice for women and girls is necessary for their existence and must therefore be prioritized by African governments.

3 McKinsey Global Institute .2019. "The power of parity: Advancing women's equality in Africa."

FIG.34 **GENDER GAP CLOSED TO DATE, BY REGION**

The World Economic Forum's Global Gender Gap Index benchmarks gender parity across dimensions such as economic participation, education, health, and political empowerment. The lower the number, the worse women perform relative to their male counterparts across the four dimensions. While sub-Saharan Africa lags behind other world, regions on the Global Gender Gap Index, a few countries like Rwanda and Namibia (which rank 6th and 8th in the world, respectively) are outliers.



Note: Population-weighted averages for the 146 economies featured in the Global Gender Gap Index 2022.
Source: World Economic Forum. 2022. Global Gender Gap Index.