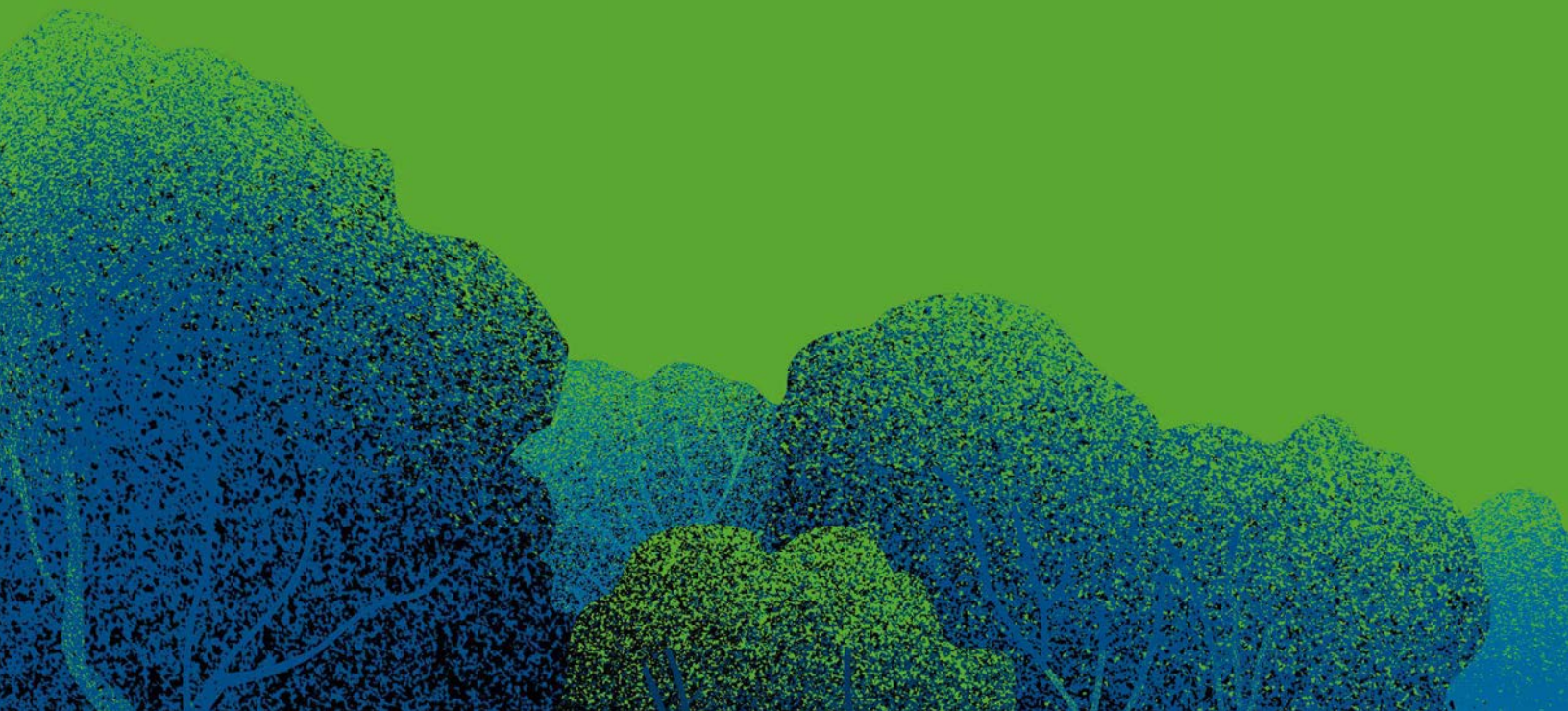


6

GENDER

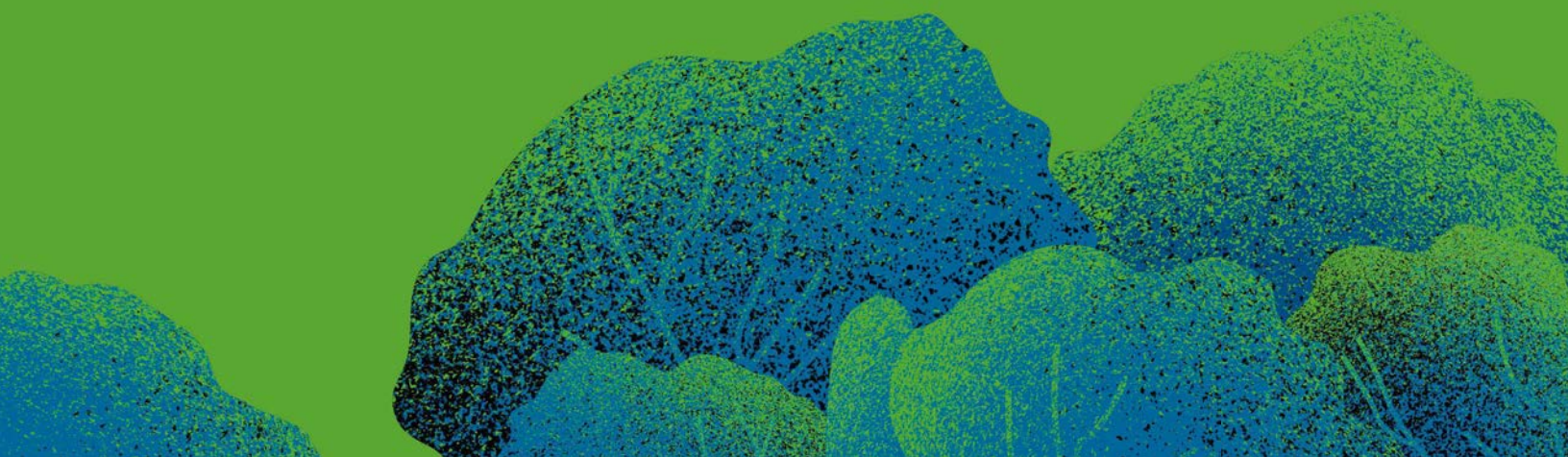


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A feminist approach to the climate crisis

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As we look to 2024, we are in peril. The climate crisis is intensifying, with 2023 almost certainly the hottest year on record. We're on course to exceed countries' Paris Climate Agreement commitments to limit the rise in temperature to 1.5 degrees Celsius. We're experiencing *now* the consequences of global heating—wildfires, droughts, unprecedented rainfall, floods, and record ocean temperatures—and the upending of and loss of lives and livelihoods that result.

Africa didn't create the climate crisis, but we're on its frontlines, and our women and girls are most affected. Women are primarily responsible for making up for household deficits in food, water, and income for basic needs. And it is girls' schooling, training, and life choices that are most curtailed when difficulties arise. Much of this feels personal. My husband and I live and work in Nairobi, and we have two daughters. In the last few years, Kenya has seen persistent drought, a locust invasion, COVID-19, shortages of food and fertilizer caused by Russia's war in Ukraine, and high prices for basic goods. Because of food insecurity and household poverty, girls are forced to drop out of school and marry early. More than 50 million girls in sub-Saharan Africa aren't receiving an upper secondary school education, and 30 million¹ who could be in primary or lower secondary school are not.

I'm angry that governments in the Global North are rolling back policies to reduce greenhouse gas emissions to achieve "net zero." I'm furious that fossil fuel corporations use "greenwashing²" campaigns to undermine climate action even as they rack up record profits. I'm dismayed at the shortfalls in investment and affordable finance for Africa's just transition in the energy sector, holding back green industrialization and the end of dehumanizing poverty. My hope rests with the determination I see in women of all ages. They are climate activists, tree-nurturers, landscape-restoration champions, clean-energy entrepreneurs, advocates, academics, teachers, mothers, and daughters.

These women and girls are facing the climate crisis with courage and creativity, resilience, risk-taking, and are building solutions that make their communities safer and stronger. We have to support and listen to them, if we're to tackle the climate emergency. We need policies and funding to expand their access to education, including at the tertiary level. We should invest in them in the clean energy and green tech sectors. We should fight for their equality in political representation and governance, to make sure more of us are in the room where decisions are being made on climate policies and programs.

These women and girls are facing the climate crisis with courage and creativity, resilience, risk-taking, and are building solutions that make their communities safer and stronger.

1 Vanessa Nakate, Louis Nderi. 2022. "Book excerpt: Education for girls is essential for climate justice". Greenpeace.

2 Damian Carrington. 2022. "Oil firms' climate claims are greenwashing, study concludes". The Guardian.

Fortunately, the women of the present and future can look to those who went before. The Green Belt Movement (GBM), the creation of my mother Wangari Maathai, has coordinated women's networks for almost half a century, planting over 50 million trees in Kenya alone. At World Resources Institute (WRI), we're drawing on community-level organizing and local knowledge embedded in GBM's work. We're seeding (literally) the restoration of three key ecosystems: the river basin of the Democratic Republic of Congo, Burundi, and Rwanda; the southern half of Ghana, known as the "cocoa belt"; and Kenya's Greater Rift Valley.

Much of the initial funding flowing through WRI's Restore Local initiative is for women's groups and women-led businesses to plant indigenous trees to replenish soils, protect against floods, generate value-added products, and, of course, store carbon. The need, and potential impact, couldn't be greater. Over 60% of Africa's soil is degraded or depleted, and of the 40 countries identified as most vulnerable to the climate crisis, more than half are in Africa.

At the same time, Africa has enormous potential to show the world a new path to a viable future: a huge potential for clean energy, responsible extraction of mineral wealth, protection and restoration of our ecosystems, and developing capacity among our fast-growing, youthful populations. At the heart of this vision, we need to trust women and lift up their voices. Men must lose their fear! By activating the feminist energy in all of us, we can strengthen collaboration, create space for alternative voices, collective action, and justice. With this energy central, we vastly increase our impact in not only addressing the climate crisis but also improving people's lives.

Breaking barriers: Transformative women leaders pioneering change and progress for gender equality in Africa

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Politics, the state, nationalism, and the army are fundamentally masculine notions. They are characterized by patriarchal practices and values that are not easily changed.³ Sheila Meintjes describes how in South Africa women have been identified as “mothers of the nation.”⁴ However, national discourse has been framed within patriarchal boundaries, while women’s practical involvement was mainly centered on motherhood responsibilities, and safeguarding the family.

For the last three decades, women have repeatedly called for the “*full and effective implementation of the Beijing Declaration and Platform for Action... [as] essential to achieving the internationally agreed development goals.*”⁵ To date, four World Conferences on women organized by the United Nations have been held—Mexico (1975), Copenhagen (1980), Nairobi (1985), and Beijing (1995). Since the Beijing conference in 1995, the United Nations (U.N.) General Assembly and the Commission on the Status of Women have held several sessions to review the implementation of the Beijing Declaration and Platform for Action (2000, 2005, 2010, 2015, and 2020). On the policy front, African women have advocated and successfully lobbied for the adoption and ratification of instruments such as the Protocol to the African Charter on Human and Peoples’ Rights on the Rights of Women in Africa (Maputo Protocol), the Convention on Elimination of Discrimination Against Women, the Beijing Declaration and Platform for Action, United Nations Security Council Resolution 1325 on Women, Peace and Security, and the International Conference on Population Development Programme of Action, to name a few. What is worth celebrating, however, is the development of strong women leaders and feminist platforms across the African continent in the past four decades.

The emergence and growth of the number of women leaders in Africa—particularly successes in political representation and monumental policy achievements—has sustained momentum.

African women leaders have played a key role in challenging gender inequalities by advocating for better policy interventions to arrest the intersecting forms of discrimination women face. These varying but interrelated forms of discrimination

3 Miller, E. Robert, and Rick Wilford. 1998. Women, ethnicity and nationalism: The politics of transition.

4 Meintjes, Sheila. 1998. “Gender, nationalism and transformation: Difference and Commonality in South Africa’s Past and Present.” Women, ethnicity and nationalism: The politics of transition, 62-86.

5 UNWomen. “Beijing at Ten and Beyond – Publication.” <https://www.un.org/womenwatch/daw/beijing/beijingat10/index.html#:~:text=The%20Declaration%20further%20stressed%20that,and%20the%20fulfillment%20of%20the>.

result in deeply entrenched inequalities often rendered invisible by aggregated data. African women have used constitutionalism, the rule of law, human rights, and justice and freedom narratives reminiscent of Africa's anticolonial struggles as premises for combating the struggles enabled by international, continental, regional, and national legal frameworks. Women's struggle for justice, equal human rights, and dignity have straddled ideological divides and various epistemological lenses, including the Pan-Africanist, nationalist, anti-imperial, left-wing, liberal, and feminist traditions. Further, women's challenges persist and are actively fought in various settings, in institutions, boardrooms, slums and villages, and in virtual spaces using various tools, tactics, and strategies. These obstacles are multifaceted: occurring at the local, continental, and global levels and spanning the environmental, social, political, economic, and technological.

Over the years, women have made several attempts to challenge gendered obstacles on the continent. In numerous precolonial African societies, such as those in Nigeria, Benin, and Ghana, women consistently held pivotal roles in leadership and peace processes, addressing a diverse array of challenges and concerns impacting the welfare of their communities.⁶ Their involvement showcased their distinct perspectives and active contributions toward the advancement of women's roles in leadership positions, peace processes, economic growth, poverty eradication, prosperity and unity, and challenged the notion that women were solely passive victims. This pattern endures today, as women on the continent continue to strategically involve themselves in addressing a wide range of challenges and societal issues including the economy, peace, governance, environment, and political leadership.

In Sierra Leone, for instance, women leaders played a significant role in rebuilding the country at the end of the civil war two decades ago. Female peacebuilders contributed to achieving lasting peace, enabling the country's return to civilian rule and democratic elections. Thanks to their tireless advocacy efforts, groups such as the Women's Forum and the Movement for Peace, among others, forced the government and warring factions to step down from their entrenched positions and worked toward a negotiated settlement.⁷

The role of women leaders in promoting peace and reconciliation in northern Uganda spotlighted the significance of women's participation in peace processes through community-based activities and advocacy campaigns. Women took to the streets, advocating for an end to violence, engaging with government officials, and documenting instances of abuse perpetrated by the Ugandan military. Their efforts garnered global awareness for the conflict. Additionally, they played a crucial role in backing initiatives for the recovery of cultural institutions to facilitate community reconciliation and the successful reintegration of former combatants.⁸

6 Kilu, R. 2015. "Engendering Peace Building in Ghana: The Role of Queen Mothers in Traditional Conflict Resolution in GA Traditional Areas."

7 UN Division for the Advancement of Women (DAW). 2003. "Peace Agreements as a Means for Promoting Gender Equality and Ensuring Participation of Women." <https://www.un.org/womenwatch/daw/egm/peace2003/reports/EP5Dyfan.PDF>.

8 Oywa, Rosalba. 2002. "Women and Peacebuilding: A Case Study of Northern Uganda." Accord. <https://www.c-r.org/accord/women-and-peacebuilding-insight/case-study-northern-uganda#:~:text=Women%20marched%20to%20demand%20an,the%20reintegration%20of%20ex%20combatants>.

Driven by a long-term vision of achieving social justice for women, women leaders have proven to be resilient and flexible, adapting to new or emerging issues and adopting varying strategies as the context requires. Constitutional reform and corresponding women's efforts in Mali, Malawi, Zimbabwe, Kenya, and Tanzania are examples of real transformative interventions by women leaders and collectives in Africa.

Despite progress in policy development for the women, peace, economic, and security agendas, significant social barriers persist impeding women's participation in traditionally male-dominated spaces and limiting the agenda's implementation. The 2021 Peace Talks Report revealed the continued exclusion of women from peace negotiations in various conflict zones such as the Central African Republic, the Democratic Republic of the Congo, Chad, Sudan, Ethiopia, and the Tigray conflict. While women often serve as critical community mediators, addressing various conflicts at the grassroots level through mechanisms such as FemWise, the overarching need remains to fully include women's voices at all levels of governance and peace processes, from local to global.⁹

The hard-won generational gains on women's participation in civic spaces are being reversed around the globe against the backdrop of the challenging and unstable world occasioned by multiple crises including numerous military coups from the Sahel region to Sudan as well as the outbreak of conflict in Ethiopia, the invasion of Ukraine, and the largest refugee crisis since the second World War, which are slowly paving way to a resurgence of "gender apartheid."

Women cannot effectively take their seat at decisionmaking tables if they are absent in labor markets, fail to benefit equally from technological advancements, lack access to health care, and are under constant threat of gender-based violence. There is still a lot of work required as far as the struggle for gender equality in Africa is concerned regarding the role of women leaders. Hence, there is a need to reflect critically on the role of women leaders in Africa in accelerating progress toward gender equality, peace, positioning, and sustainability, given the new threats and challenges arising from the volatile, unpredictable, and ambiguous global and continental political economy of development governance.

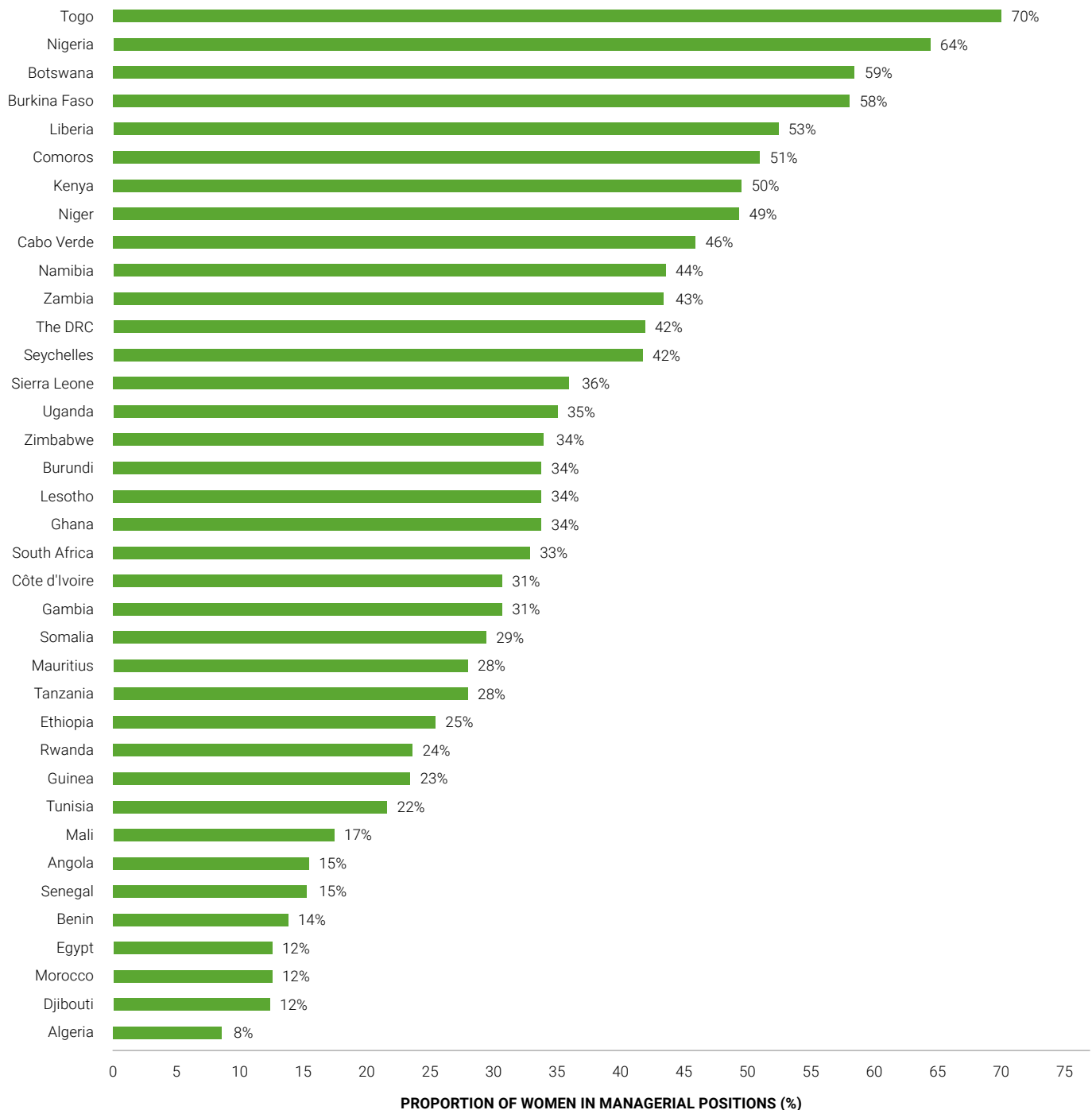
For the gains made to be put on track, we need women to continue to demand and take an active role in advocating for the increase of female representation in leadership and political spheres from the village to the parliamentary level while fostering discussion within public and political bodies about women's leadership and establishing benchmarks to assess the influence and impact of women's participation in leadership and ensure accountability.

9 Escola de Cultura de Pau (ECP). "Peace Talks in Focus 2021. Report on Trends and Scenarios." <https://www.un.org/sexualviolenceinconflict/wp-content/uploads/2022/06/report/auto-draft/Peace-Talks-in-Focus-2021.-Report-on-Trends-and-Scenarios.pdf>.

FIGURE 22

PROPORTION OF MANAGEMENT POSITIONS HELD BY WOMEN IN AFRICA

While Africa boasts a high female labor force participation rate, there are barriers that prevent women from obtaining positions of influence. The degree to which women are able to obtain managerial positions varies widely by African country but is well below 50% for most countries. It is highest in Togo, where more than 7 in 10 managerial positions are held by women. Meanwhile, it is lowest in Algeria, where less than 1 in 10 such positions are held by a woman.



Note: Based on latest available data for each country (2017-2023). Employment in management is based on category 1 of International Standard Classification of Occupations (ISCO-08).

Source: International Labour Organization (ILO) ILOSTAT database. 2023. Proportion of women in managerial positions (%) - Annual.

Let us fortify a joint commitment to creating a world where women stand as equals in decisionmaking spheres, where their contributions are valued and integrated, and where their leadership paves the way for a more peaceful, just, and prosperous future for Africa.

Looking ahead, women leaders in Africa have a promising future. Collaborative efforts, including partnerships with governments, civil society organizations, and international actors, will be crucial for sustaining progress and achieving gender equality. Addressing systemic barriers, promoting inclusive policies, and investing in women's education, health, and economic empowerment will be vital steps towards a more equitable Africa.

In conclusion, women leaders in Africa have made significant strides in recent years, raising awareness, driving legal reforms, and advocating for women's empowerment and equality. While challenges persist, women leaders in Africa continue to manifest in the form of women's collectives, movements, faith-based institutions, community, and grassroots collectives, among others, and provide hope for a future where African women can fully enjoy their rights, participate in decisionmaking, and thrive in all aspects of life.

Let us fortify a joint commitment to creating a world where women stand as equals in decisionmaking spheres, where their contributions are valued and integrated, and where their leadership paves the way for a more peaceful, just, and prosperous future for Africa.

Promoting gender equality in Africa through gender-responsive procurement

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The public procurement system is the framework of laws, institutions, and practices relied on by the public sector to obtain the goods, services, and construction needed to function and maximize public welfare. It makes up a significant proportion of gross domestic product (GDP) and public expenditure. The magnitude of resources involved in public procurement underscores its potential as a vehicle to promote government policies covering the spectrum of sustainability issues, encompassing the social, economic, and environmental domains.

An emerging facet within public procurement is gender-responsive procurement. This has been described by the Organisation of Economic Development and Cooperation (OECD) as “the introduction of gender requirements and considerations into public procurement policies and practices, in order to use public procurement as an instrument to advance gender equality.”¹ The objective of gender responsive procurement is to utilize procurement as a catalyst to advance gender equality and women’s economic empowerment. This is important given the correlation between women’s economic empowerment and the achievement of the Sustainable Development Goals (SDGs). There is a link between the full integration of women into economic activities, domestic competitiveness, and economic growth. Women’s economic empowerment has further implications for social issues such as child health, education, poverty, and the amelioration of gender-based violence. Social resilience is enhanced through women’s economic empowerment, as is the ability of economies to recover from natural and man-made disasters. Gender-responsive procurement is thus important in that it has far-reaching global socio-economic implications.

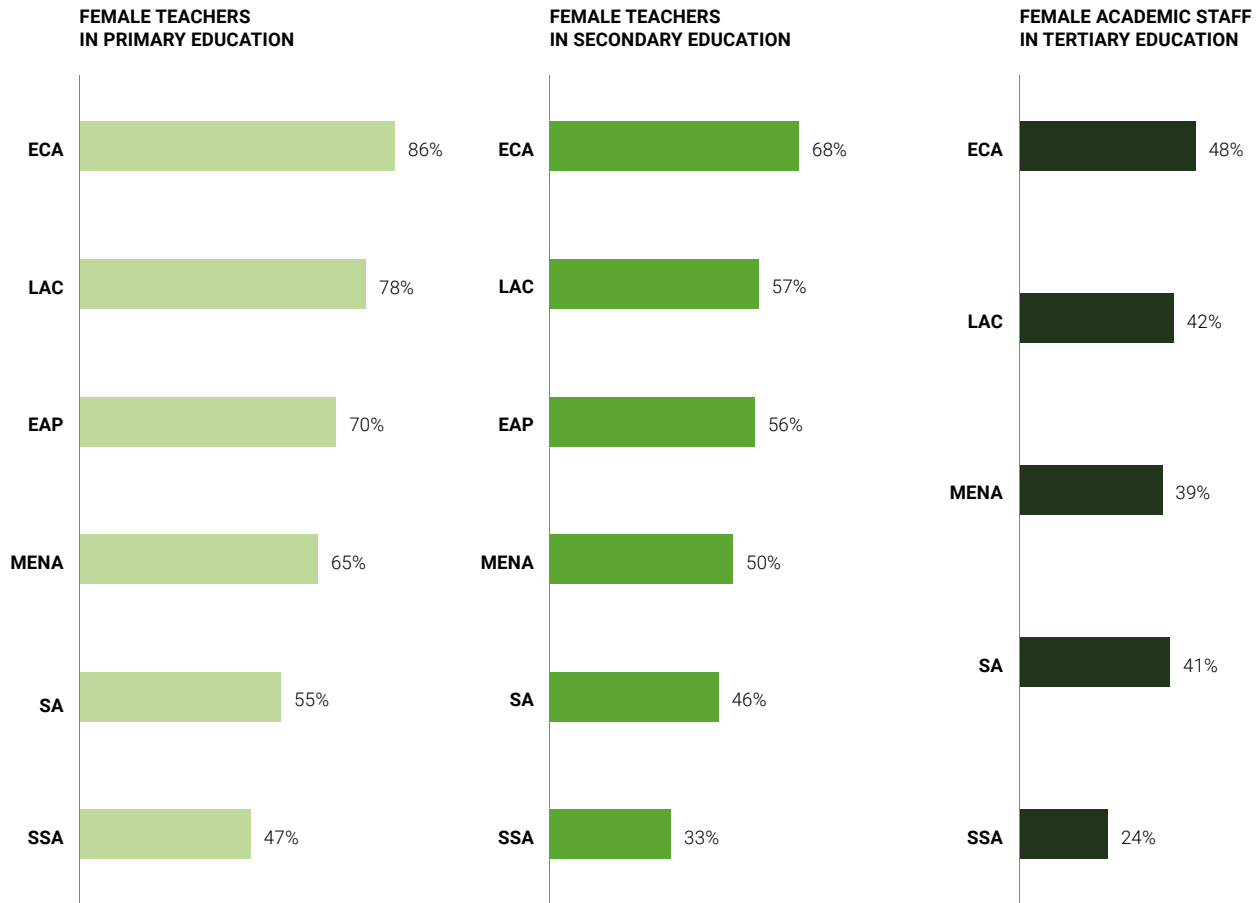
Advancing gender equality through public procurement can take three main forms: increasing the participation of women-owned businesses in public procurement, such as through set-asides for women; increasing the participation of gender-responsive businesses in public procurement, such as through price preferences for such businesses; and ensuring that public services are designed to consider their impact on women by ensuring that public services meet the specific and gendered needs of women.

¹ OECD (2021), “Promoting gender equality through public procurement: Challenges and good practices”, OECD Public Governance Policy Papers, No. 09, OECD Publishing, Paris, <https://doi.org/10.1787/5d8f6f76-en>.

FIGURE 23

SUB-SAHARAN AFRICA FALLS BEHIND IN FEMALE TEACHER REPRESENTATION

Sub-Saharan Africa lags in having female teachers across different educational levels, despite advancements seen in other parts of the world. Addressing the challenges of gender parity within teaching positions in this region requires immediate attention and action.



Note: EAP = East Asia and Pacific; ECA = Europe and Central Asia; LAC = Latin America and the Caribbean; MENA = Middle East and North Africa; SA = South Asia; SSA = Sub-Saharan Africa.

Source: World Bank, World Development Indicators. 2023. "What works to narrow gender gaps and empower women in Sub-Saharan Africa?" World Bank Group.

A number of African nations, including Kenya, Tanzania, and South Africa (to a limited extent) are boosting the participation of women-owned businesses in public procurement by addressing the legal and policy impediments to this participation.²³ Notwithstanding these efforts, the participation of women-owned businesses remains regrettably low, constituting approximately 5% of public contracts by value.

2 UN Women and the ILO, 2021. "Rethinking Gender-Responsive Procurement: Enabling an Ecosystem for Women's Economic Empowerment." New York and Geneva.
3 Blais-Delisle, Catherine, Vivian Kazi, and Gilbert Sendugwa. "Public procurement and women's economic empowerment in East Africa: challenges and opportunities." (2023).

To address these barriers, governments must adopt a comprehensive approach to gender responsive procurement focusing on the legal and policy framework and the structural, operational, financial, and social issues that are obstacles to women.

These low numbers may be attributed to barriers affecting women entrepreneurs. These include structural impediments intrinsic to the procurement system, such as demand aggregation requirements, competing priorities in procurement, and the complexity of the procurement process. Policy-related and sociocultural impediments also serve as obstacles to women seeking access to procurement opportunities. These include the gender bias displayed by procurement officials and financial institutions, an entrepreneurship gap between male and female entrepreneurs, disparities in sectors where women-owned businesses predominate (which do not always align with public contract opportunities), and the limited integration of gender equality and public procurement policies. These are exacerbated by entrenched societal norms that perpetuate discriminatory inheritance practices (limiting women's access to productive assets) as well as household dynamics that subordinate women's business expansion desires to their partners and household needs. Corruption has also been revealed as a barrier to women accessing procurement opportunities, mainly because women often are not part of existing corruption networks, may be less willing to engage in financially risky behaviour, and are often victims of sexual extortion in the procurement space.

To address these barriers, governments must adopt a comprehensive approach to gender responsive procurement focusing on the legal and policy framework and the structural, operational, financial, and social issues that are obstacles to women. It is thus recommended that governments prioritize the following:

- Pass adequate legislation and regulations on gender responsive procurement, which include set-asides/preferences for women-owned businesses.
- Create synergies between gender equality, public procurement, and women's economic empowerment frameworks with measurable targets.
- Address the access to finance issues faced by women-owned businesses.
- Prioritize the collation and publication of gender disaggregated data in public procurement.
- Simplify the procurement process by removing bid and performance guarantees in procurements targeting women-owned businesses.
- Engage in capacity building and advocacy programs on gender responsive requirements.

Digital finance boosting women's financial inclusion in sub-Saharan Africa: Emerging evidence

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In the 10 years leading up to 2021, the share of women in sub-Saharan Africa who owned a financial account more than doubled to reach 49%, according to data from the [Global Findex](#).⁴ Since 2017 alone, account ownership rates for women in the region increased 12 percentage points, driven entirely by increased adoption of mobile money accounts.

Mobile money is a financial service offered by a telecom or a fintech firm that partners with mobile network operators independent of the traditional banking network (this is different from traditional banking services accessed through a mobile phone). Mobile money services are typically enhanced by local mobile agents, where women can conveniently deposit even small amounts of cash to make payments, pay bills, send remittances, or store money outside of the home.

Some countries even saw a substitution between brick-and-mortar bank accounts and mobile money, which might suggest that already-banked women retired their financial institution accounts in exchange for a mobile money account, or that a disproportionately higher share of adults adopted mobile money accounts. Two striking examples include Cameroon, where account ownership for women increased from 30% in 2017 to 49% in 2021, including a 26 percentage point increase in mobile money accounts, and Ghana, where account ownership for women increased from 54% to over 63%, including a 21 percentage point increase in mobile money accounts.

The continued growth in financial access is excellent news, given evidence showing the ways women benefit from having their own financial accounts. These include [greater personal safety and less exposure to theft](#),⁵ [more say over how household resources are spent](#),⁶ and [greater ability to receive money from friends and family](#)⁷ in the event of an emergency.

4 Demirgüç-Kunt, Asli, Leora Klapper, Dorothe Singer, and Saniya Ansar. 2022. Global Findex Database 2021: Financial Inclusion, Digital Payments, and Resilience in the Age of COVID-19. Washington, DC: World Bank. doi:10.1596/978-1-4648-1897-4.

5 Wright, Richard, Erdal Tekin, Volkan Topalli, Chandel McClellan, Timothy Dickson, and Richard Rosenfeld. 2017. Less Cash, Less Crime: Evidence from the Electronic Benefit Transfer Program. *Journal of Law and Economics* 60 (2): 361–83.

6 Ashraf, Nava, Dean Karlan, and Wesley Yin. 2010. Female Empowerment: Impact of a Commitment Savings Product in the Philippines. *World Development* 38 (3): 333–44.

7 Jack, William, and Tavneet Suri. 2014. Risk Sharing and Transactions Costs: Evidence from Kenya's Mobile Money Revolution. *American Economic Review* 104 (1): 183–223.

The benefits grow as women gain experience using their accounts more often and for a wider variety of purposes, including to make and receive digital payments, store money, save, and borrow. For example, when the Global Findex began asking women account owners whether they make digital payments from their accounts in 2014, most women that received a payment into their account appeared to cash out at an agent as soon as they were able. Today, however, almost all account holders who receive digital payments also make them directly from their accounts. This increased willingness to keep money in an account is also motivating a larger share of women to shift their savings habits from informal methods, such as Rotating Savings and Credit Associations popular in sub-Saharan Africa, to using their account. In many countries, mobile money operators are offering savings products, like “e-ROSCAs”, which leverage existing social networks, while offering a safer way to save and build a financial relationship to access credit, insurance, and other financial services. This increase in formal savings gives women more resources to invest in education⁸ and healthcare,⁹ or to manage an adverse event¹⁰—all documented ways in which they use financial services.

Given the proven benefits of financial inclusion for the women of Sub-Saharan Africa, it is critical that governments and providers continue to take steps to enable access for the 50% of women who remain unbanked.

Given the proven benefits of financial inclusion for the women of Sub-Saharan Africa, it is critical that governments and providers continue to take steps to enable access for the 50% of women who remain unbanked. One way is to focus on barriers to phone ownership that women on the continent still face and which prevent them from accessing mobile money. According to the GSM Association, the mobile gender gap is driven by a range of social, economic, and cultural factors, including the affordability of handsets, literacy, and digital skills.¹¹ In addition, though slightly more than half of the unbanked adults in the region have a mobile phone, millions do not, including 37% of all women,¹² according to Gallup World Poll and Findex data. This is not just a problem of network access but also one of documentation, given that 1 in 5 unbanked women report lack of an official government-issued ID prevents them from opening an account. For example, in Niger, only 45% of women have a mobile phone—and only 56% of women have ID. Governments can help close the mobile phone gender gap by increasing women’s access to a national identification document, which is typically a requirement for obtaining both financial and mobile phone services.

8 Habyarimana, James, and William Jack. 2018. High Hopes: Experimental Evidence on Saving and the Transition to High School in Kenya. Working Paper.

9 Haseeb, Ahmed, and Benjamin Cowan. 2021. Mobile Money and Healthcare Use: Evidence from East Africa. *World Development* 141: 105392.

10 Moore, Danielle, Zahra Niazi, Rebecca Rouse, and Berber Kramer. 2019. Building Resilience through Financial Inclusion: A Review of Existing Evidence and Knowledge Gaps. Brief, Innovations for Poverty Action, Washington, DC.

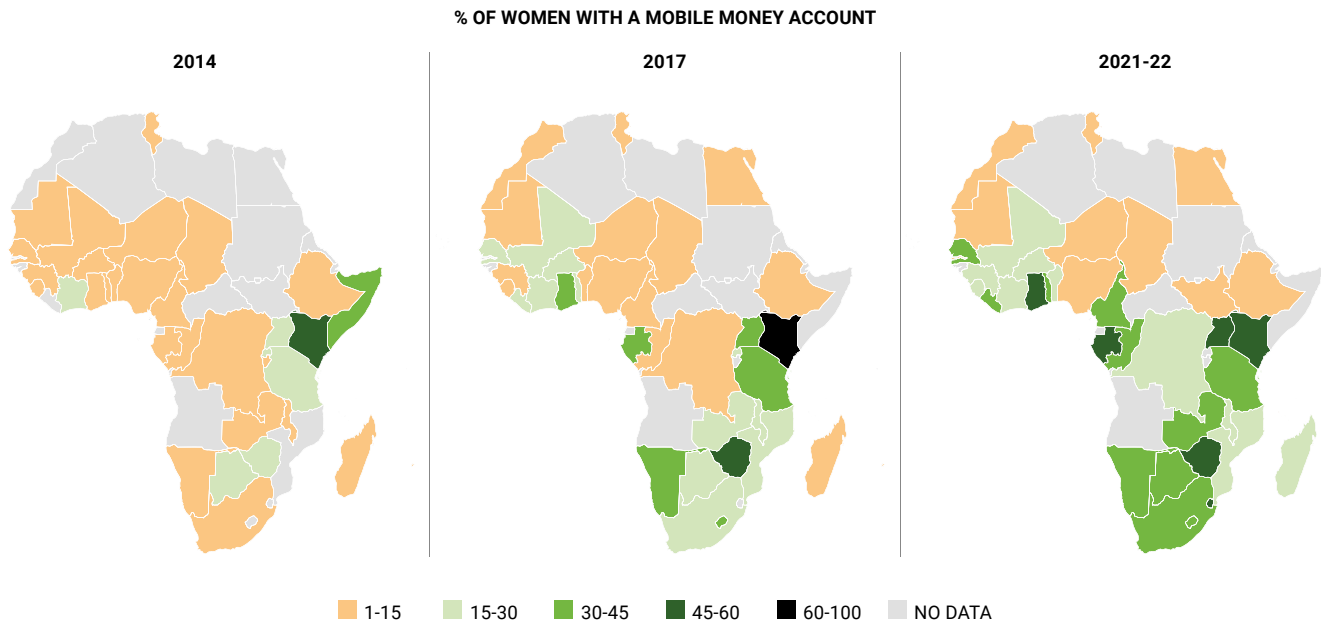
11 GSM Association, 2023. The Mobile Gender Gap Report 2023. GSMA: London.

12 Gallup World Poll Survey, available at: <https://www.gallup.com/analytics/318875/global-research.aspx>.

FIGURE 24

MOBILE MONEY ACCOUNTS HAVE BECOME AN IMPORTANT ENABLER OF FINANCIAL INCLUSION FOR WOMEN IN SUB-SAHARAN AFRICA

Overall, the percentage of women with mobile money accounts has increased over the last eight years. However, there are still large disparities across the continent. Many regions with the lowest percentages remain at their 2014 levels. Mobile money accounts are important for the financial and economic inclusion of women across the continent. Improving access can therefore have a fundamental impact.



Source: GSMA. 2023. "Understanding women micro-entrepreneurs' use of mobile phones for business: Evidence from 10 low- and middle-income countries." GSMA Consumer Survey, 2022.

Efforts to increase access should also include initiatives to manage exposure to financial risks. Women with low education and limited financial experience are more likely to be exploited when using financial services. In fact, around 35% of all women mobile money account holders say they cannot use their account without help from a friend or agent, which makes them more vulnerable. Providers can mitigate this risk by designing products that women can use safely and confidently on their own. Effective onboarding can also help, given research showing that women get better at using their accounts with practice¹³ and learn to avoid extra agent fees. Policymakers also have a role to play by crafting and enforcing strong consumer protection programs and policies—including effective recourse mechanisms.

Financial accounts, and particularly digital financial services, are living up to their promise as key enablers of economic empowerment for women. Ensuring that the momentum continues to build will require regulators, advocates, and financial providers to continue to invest in the infrastructure and policies that will help expand access.

¹³ Breza, Emily, Martin Kanz, and Leora F. Klapper. 2020. Learning to Navigate a New Financial Technology: Evidence from Payroll Accounts. Working paper, National Bureau of Economic Research, Cambridge, MA.

How to reduce gender inequality in labor markets in Africa

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As the gender gap in education shrinks all around the world, and especially in Africa, there is a growing question on how to translate these gains for girls and women into meaningful paid employment. Understanding how to leverage this growth in educated women into a skilled workforce is a crucial policy question in a continent where the current number of labor market participants in sub-Saharan Africa—600 million—will double by 2050 and quadruple by 2100, at which time the region will account for 40% of the world's labor force.¹⁴

Africa faces particular challenges as the world's youngest continent, with 60% of the population below the age of 25 (by U.N. estimates) and some of the highest rates of youth unemployment in the world.^{15,16} While a major portion of the African population remains employed in agriculture, the share of people employed in agriculture has been declining since the 1990s, with an increasing share of workers employed in industry and the services sector.¹⁷ Across every industry, the gender gap in employment, reflected in the labor force participation rate and in wages, has remained persistent over time, with women less likely to be employed and earning lower wages than men.¹⁸

There are multiple reasons for these gender gaps in employment, including frictions related to skills mismatch, information asymmetry and lack of access to firm/employer networks.

There are multiple reasons for these gender gaps in employment, including frictions related to skills mismatch, information asymmetry (where firms may be lacking information about the skills of applicants and applicants may be lacking full information about the preferences of employers), and lack of access to firm/employer networks. Women may also face discrimination from employers if firms are less informed about their skills or have biases against hiring women. One way to address the issues with information frictions that may worsen gender gaps in employment is to leverage online hiring platforms that have grown across the continent with increased internet connectivity and access to information and communication technology.

14 Archibong, Belinda and Peter Blair Henry. 2023. "Shocker Offers: Gender, Wage Inequality, and Recessions in Online Labor Markets."

15 UNCTAD. 2023. "Economic Development in Africa Report 2023."

16 Bandiera, Oriana, et. al. 2022. "Young Adults and Labor Markets in Africa." *Journal of Economic Perspectives*.

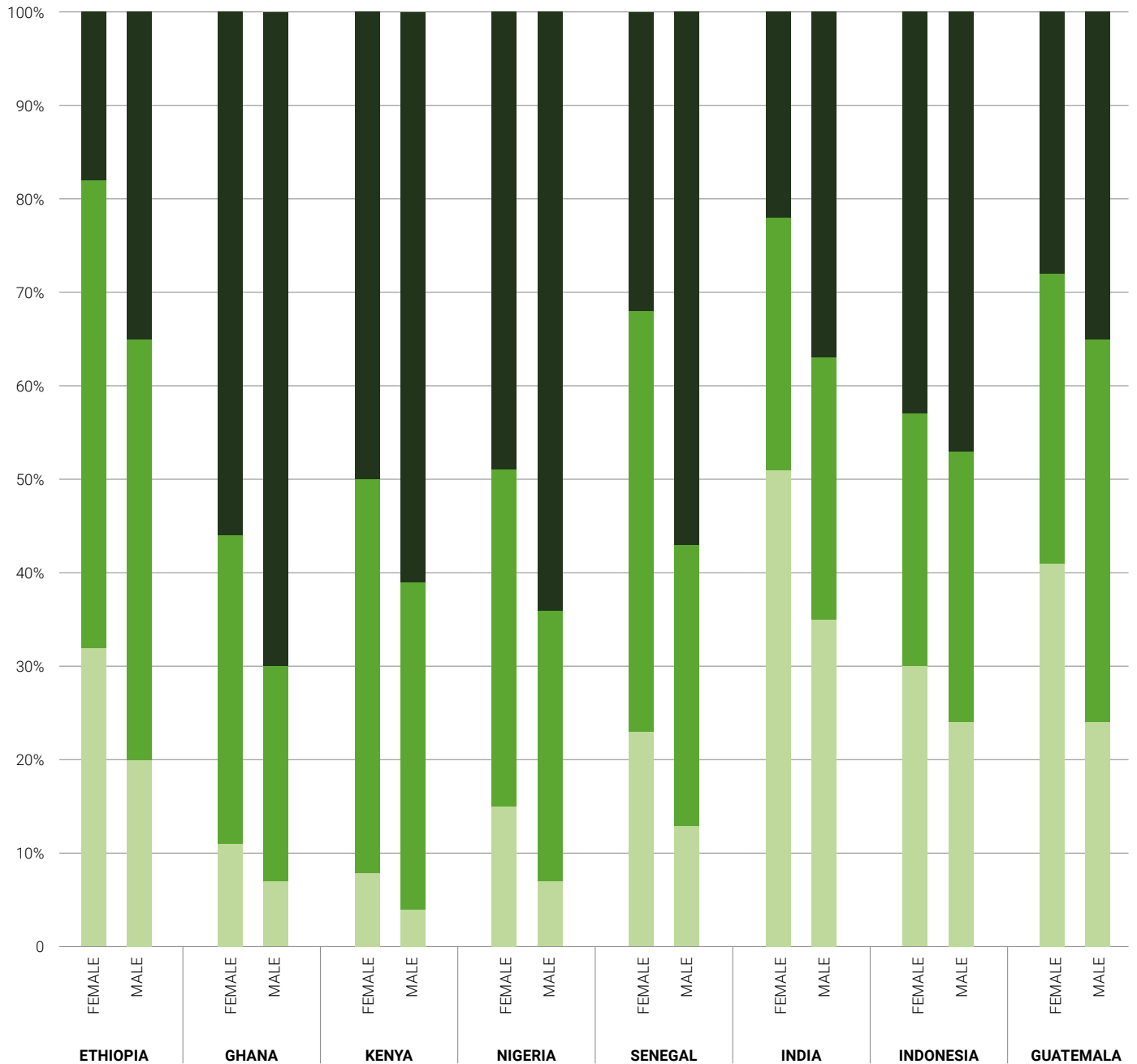
17 ILOSTAT. 2019. "Africa's employment landscape." International Labour Organization.

18 Ibid.

FIGURE 25

FEMALE MICROENTREPRENEURS ARE LESS LIKELY TO UTILIZE MOBILE PHONES

Mobile phone usage in developing countries continues to drive the digital revolution for micro-entrepreneurs. However, attitudes towards mobile phone usage for business vary by region and gender. In Ethiopia, Ghana, and Kenya, a higher proportion of men use mobile phones for business. In India and Indonesia, women are more likely to use mobile phones for business.



■ DO NOT USE IT; ARE AWARE THEY COULD BUT DO NOT THINK IT WOULD BE HELPFUL
■ DO NOT USE IT; ARE AWARE THEY COULD AND THINK IT WOULD BE HELPFUL
■ USE IT

Source: GSMA. 2023. "Understanding women micro-entrepreneurs' use of mobile phones for business: Evidence from 10 low- and middle-income countries." GSMA Consumer Survey, 2022.

These platforms can reduce search costs for both firms and job applicants by providing a centralized, low-cost means of accessing information about applicants (for firms) and jobs (for applicants). Evidence¹⁹ from one of the largest hiring platforms in Africa shows that women are underrepresented in these online markets, making up just 33% of applicants on the platform. Service jobs in high-paying industries like financial services, consulting, and trade tend to feature heavily on the platform. Women are less likely to apply for jobs and are more likely to underapply or apply for jobs at lower levels relative to their qualifications than men. On the employer side, women are less likely to be hired than equally qualified men. In ongoing studies, we find that one low-cost way to close these gender gaps in both applications and hiring is to provide information on these patterns to applicants and hiring managers in a way that both (1) makes these issues salient to both parties and (2) signals the willingness of the firms to hire women, by, for example, adding diversity information statements in job ads that encourage applications from women. On the business side, expanding the reach of these online hiring platforms and their ability to match qualified applicants with jobs may help to reduce gender gaps in employment.

In addition to leveraging gains in ICT and online labor markets to reduce gender gaps in employment, policymakers need to pass and enforce stricter regulations against gender discrimination in hiring. Policies that target more funding towards women-owned businesses and can provide capital for female entrepreneurs could also significantly reduce gender inequality in employment. Finally, given that women are often tasked with the majority of unpaid care work and home production, policies to provide more opportunities for flexible work, investments in transportation infrastructure to provide more convenient commutes, and policies that provide free /subsidized childcare would significantly reduce barriers to women's participation in African labor markets.

19 Archibong, Belinda, Francis Annan, Anja Benschaul-Tolonen, Oyebola Okunogbe. 2022. "Firm Culture: Examining the Role of Gender in Job Matching in an Online African Labor Market." Working Paper.

Digital entrepreneurship in Africa

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The 50 honorees on the 2023 Forbes Top Creator List of social media creators, influencers, vloggers, and entrepreneurs generated an estimated USD \$700 million in earnings—a figure close to 30% of the Central African Republic GDP.^{20, 21} Not only are the creators themselves benefitting, but their countries are capturing significant economic benefits, with the digital economy contributing “10.3% of U.S. gross domestic product, \$1.24 trillion of compensation, and 8.0 million jobs.”²²

Africa’s youth population has grown up in the middle of the digital and technological transformation watching global creators take over the internet, and since they were born, they’ve been told that their continent is rising. However, when they look around, more than 30% of their peers are unemployed, another 30% are underemployed, and millions continue to enter the workforce with little sustainable employment prospects, according to the African Development Bank.²³ The outlook is especially tough for millions of young women in sub-Saharan Africa, which has the world’s largest gender digital divide. Women in this region are 37% less likely to have steady access to digital technology and the economic benefits that come with it.²⁴

In the early 2010s, global tech companies poured into Africa with skills development programs to teach young Africans the basics of how to utilize their platforms and identify simple ways to get their businesses online. Grow with Google and Meta’s She Means Business program were just a few of the programs that spread across the continent through partnerships with policy bodies such as the African Union, South African Department of Small Business Development, and the MTN Foundation.

Over almost a decade, these programs enabled millions of young entrepreneurs to leverage global platforms for alternative income streams. In South Africa, the online travel marketplace Airbnb catalyzed the creation of nearly 50,000 jobs economy-wide in 2022—with women serving as 64% of hosts—injecting USD \$1.2 billion into the country’s macroeconomic growth.²⁵

20 Forbes. “Top Creators 2023.” <https://www.forbes.com/sites/stevenbertoni/2023/09/26/top-creators-2023/?sh=57db-c2ea4c0c>.

21 International Monetary Fund GDP, current prices. <https://www.imf.org/external/datamapper/NGDPD@WEO/DZA/ZAF/MAR/NGA/EGY/AFQ/MOZ>.

22 Highfill, Tina, and Christopher Surfield. “New and Revised Statistics of the US Digital Economy, 2005–2021.” US Bureau of Economic Analysis. Washington, DC (2022). <https://www.bea.gov/system/files/2022-11/new-and-revised-statistics-of-the-us-digital-economy-2005-2021.pdf>.

23 AfDB. 2016. “Jobs for Youth in Africa, Catalyzing youth opportunity across Africa.” African Development Bank Group.

24 UNDP. “Unrealized Potential: Female Entrepreneurship and the Digital Gender Gap in Sub-Saharan Africa.” <https://www.undp.org/publications/dfs-unrealized-potential-female-entrepreneurship-and-digital-gender-gap-sub-saharan-africa>.

25 Airbnb. 2023. “Airbnb doubles economic impact in South Africa, boosts inclusive tourism.” <https://news.airbnb.com/wp-content/uploads/sites/4/2023/10/Airbnb-Economic-Impact-Report-2023-1.pdf>.

FIGURE 26
EMPLOYMENT, EDUCATION AND HEALTH TRENDS FOR WOMEN IN AFRICA

In recent decades, Africa has witnessed notable progress in female engagement in the workforce, health care accessibility, and educational opportunities. Nonetheless, the pandemic has exerted a discernible influence on female labor force participation, causing a gradual downturn in the proportion of women engaged in employment.

YEAR	SHARE OF FEMALE EMPLOYEES	VULNERABLE EMPLOYMENT WOMEN (% OF FEMALE EMPLOYMENT)	SHARE OF FEMALE EMPLOYEES THAT ARE WAGE/SALARY WORKERS	LITERACY RATE OF ADULT WOMEN (%)	LITERACY RATE OF YOUNG WOMEN (%)	GROSS FEMALE PRIMARY SCHOOL EMPLOYMENT	FEMALE LIFE EXPECTANCY AT BIRTH (YEARS)	FEMALE INFANT MORTALITY RATE (PER 1,000 LIVE BIRTHS)
2000	1.50	75.9	22.6	55.2	69.8	82.8	56.4	69.7
2001	1.51	75.6	22.9	55.2	66.5	85.8	56.7	67.4
2002	1.49	75.4	23.1	54.6	67.5	87.5	57.0	65.1
2003	1.47	75.7	22.9	51.4	65.3	89.6	57.4	62.8
2004	1.45	75.6	22.9	50.9	65.5	91.9	57.9	60.5
2005	1.43	75.4	23.1	50.8	64.2	93.6	58.4	58.4
2006	1.41	75.1	23.5	51.1	62.7	95.5	59.0	56.2
2007	1.41	74.8	23.7	51.5	64.1	95.2	59.6	54.4
2008	1.37	74.5	24.1	51.3	64.1	98.6	60.3	52.7
2009	1.37	74.4	24.2	52.3	66.4	99.9	60.9	50.9
2010	1.37	74.1	24.5	53.5	67.2	100.9	61.5	49.2
2011	1.36	73.7	24.9	54.4	68.6	100.7	62.2	47.6
2012	1.38	73.2	25.4	55.9	70.9	101.7	62.9	46.1
2013	1.37	73.1	25.5	56.6	72.2	102.0	63.4	44.8
2014	1.39	72.7	25.9	56.8	73.0	101.5	64.0	43.6
2015	1.39	72.5	26.1	57.9	72.1	101.1	64.5	42.5
2016	1.43	71.8	26.7	59.0	73.6	102.1	65.1	41.3
2017	1.44	71.7	26.9	60.0	75.5	102.5	65.5	40.2
2018	1.47	71.3	27.2	62.3	77.0	100.7	65.8	39.2
2019	1.44	70.9	27.6	64.2	77.6	102.2	66.2	38.2
2020	1.32	71.5	27.2	63.9	78.1	101.9	65.9	37.3
2021	1.31	71.1	27.6	64.8	79.4	102.6	65.1	36.3

Source: World Bank. 2023. World Development Indicators. World Bank Group.

While marketplaces and social media networks created an initial foundation for African entrepreneurs to build upon, as we shift our focus to 2024 and beyond, there continues to be formidable challenges on the global stage. Notably, platforms like PayPal restrict transactions in certain African countries, such as Ethiopia and Nigeria, permitting money to only be sent but not received. In Ghana, entrepreneurs are not even eligible for account openings, limiting their participation in the global digital economy.²⁶

Similar to supply chains all across Africa, for the digital economy, young African entrepreneurs are ready to move up the value chain. To capture greater value in the digital economy, here are three recommendations for African entrepreneurs to consider:

- **Double down on exporting African culture:** The next generation of African economies will go beyond natural resources such as agriculture, minerals, and oil to power their economies. The digital ecosystem, through content and ecommerce, can play a critical role in providing employment and business opportunities across the product lines of visual arts, food and beverages, music, and fashion. The upcoming renewal of the African Growth and Opportunity Act in 2025 presents an opportunity for African entrepreneurs to advocate for preferential trade terms and inclusion of a digital trade framework.
- **Leverage homegrown platforms:** Locally built and operated digital software tools understand the challenges of African entrepreneurs and are better positioned to help them grow and scale. Payment processor Paystack processes over 50% of all online transactions in Nigeria and has developed integrations that enable African entrepreneurs to connect with global technology platforms that previously could not service them.²⁷ ANKA, an Ivorian commerce software solution, has aggregated 20,000 sellers across 45 African countries with women representing 72% of their client base.²⁸ Due to their focus on helping African entrepreneurs grow and scale, they are currently DHL's largest African e-commerce exporter with nearly 10 tons shipped monthly.
- **Outsource digital talent:** The political momentum towards friendshoring, the rerouting of supply chains to politically low risk countries, presents an incredible opportunity for young African entrepreneurs.²⁹ Business process outsourcing roles present a tried and tested business model for job creation and development and as the digital economy explodes, skilled back office workers are needed.

In conclusion, Africa's digital entrepreneurship future is ours to shape. Despite the challenges, African youth are primed to ascend the digital value chain.

In conclusion, Africa's digital entrepreneurship future is ours to shape. Despite the challenges, African youth are primed to ascend the digital value chain. By focusing on exporting African culture, leveraging homegrown platforms, and exporting digital skills, we empower our entrepreneurs to thrive, capture global value, and drive economic growth. Africa's digital destiny relies on our unwavering commitment to innovation, resilience, and inclusive growth.

26 PayPal. <https://developer.paypal.com/docs/payouts/standard/reference/country-feature/>.

27 Paystack. <https://paystack.com/corporates#:~:text=Paystack%20processes%20over%2050%25%20of%20all%20online%20transactions%20in%20Nigeria.>

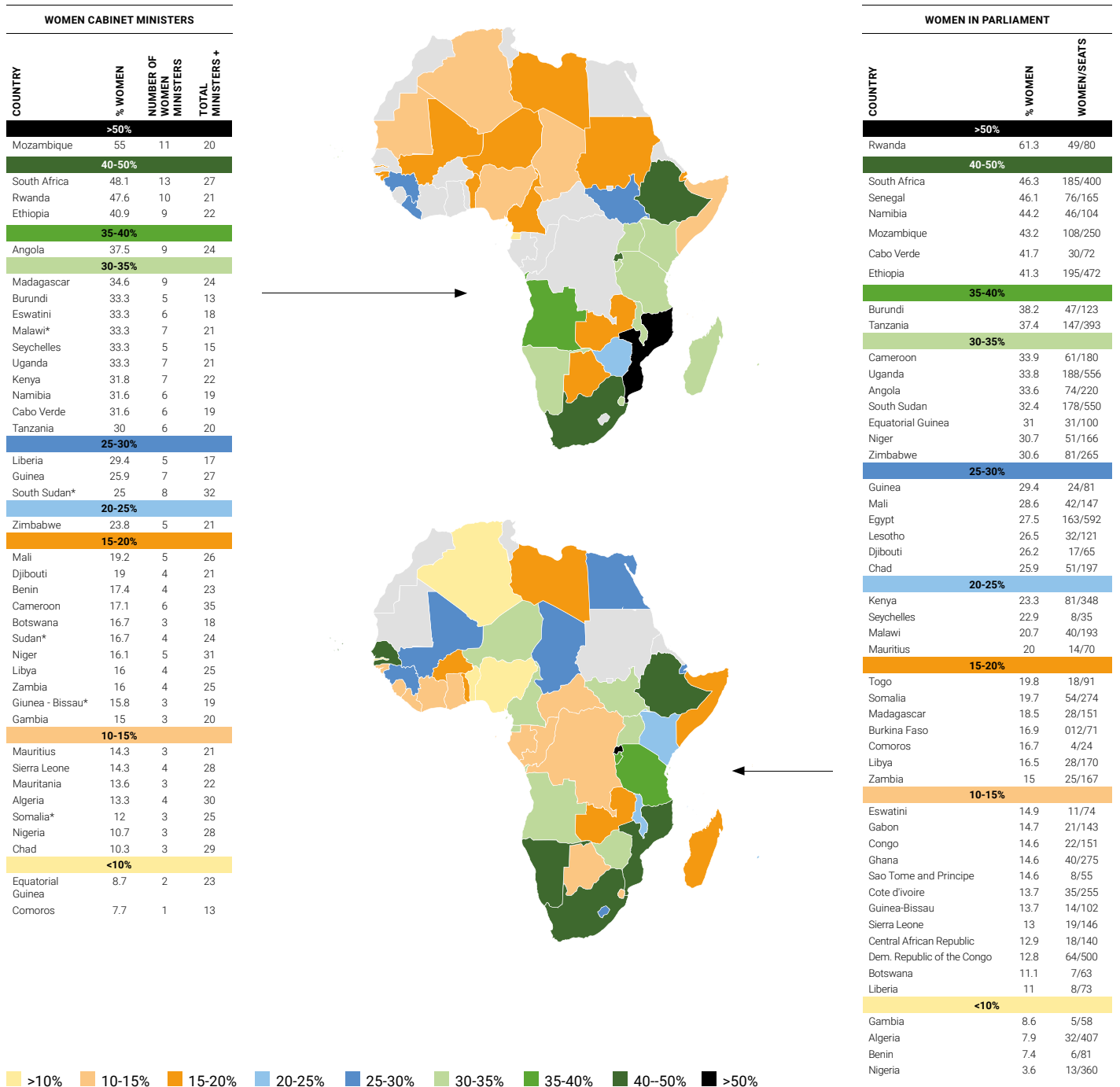
28 ANKA. 2023. "Global African Commerce: White Paper 2023." https://www.anka.africa/white_papers.

29 World Economic Forum. 2023. "What's the difference between 'friendshoring' and other global trade buzzwords?" <https://www.weforum.org/agenda/2023/02/friendshoring-global-trade-buzzwords/>.

FIGURE 27

AFRICAN COUNTRIES TOP GLOBAL RANKINGS OF FEMALE POLITICAL REPRESENTATION

African countries stand out in global rankings with significant progress in political gender equality, showcasing notable female representation in both ministerial positions and parliamentary seats.



Note: The countries are ranked according to the share of women cabinet members who head ministries as of January 1, 2023. The total includes women and men cabinet members who head ministries. Heads of government were also included where they held ministerial portfolios. Information on Women in Parliament is not available for Eritrea, Sudan (No functioning parliament on January 1, 2023), Tunisia (No functioning parliament on January 1, 2023). Results of parliamentary elections that began on December 17, 2022 and concluded on January 27, 2023 were still unavailable at the time of publication.

Source: UN Women. Data compiled from Permanent Missions to the United Nations, official government.

Post-COVID-19 disruption of education: Calamitous girls' education setback

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The COVID-19 pandemic resulted in the closure of educational institutions worldwide, affecting nearly 90% of students³⁰. The effect of the lockdown on education varied distinctly. It was more detrimental in Africa where many countries are still struggling with education, especially in sub-Saharan Africa. In Uganda, school closure resulted in 15 million learners³¹ being out of school for nearly 2 years, half of them being girls and young women. With a 7:6:3 (7 years of primary, 6 years of secondary, and an average 3 years at university) education system, children in Uganda spend more time in school. School closure effect was worse at secondary and upper primary levels³².

The Ugandan education system keeps children occupied with rigorous school activities and limited time at home. The COVID-19 lockdowns challenged family systems, with both children and parents who did not “know” how to live together given that children on average spend nine months annually at school. Parents were reportedly absent in the lives of children, having been used to inadvertently relegating holistic responsibility to schools. Due to socio-economic challenges, many children, due to being idle during lockdown, engaged in activities including retail businesses, smuggling, motorcycle riding, gambling, sex, and sports³³. These activities were completely divorced from their routinely structured school lives and the watchful eyes of teachers and parents.

Although the government of Uganda introduced continued learning interventions, lessons on radios and television, and home study materials, they could not work under such conditions. Besides, the interventions were against the background of economic status and the rural-urban divide of the learners. Assessments conducted revealed that over 51% of children did not have any learning during school closure, and did not benefit from the interventions. This further widened the social differences of children especially between the rich and the poor, hence delaying the achievement of the SDGs, Uganda Vision 2040, and Africa Vision 2063.

30 Tara John, Nectar Gan and Swati Gupta . 2020. “90% of the world’s students are in lockdown. It’s going to hit poor kids much harder than rich ones”. CNN.

31 UCL. 2022. “ Uganda closed schools for two years – the impact is deep and uneven”.

32 UNEB. 2021. “Effects of COVID-19 Pandemic on Teaching and Learning at Primary and Secondary Education Levels in Uganda. National Assessment of Progress in Education (NAPE)”.

33 FAWE Uganda. 2020. “Research Findings on the situation of, and Impact of COVID-19 on School going Girls and young women in Uganda”. Forum for African Women Educationalists (FAWE) Uganda Chapter.

a policy on school re-entry for teenage mothers on its own will not facilitate better socio-economic and development outcomes for girls and young women. Young mothers face an intersection of economic and socio-cultural barriers that should be dealt with alongside policy.

Surveys undertaken upon schools opening in January 2022 indicated that over 100,000 learners, especially girls, had dropped out due to unintended pregnancies, early marriages, child labor, loss of interest in schooling, and lack of financial support resulting from parents' inability to meet school dues and provide material needs due to their economic activities were affected by the pandemic. In some cases, girls were pushed by parents to become breadwinners. Boys were equally affected; a study by FAWE Uganda to assess the response to school after lockdown established that some boys lost interest in school and engaged in petty jobs, such as hawking and riding motorbikes. The government of Uganda launched the "revised Guidelines on the prevention and management of teenage pregnancy in schools settings in Uganda," incorporating re-entry to facilitate pregnant adolescents, and young mothers' return to school after childbirth, however, many did not respond and remain unaccounted for, a circumstance not unique to Uganda.

Notably, a policy on school re-entry for teenage mothers on its own will not facilitate better socio-economic and development outcomes for girls and young women. Young mothers face an intersection of economic and socio-cultural barriers that should be dealt with alongside policy. Governments like Uganda's dealing with these issues should therefore: Prioritize effecting school re-entry; commit funds for massive second-chance education for all school-age children; develop culturally acceptable sexuality education for implementation; involve communities and girls to change gender-discriminatory norms; and design programs to get parents involved in the holistic upbringing of their children.