

Empowering African Women: An Agenda for Action

AFRICA GENDER EQUALITY INDEX 2015



AFRICAN DEVELOPMENT BANK GROUP

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African Development Bank Group
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FOREWORD

For fifty years, the African Development Bank has championed home-grown solutions to Africa's development challenges. Our philosophy is that the key to Africa's development is harnessing the energy and creativity of Africans. In this spirit, we believe that empowering African women is essential to enabling African societies to achieve their potential.

Africa today is at an optimistic point in its history. After a decade of unprecedented economic growth, African countries are generating more resources to invest in development. Sustained increases in prosperity appear within our grasp. To achieve this vision, however, Africa needs to make full use of the skills and talents of all its citizens — including its women — to transform its economies and societies.



We know that women are more economically active in Africa — as farmers, workers and entrepreneurs — than anywhere else in the world. They are key to the welfare of their families and the life prospects of their children. They are an important voice in the governance of their communities and their nations. Yet they face an array of barriers that prevent them from playing these roles to their full potential. These barriers to women's full participation are fundamentally unfair. But even more, they are constraints on Africa's achieving its development potential. Bridging the gender gap could yield profound and long-lasting economic returns.


To help understand the dimensions of this inequality, the African Development Bank is today publishing its first Gender Equality Index. The Index, which covers 52 of Africa's 54 countries and draws together a large body of data, offers a snapshot of the legal, social and economic gaps between men and women. Its findings will give African leaders, policymakers, economists and civil society the evidence they need to begin dismantling the barriers that prevent women from making a full contribution to the continent's development. With this evidence base, African citizens will be able to demand more from their governments. For our part, the Index will help us meet our commitments to developing gender-balanced strategies and to honing our investment decisions, so that our programmes have the maximum impact on the lives and livelihoods of African men and women.

In addition to presenting the first iteration of the Gender Equality Index, this report sets out our reflections on the policy actions needed to overcome gender inequality in Africa. We identify eight areas where concerted action could make a real difference to women's ability to contribute to, and benefit from, Africa's development. These are areas that can be readily incorporated into national development strategies and investment programmes.

Our vision for the Gender Equality Index is to spark dialogue and informed debate on gender equality at national and regional levels. We also hope the Index will enrich and inform the global conversation wherever Africa's development is on the agenda.

Above all, let me stress that gender equality is a positive and forward-looking vision of Africa's development. As we search for resources that will help us build on our successes and set us on the path to long-term prosperity, let us begin from the tremendous potential of the women in our midst.

Geraldine J. Fraser-Moleketi
Special Envoy on Gender
African Development Bank



With so many gender equality indexes out there, why do we need another one?

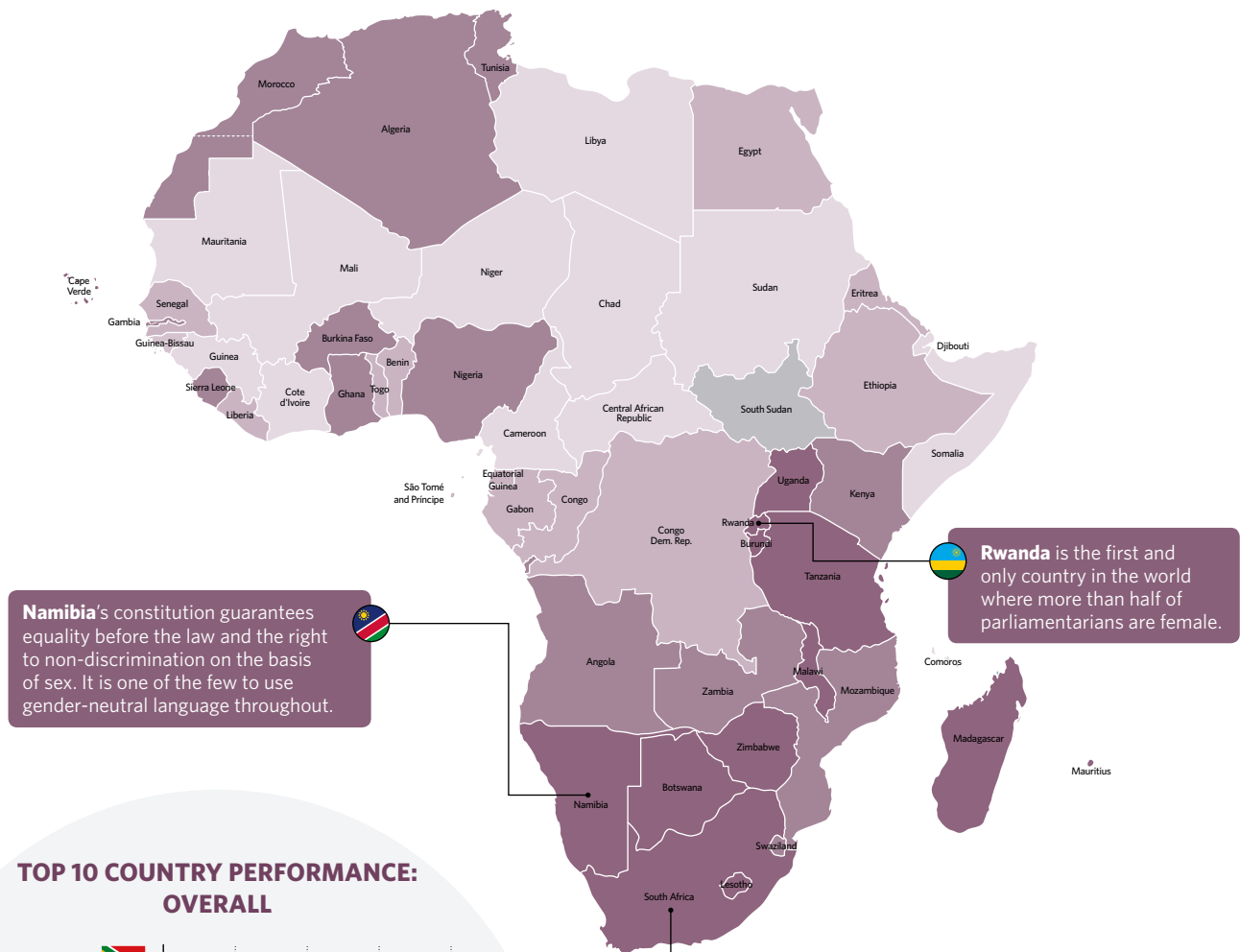
The AfDB's Gender Equality Index is different from the others in two ways: its comprehensiveness and its purpose. First, it is the only index that provides evidence on gender equality for 52 of Africa's 54 countries. And second, it was designed not just to measure gender inequality, but to promote development. It discusses three important dimensions of gender equality: economic empowerment, human development, and laws and institutions — all areas in which government action can bring about change. Therefore, this index is action-oriented; it is intended to help African decision-makers focus on — and address — some of the most serious barriers that prevent African women from engaging on a level playing field with men, to help African citizens demand more from their governments, and to help the AfDB itself better focus its gender-related policy dialogue and interventions.



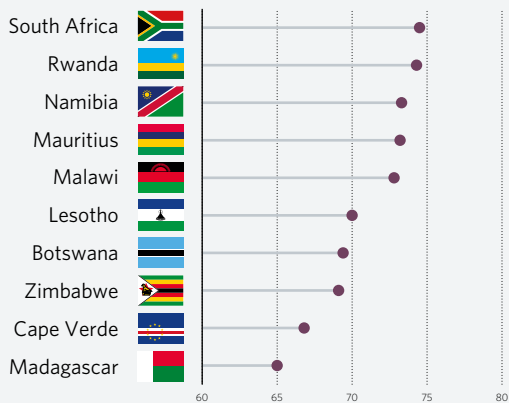
Introduction

AFRICA GENDER EQUALITY INDEX 2015 OVERALL PERFORMANCE 2015

Across Africa, women and men often experience different opportunities, conditions and privileges; they earn different wages, do not have the same access to education and are not always equal before the law. The Africa Gender Equality Index measures these differences across three dimensions: economic opportunities, human development, and law and institutions. Each dimension draws on a set of indicators that provide an overall score for every country. Scores range from 0 to 100, with 100 representing perfect gender equality. The figure below maps overall performance on gender equality across 52 African countries.



TOP 10 COUNTRY PERFORMANCE: OVERALL



1 INTRODUCTION

Women are more active as economic agents in Africa than anywhere else in the world. They perform the majority of agricultural activities, own a third of all firms and, in some countries, make up some 70% of employees. Over and above their income-earning activities, they are central to the household economy and the welfare of their families, and they play a vital — if sometimes unacknowledged — leadership role in their communities and nations.

Yet across Africa women face an array of barriers to achieving their full potential, from restrictive cultural practices to discriminatory laws and highly segmented labour markets. Eliminating gender inequality and empowering women could raise the productive potential of one billion Africans, delivering a huge boost to the continent's development potential.

The African Development Bank (AfDB, or the Bank) places gender equality at the heart of its approach to promoting development in Africa. We believe that gender equality is not just intrinsically important, but is also key to achieving inclusive growth and resilient societies. Our new Gender Strategy commits us to helping our African member countries level the playing field, so that women and men alike can contribute to and benefit from social and economic development. It calls for women to have a strong voice in decision-making at the household, community and national levels, so that African institutions will be more representative and responsive.

The AfDB's new Gender Equality Index, published here for the first time, forms part of that commitment. It is a compilation of data from many sources, reflecting the status of women around Africa along three dimensions of equality: economic opportunity, social development, and law and institutions.

We also explain some of the implications of gender inequality for development in Africa. Across the three dimensions measured by the Index, the paper identifies eight areas in which changes could make a real difference to African women — and thus to African families and Africa's overall development.

THE GENDER EQUALITY INDEX

The structure of the Gender Equality Index is shown in Figure 1.1. The Index measures gender equality across three dimensions, and each dimension draws on a series of indicators. Countries are scored in each of the three dimensions, and overall, on a scale from 0 to 100, with 100 representing perfect gender equality.

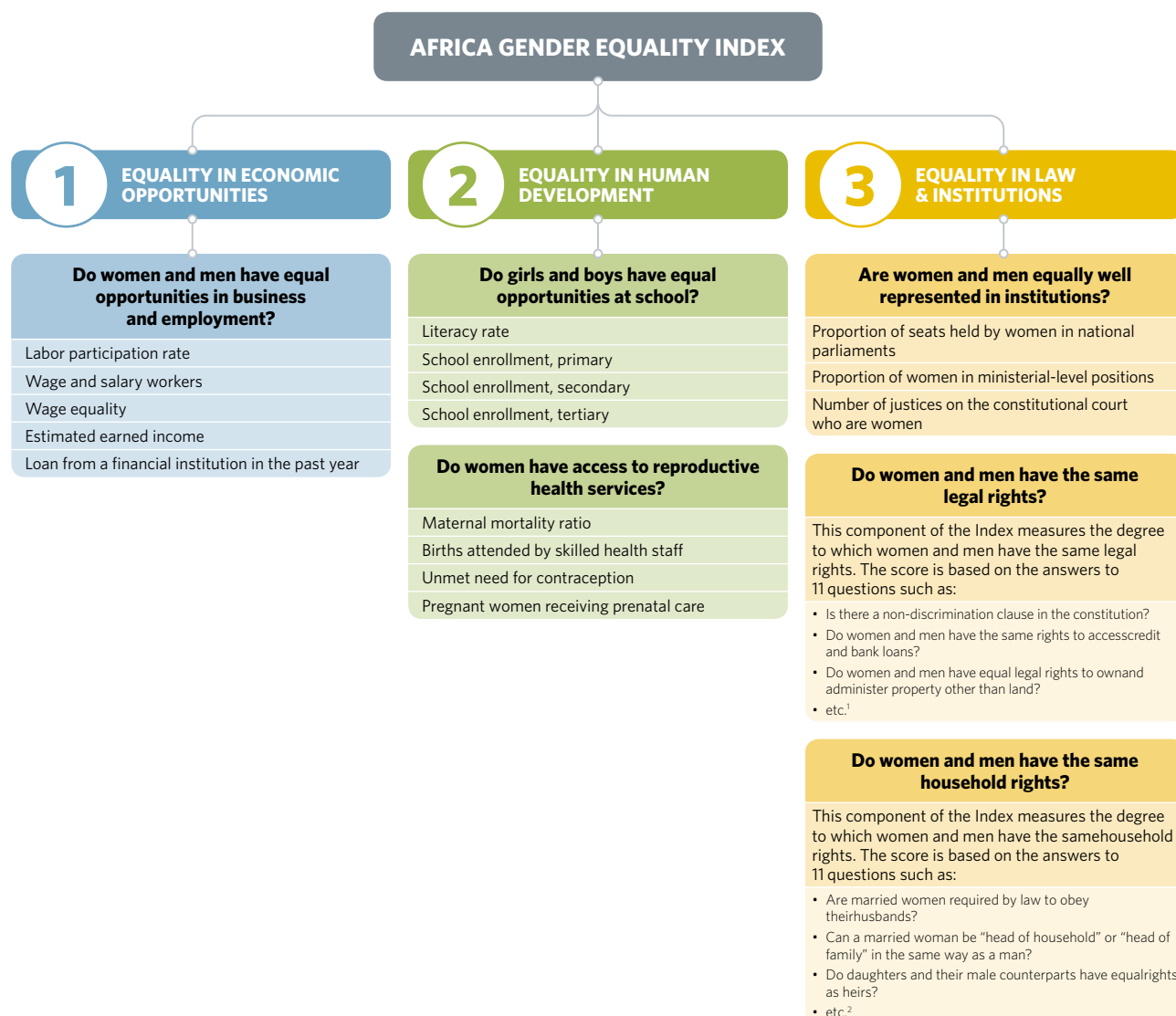
At present, the scores of African countries range from 15.8 to 74.5, with an average score of 54.1. The ranking enables us to identify the countries that are doing best on gender equality (South Africa, Rwanda, Namibia, Mauritius and Malawi are the top five) — and, over time, the best improvers. However, the Gender Equality Index

is not just about the numbers. It is about highlighting the barriers to women's full participation in Africa's development, and it is about providing policymakers — and those advocating for policy change — with a robust source of data to understand the links between gender equality and development.

The Index will be published every two years. Over time, we hope that it will be used to identify what policy measures are most effective in tackling the complex and deep-seated challenge of overcoming gender inequality, and to demonstrate that doing so can deliver major development returns.

FIGURE 1.1: STRUCTURE OF THE GENDER EQUALITY INDEX

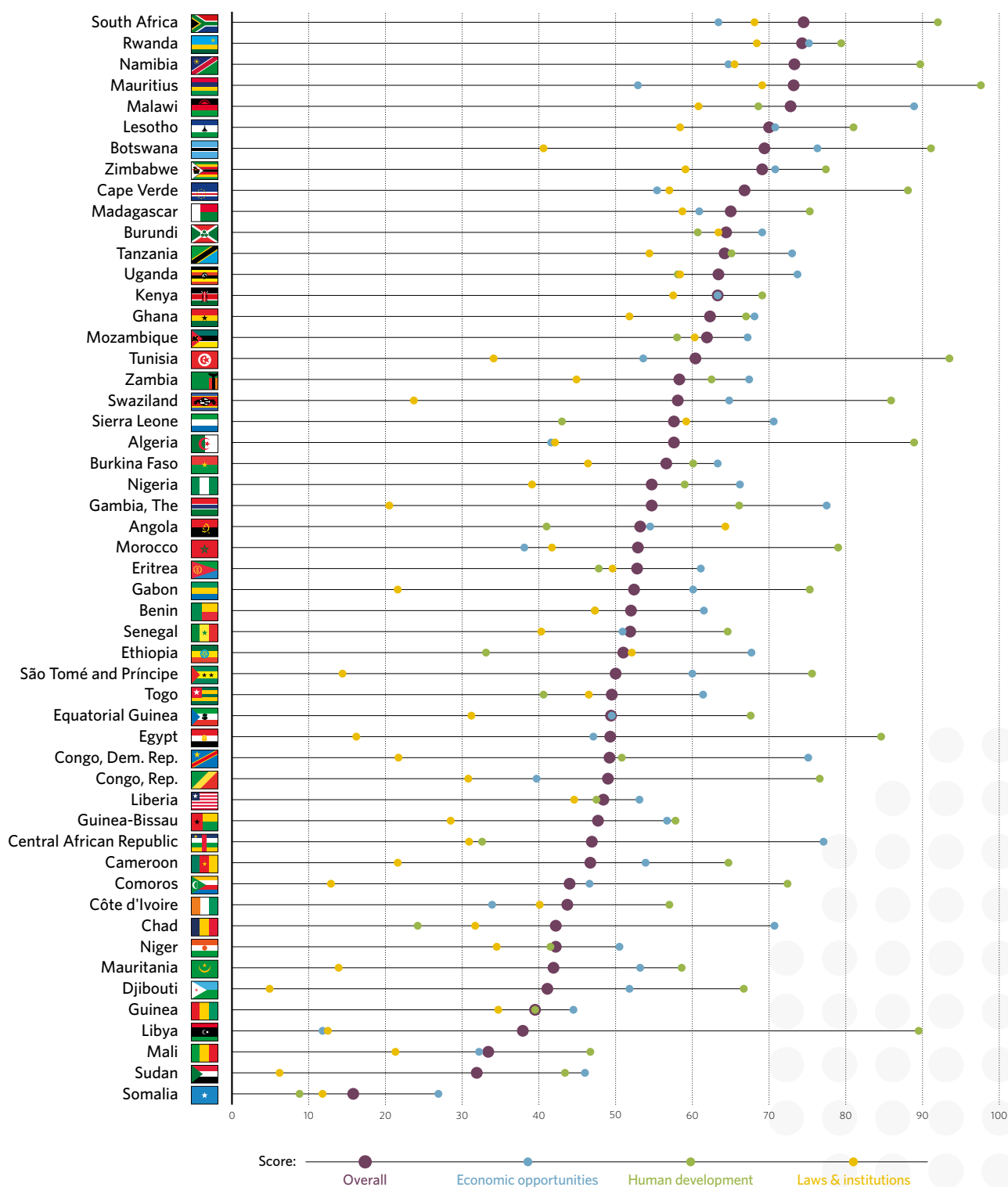
The Africa Gender Equality Index measures gender equality across three separate dimensions: equality in economic opportunities, equality in human development and equality in law and institutions. Each dimension draws on a series of indicators listed below. Together they provide answers to six questions: ① Do women and men have equal opportunities in business and employment? ② Do girls and boys have equal opportunities at school? ③ Do women have access to reproductive health services? ④ Are women and men equally well represented in institutions? ⑤ Do women and men have the same legal rights? ⑥ Do women and men have the same household rights?

**Notes:**

- The legal equality index is composed of the results of 11 questions: "Is there a non-discrimination clause in the constitution?", "Do women have the same rights to access credit and bank loans as men?", "Do women have equal legal rights to own and administer property other than land as men?", "Can a married woman apply for a passport in the same way as a man?", "Can a married woman choose where to live in the same way as a man?", "Does a woman's testimony carry the same evidentiary weight in court as a man's?", "Is there specific legislation in place against sexual harassment?", "Do women have equal legal rights to own and/or access agricultural land as men?", "Does the law mandate equal remuneration for men and women for work of equal value?" and "Are there laws mandating non-discrimination based on gender in hiring?"
- The household equality index is composed of the results of 11 questions: "Are married women required by law to obey their husbands?", "Can a married woman be 'head of household' or 'head of family' in the same way as a man?", "Do daughters have equal rights to their male counterparts as heirs?", "Do women have equal legal rights on legal guardianship of a child during marriage?", "Do women have equal legal rights on custody rights over a child after divorce?", "Are there laws on the minimum legal age of marriage that do not discriminate against women?", "Can a married woman confer citizenship to her children in the same way as a man?", "Do married couples jointly share legal responsibility for financially maintaining the family's expenses?", "Who legally administers property during marriage?", "Do widows have equal rights to their male counterparts as heirs?" and "Is there specific legislation in place against domestic violence?"

FIGURE 1.2: RESULTS OF THE AFRICA GENDER EQUALITY INDEX 2015

The chart below summarises the results of the Africa Gender Equality Index 2015. It provides the gender equality scores of 52 African countries for each of its three constitutive dimensions: equality in economic opportunities (●), equality in human development (●) and equality in laws and institutions (●). The overall score for gender equality is represented by a single larger dot (●). By charting side-by-side the different dimensions of gender equality, the chart captures the relative strengths and weaknesses of each country.



AN AGENDA FOR ACTION ON EMPOWERING AFRICAN WOMEN

To mark the publication of the first Gender Equality Index — and the Bank’s 50th Anniversary — we also set out what we believe are some key areas in which changes would promote women’s full participation in Africa’s development.

Drawing on data from the Index and a review of the literature, this paper identifies some of the most important obstacles to women’s equality across the three dimensions of economic opportunity, social development, and law and

institutions — eight areas that we believe could be so significant that we call them “breakthrough areas.” These areas constitute an Agenda for Action — by addressing any of them, countries can help to promote women’s equality as producers, in human development and as citizens and leaders.

Though these breakthrough areas do not by any means cover the entire field of gender equality — which is as broad as the development agenda itself — they have been selected because they are central to Africa’s development, and because they can readily be included in national development plans and programmes. They will help guide the Bank in the selection and design of its interventions and in its policy dialogue with partner countries. We hope they will also influence policymakers across Africa.

The next three chapters of this report follow the structure of the Gender Equality Index, covering economic opportunity, human development and law and institutions. In each chapter, we draw on evidence from a range of sources to present some of the key obstacles facing African women, focusing on those in our breakthrough areas. The final chapter draws together our conclusions. ■

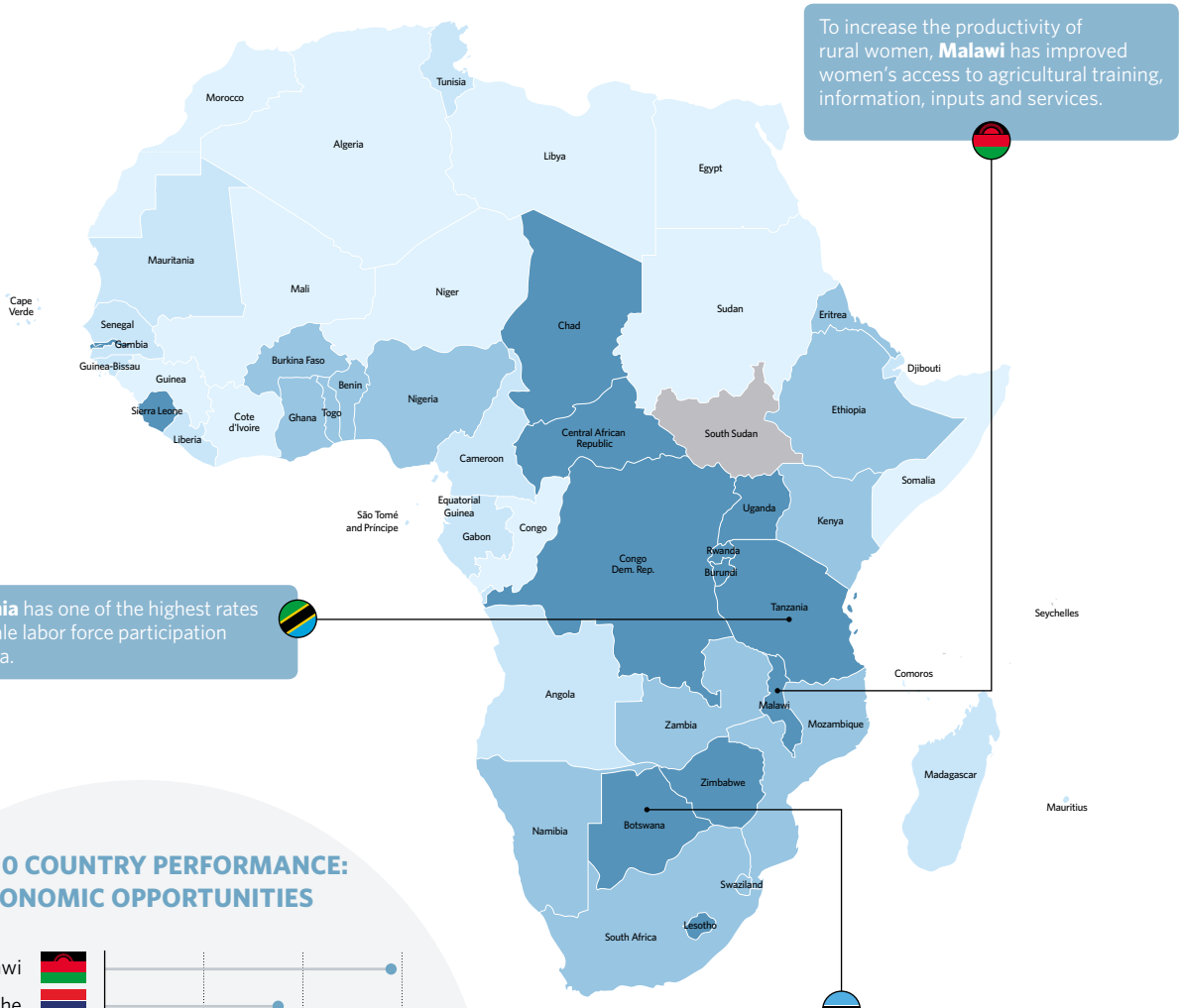
The vision	Breakthrough areas
African women playing an active role in Africa’s development...	Enhancing African women’s access to...
...as producers	<ul style="list-style-type: none"> ▪ Land ▪ Credit ▪ Infrastructure connections
...in human development	<ul style="list-style-type: none"> ▪ Education and skills ▪ Health and fertility ▪ Personal safety
...as active citizens and leaders	<ul style="list-style-type: none"> ▪ Equality before the law ▪ Voice and representation



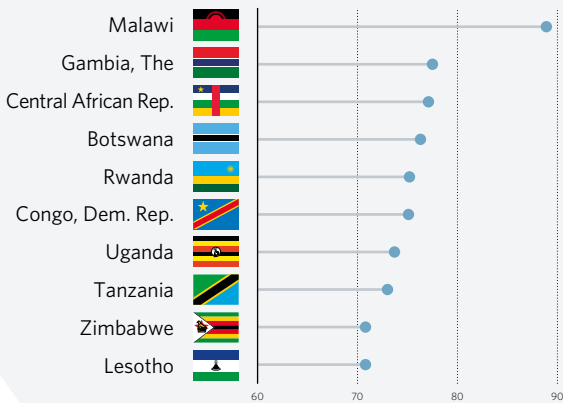
Women as producers

AFRICA GENDER EQUALITY INDEX 2015 ECONOMIC OPPORTUNITIES PERFORMANCE 2015

Do women and men have equal opportunities in business and employment? To answer this question, the Africa Gender Equality Index measures the gap between men and women in terms of their participation in labour, their wages and incomes, their business ownership and their access to financial services. Together this information provides an indication as to whether women and men have equal economic opportunities for each of the 52 African countries measured by the Index. As this chapter discusses, disparities in these areas are often related to unequal access to land, credit and infrastructure.



TOP 10 COUNTRY PERFORMANCE: ECONOMIC OPPORTUNITIES



Botswana's Women's Economic Empowerment Programme has provided support to women for arable farming, small stock farming, and poultry and horticultural projects.

Higher Gender Equality ● Lower Gender Equality

2 WOMEN AS PRODUCERS

To rate equality of economic opportunity, the Gender Equality Index compares women's and men's labour force participation rates, wages and incomes, business ownership and access to financial services. The figures show that, by global standards, African women are both economically active and highly entrepreneurial. They form the core of the agricultural labour force, and they own and operate the majority of businesses in the informal sector. However, they are predominantly in low-value-added occupations that generate little economic return. They face an array of barriers that prevent them from moving into more productive pursuits.

Agriculture remains the backbone of Africa's economy, employing 70% of the population. Women play a major role in the agricultural economy; they make up two-thirds of the agricultural labour force and produce the majority of Africa's food. However, women farmers have less access to essential inputs — land, credit, fertilisers, new technologies and extension services. As a result, their yields tend to be significantly lower than men's. In Ethiopia, for example, female farmers produce 26% less than male farmers, and in Ghana, they produce 17% less.¹

Narrowing the gender gap in agricultural productivity is vital to reducing poverty. Closing the productivity gap for women farmers would make an important contribution not just to food security, but also to inclusive growth. Promoting inclusive growth means creating better livelihood opportunities in those sectors where most Africans earn their livings. There is evidence that most Africans who succeed in escaping poverty remain active in agriculture, often combining farming with other income-earning activities such as food processing. Eliminating the barriers to women's becoming more efficient farmers could help more Africans find a route out of poverty.

A deep gender divide cleaves the African labour market. Outside agriculture, female labour force participation rates are high throughout Africa, except in North Africa. They reach 85-90% in countries such as Burundi, Tanzania and Rwanda. In many countries (Nigeria, Togo, Burundi), participation rates for men and women are equal or nearly so. However, African labour markets are heavily gender-segregated, with women working primarily in low-paying occupations. Women are far more likely to be self-employed in the informal sector than to earn a regular wage through formal employment. Within

the formal sector, women hold 4 of every 10 jobs and earn on average two-thirds the salary of their male colleagues. Only 15 African countries have laws against gender discrimination in hiring.

African women are highly entrepreneurial, but largely because they lack options. African women are highly entrepreneurial, they own a third of all businesses across Africa, up to a high of 62% in Côte d'Ivoire.² Yet women entrepreneurs are more likely to be running microenterprises in the informal sector, engaging in low-value-added activities that reap marginal returns. They tend to be entrepreneurs of necessity, rather than opportunity, driven into small business by the lack of alternatives. Only 15% of formal-sector firms have a woman as the managing director, while 32% have some degree of female ownership.

Women can drive growth, but they face many hurdles. Nonetheless, businesses operated by women are a key source of income for many poorer households. If these businesses could be developed into more productive enterprises, they could be a driver of inclusive growth. At present, however, women's prospects of generating larger earnings are limited by a range of factors — a lack of basic skills, a lack of access to financial services and the challenges of balancing business and domestic obligations. As a result, women entrepreneurs are significantly less likely to employ other workers than male entrepreneurs.

The figures show that the challenge is not one of encouraging African women to be more economically active. They are already highly active. However, their economic activity is concentrated

BOX 2.1: DOES GENDER EQUALITY DRIVE INCLUSIVE GROWTH?

Data from around the world show that economic growth is higher and poverty rates lower in countries with more gender equality. Of course, simple statistical correlation alone cannot show a causal relationship between gender equality and growth. But there are good reasons to believe that gender equality contributes to growth and poverty reduction. With increased gender equality, women enjoy higher levels of human capital, more employment and entrepreneurship, increased access to productive assets and resources, and increased rights and voice as citizens — factors that can have a profound effect on their economic incentives and their potential to contribute productively to the economy. Furthermore, these factors are likely to have long-term, intergenerational effects, by influencing the education, welfare and economic potential of children. For these reasons, it seems overwhelmingly likely that gender equality is an important factor in generating long-term growth and in making growth more inclusive.

in subsistence-level agriculture and marginal activities in the shadow economy. The challenge is to make them more productive, so they can generate more income for themselves and their households and contribute to inclusive growth.

So, what can be done to make African women more productive as farmers, workers and entrepreneurs? Here we discuss three key areas for attention: land, credit and local infrastructure connections.

LAND

Land is the key asset for agriculture. It is also an important source of wealth and status in any society.

In sub-Saharan Africa, customary land tenure systems widely exclude women from ownership or control of land. Women represent just 15% of landholders (that is, those who exercise management control over an agricultural holding as owners or tenants, or through customary rights), ranging from under 5% in Mali to 30% in countries such as Botswana, Cape Verde and Malawi.³ Women's landholdings tend to be smaller and of poorer quality than those held by men. Under many customary legal systems, women's rights to inherit land are restricted, and they are vulnerable to dispossession on divorce or widowhood.

Insecure land rights for women leads to underinvestment.

Thus many women farmers face insecure land tenure. They are less likely to invest in their land or to adopt more efficient agricultural practices if they are uncertain of reaping the benefits over the longer term. For example, one study of the complex, overlapping system of land rights in Akwapim, Ghana, found that women let their land lie fallow less than men, because they fear that they may lose their rights over the land while it is fallow.⁴ Insecure land rights also reduce women's ability to pledge the land as collateral for loans.

Land tenure reform is a complex subject in any country. Land reforms do not always work to the benefit of women — for example, if formal land title is vested in men at the expense of customary usage rights that benefited women. Ethiopia and Rwanda have both sought to address this problem by mandating that land be held jointly by spouses, greatly increasing women's land ownership and giving them greater inheritance rights and protection in the event of divorce. One study in Rwanda found that this had a major impact on investment decisions on female-run farms; the women were 19% more likely to invest in soil conservation. Yet there were also costs, as Rwandan women who were not formally married lost property rights.⁵ In Botswana, the national government and traditional chiefs are working together to increase women's equality. All national laws have been reviewed to make them gender-sensitive, and the traditional chiefs are encouraging couples to marry and to write wills, to protect the inheritance rights of their partners and children.

Therefore, the question of how to strengthen women's property rights is complex, and it needs to be assessed carefully in each context. Yet it is clear that more secure land rights can deliver both greater protection for women and greater incentive and opportunity to develop more productive agriculture.

CREDIT

Women invest more in families when they have direct access to financial services. Women in agriculture and small business need access to financial services, including savings, credit and insurance, to develop their businesses. In particular, they need access to credit to provide working capital, smooth over gaps in income and fund investments in new equipment or technology. There is also ample evidence that providing women with direct access to financial services can lead to greater investment in nutrition and education, building human capital while making households more resilient to shocks and uncertainties.

“There are lots of funds at the micro-level. But we can’t all be small traders.”

Esther Passaris

Credit markets are not gender-neutral. African women may be kept from access to financial services by cultural assumptions, by formal legal barriers to entering into contracts in their own name or by a lack of financial literacy.⁶ They often lack the assets that financial institutions demand as collateral. While many microcredit institutions and informal savings associations lend to women, microfinance

does not address the needs of women who wish to expand beyond the microenterprise level.

“As company director, I often go to the bank. But they go to the back and call my husband. I am always asking, ‘Supposing it were my husband here, would you have called me?’”

Mary Mwangi

Women say lack of finance is the biggest constraint on business expansion. In Uganda, women own 38% of all registered enterprises but access only 9% of formal finance. In Kenya, despite owning 48% of micro and small enterprises, women access only 7% of credit. While lack of access to finance is a widespread problem for all firms, studies show that women entrepreneurs identify it as the single biggest constraint on expanding their businesses. In one survey in Uganda, nearly all female-headed households reported a desire to expand their agricultural activities, but they lacked the funds to purchase the necessary inputs, such as fertiliser or pesticide, or to hire extra workers.

INFRASTRUCTURE CONNECTIONS

Africa’s vast infrastructure deficit is a major brake on development across the continent. Africa’s infrastructure lags well behind that of other developing regions, lacking in both regional linkages and household connections. Infrastructure services — especially electricity — are often twice the price of those in other regions, reflecting diseconomies of scale and high profit margins caused by a lack of competition. Africa’s fragile states—where capital investment and maintenance have often been neglected — face the largest challenges, but even Africa’s resource-rich countries are lagging in infrastructure development. All told, the cost of closing Africa’s infrastructure gap is estimated at around \$93 billion per year.⁷

Women bear the brunt of Africa’s infrastructure deficit. While all Africans are affected by poor infrastructure, the lack of local infrastructure — particularly power and water — greatly

increases the burden borne by women. For example, across sub-Saharan Africa very few households have access to modern fuels for cooking (in 11 countries, fewer than 1% of households), so women and girls spend long hours each day collecting firewood and other biomass. When burnt in indoor stoves, these fuels pose huge health hazards to women and children, from premature death to chronic obstructive pulmonary disease. Without electricity, other household tasks such as food processing are far more laborious.

Collecting water is another heavy burden for women and girls across Africa. In Mozambique, rural Senegal and eastern Uganda, women spend on average 15 to 17 hours each week collecting water. In the dry season, it is not uncommon for them to walk more than 10 km to find clean water. Over a year, this can represent up to two full months of labour.

BOX 2.2: SIMPLE HOUSEHOLD TECHNOLOGIES THAT SAVE TIME AND LIVES

The traditional stoves used across sub-Saharan Africa to burn wood, coal, crop waste and animal dung are highly inefficient. The smoke and gases released through incomplete combustion cause serious problems of indoor pollution and long-term respiratory problems, and women and children are disproportionately affected. According to the World Health Organization, smoke from indoor stoves kills at least 1.5 million people worldwide each year. The stoves are also a cause of daily discomfort for women, causing coughs, headaches, eye irritation and backaches. On top of this, collecting biomass for fuel is both time-consuming and physically demanding, requiring women to walk for many hours bearing heavy loads, while raising their risk of sexual assault and snakebite.

Yet this is a problem that can be addressed through the introduction of simple, cost-effective household technologies. In Kenya, for example, the locally manufactured Upesi stove is about 40% more efficient than traditional stoves and produces substantially less smoke. The stoves are manufactured by local women's groups, an income-earning opportunity for rural women. Women who use the stoves report saving about 10 hours a month on collecting fuel.

One estimate is that some 40 billion hours a year are spent collecting water in sub-Saharan Africa — equivalent to a year's labour for the entire workforce of France.

Economic empowerment requires dealing with women's time poverty. As a result, many African women face a double workday – at least 50% longer than men's — making them chronically time-poor, and often forcing them to make hard choices. There is evidence that women's time poverty makes it less likely that children will be taken to health posts for vaccinations or that sick children will receive the care they need. The HIV-AIDS epidemic has heightened the dilemma, as women find themselves nursing sick relatives or helping to care for Africa's 12 million HIV-AIDS orphans. Time poverty

also limits women's ability to engage in productive, income-earning activities. They have less time than men to work in the fields and less time and energy to devote to non-farm labour. Unless this time poverty is addressed, other measures to boost women's economic empowerment are unlikely to succeed.

Overcoming women's time poverty calls for the expansion of basic infrastructure, especially water and electricity, in rural communities. Expanding communal water points, wood lots and micro-electricity grids could save African women hundreds of hours of unproductive labour each year. One study on the impact of rural electrification in KwaZulu-Natal province in South Africa found that household electricity connections sufficient to run small kitchen appliances increased women's employment by 13.5% by reducing the time women had to devote to household chores.⁸ The introduction of simple household technologies, such as stoves that burn kerosene or gas (see Box 2.2), would also save time and address a major public health risk.

Better connectivity leads to greater productivity. Lack of access to information and communication technology is another key element in women's marginalisation. Although patterns vary substantially across countries and communities, African women have less access than men to radio, newspapers, mobile phones and the Internet. One 2010 study found that African women are 23% less likely than men to own a mobile phone.⁹ And even when a particular community or household has these information sources, men often regulate access to them.

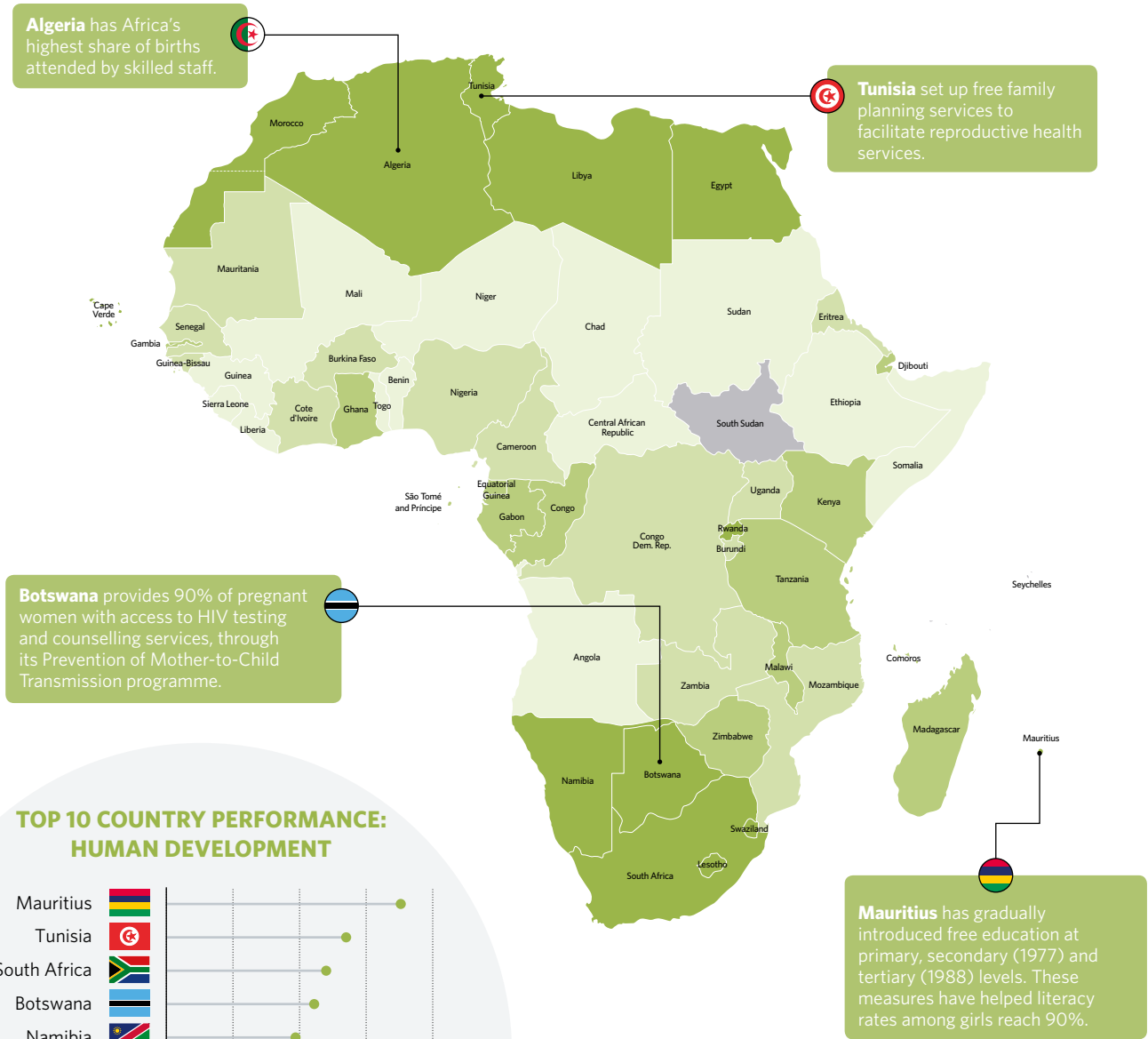
As a result, African women are often information-poor, especially in poor communities. They lack access to information and advice on public services, market conditions and the weather. They are often excluded from public information and education campaigns run by governments and community organisations. They also lack access to financial services delivered through mobile telephony. Surveys suggest that mobile phone ownership makes women feel safer, and provides them with income-earning opportunities. To be more productive, African women need to be better connected. ■



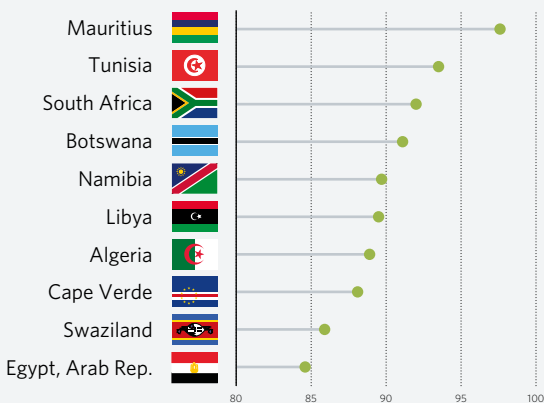
Women and human development

AFRICA GENDER EQUALITY INDEX 2015 HUMAN DEVELOPMENT PERFORMANCE 2015

To rate equality in human development, the Africa Gender Equality Index seeks to answer two questions: Do girls and boys have equal opportunities at school? And do women have access to reproductive health services? These dimensions are assessed by indicators that measure literacy rates and school enrolment rates, as well as measures of reproductive health such as maternal mortality ratios and births attended by skilled health staff. On the basis of this information, the chart below maps equality in human development for 52 African countries.



TOP 10 COUNTRY PERFORMANCE: HUMAN DEVELOPMENT



Higher Gender Equality ● Lower Gender Equality

3 WOMEN AND HUMAN DEVELOPMENT

Investing in women and girls is one of the most effective ways of promoting development. It has long been recognised that investing in the human development of women — and particularly the education of girls — reaps a dual dividend. It improves the quality of life of the women in question, enabling them to be more productive members of society. It also enables them to become champions of human development for their families and communities. The resulting improvement to their children's welfare and life opportunities has multiplier effects that expand with each new generation. Conversely, social problems that disproportionately affect women, such as high maternal mortality and violence against women, destroy human capital. When women are illiterate, with poor health and little control over their fertility, their children also pay the price. These are not just women's issues; they are brakes on Africa's development.

HEALTH AND REPRODUCTIVE RIGHTS

In the past decade access to basic health services has risen dramatically across Africa, yielding real progress in tackling preventable diseases. For example, deaths from measles, a major child killer, declined by 80% in sub-Saharan Africa between 2000 and 2011.¹⁰ Across Africa, the under-five mortality rate has decreased by 37% since 1990, and maternal mortality has fallen by 42%.¹¹

Women have benefited from greater access to health services, but they still face many health risks. The expansion of health services has led to many improvements in health care for African women. In sub-Saharan Africa, around half of all births are now supported by a skilled birth attendant.¹² Some countries, such as Ghana, Ethiopia and Rwanda, have reduced maternal mortality by improving access to skilled birth attendance and obstetric care and educating communities to make better use of health services. Yet Africa as a whole will not meet its Millennium Development Goal (MDG) on maternal mortality, and its rate of progress is behind other developing regions. Women are at greater risk of dying during childbirth in sub-Saharan Africa than in any other region of the world. For women aged 15 to 19, complications in pregnancy and childbirth remain the leading cause of death.¹³

African women also face a wide range of other health challenges. They are less likely than men to take measures to avoid contracting HIV from their sexual partners. They are more at risk from burns from cooking accidents and pulmonary diseases from indoor air pollution. Women from poor communities face the risk of unsafe abortions. Overall, women's health status is closely linked to their position within society. Where women are discriminated against, economically marginalised or vulnerable to violence, their health also suffers.

Women have a right to control their fertility. Where women are able to make informed choices on the number of children they bear — with access to both information and safe means of birth control — they are better placed to provide for the welfare of their families. In many African countries, fewer than 10% of women have access to contraception. The unmet need for safe birth control (that is, the proportion of women who do not want to become pregnant but are not using contraception) is above 35% in countries such as Uganda, Rwanda and Liberia.

Africa's population is expected to rise from 831 million in 2010 to 2.1 billion in 2050. If there is no reduction in fertility rates, it could reach 4 billion by 2100, according to some estimates,¹⁴

with huge implications for Africa's food security, environmental sustainability and overall development prospects.

Fertility rates are still much higher than in other developing regions. Africa lags behind other developing regions in bringing fertility rates under control. In 16 of 35 sub-Saharan African countries, there has been no decline in fertility over the past 30 years. Fertility rates range from under 2 children per woman in Mauritius and Tunisia to 6.4 in Chad, 6.5 in Uganda and 7.3 in Niger. Eleven countries have fertility levels above 6 children per woman.

EDUCATION AND SKILLS

The social benefits of investing in girls' education have been recognised for decades. Studies from the 1990s found that each year of additional schooling for girls reduces infant mortality by 5-10%, and the children of mothers with five years of primary education are 40% more likely to live beyond the age of five and 43% less likely to be malnourished. Women with primary education have on average fewer children, use more productive farming methods and, as non-agricultural workers, receive higher wages.¹⁵

Africa has closed the gender gap in basic education. Findings such as these have helped motivate countries across Africa to make huge investments in expanding basic education. Many African countries have now effectively eliminated the gender gap in primary education, although there is still some way to go on secondary and vocational education. Overall, the ratio of girls to boys in primary and secondary school increased from 87% in 2005 to 91% in 2012.

PERSONAL SAFETY

Violence against women is an acute problem across Africa (as it is in every region of the world), and one that is very challenging to address. Women are exposed to violence from intimate partners, neighbours, acquaintances and strangers. Rape is used extensively as a weapon of war. Yet even in the most violent conflict zones, the evidence suggests that women are more far likely to suffer sexual violence from intimate partners than from strangers.¹⁸ According to World

Countries that have made the most progress have provided better education for girls, expanded access to contraception, reformed their legal systems and made overall improvements in women's empowerment and equality. Level of education is perhaps the most important predictor of fertility. There is also evidence that women who are in the labour force are likely to marry later and have fewer children. The provision of contraception through family planning programmes is most effective when combined with communication campaigns and integrated with other health services.

A number of factors contribute to girls' missing out on basic education. A lack of basic sanitation in schools is a major issue. Research by UNICEF has found that 1 in 10 school-age African girls skip school during menstruation or else drop out altogether, because of the lack of sanitation.¹⁶ Pressure for early marriage is another factor. Where girls are viewed as an economic burden or an asset for economic advancement, they may be withdrawn from school to marry: 9 of the world's 10 countries with the highest rates of child marriage are in Africa.¹⁷ African girls are also vulnerable to sexual assault in schools by teachers and fellow students.

The lack of equal education and training opportunities has major consequences for African women. It plays a large role in perpetuating inequality in employment and earnings. Women generally receive lower wages than men, and the gap is much wider at lower levels of education. On average, the male-to-female earnings ratio is 2.8 among individuals with no education, but is close to parity among individuals with tertiary education.

Health Organization figures, the prevalence of intimate partner violence is at 37% across Africa and the Middle East, on a par with South Asia and parts of Latin America. Rates vary widely across countries and regions, however, peaking at 60% in Central Africa.

Safety from fear and violence is the most basic of human needs. Reducing women's personal insecurity must be treated

as intrinsic to the development process. In addition, violence against women is a major barrier to women's participating fully in the economy and the lives of their communities. It leads to absenteeism from work, poor physical and mental health and out-of-pocket expenses in accessing services. It has long-term effects on the accumulation of education, skills and work experience.¹⁹

Sadly, African schools are all too often a breeding ground for aggression and sexual violence against women. Male dominant behaviour by both teachers and fellow pupils is established at an early age, and girls accept it as normal. Parents cite fear of their daughters being coerced into sex and of teenage pregnancy among the reasons for withdrawing their daughters prematurely from school. ■

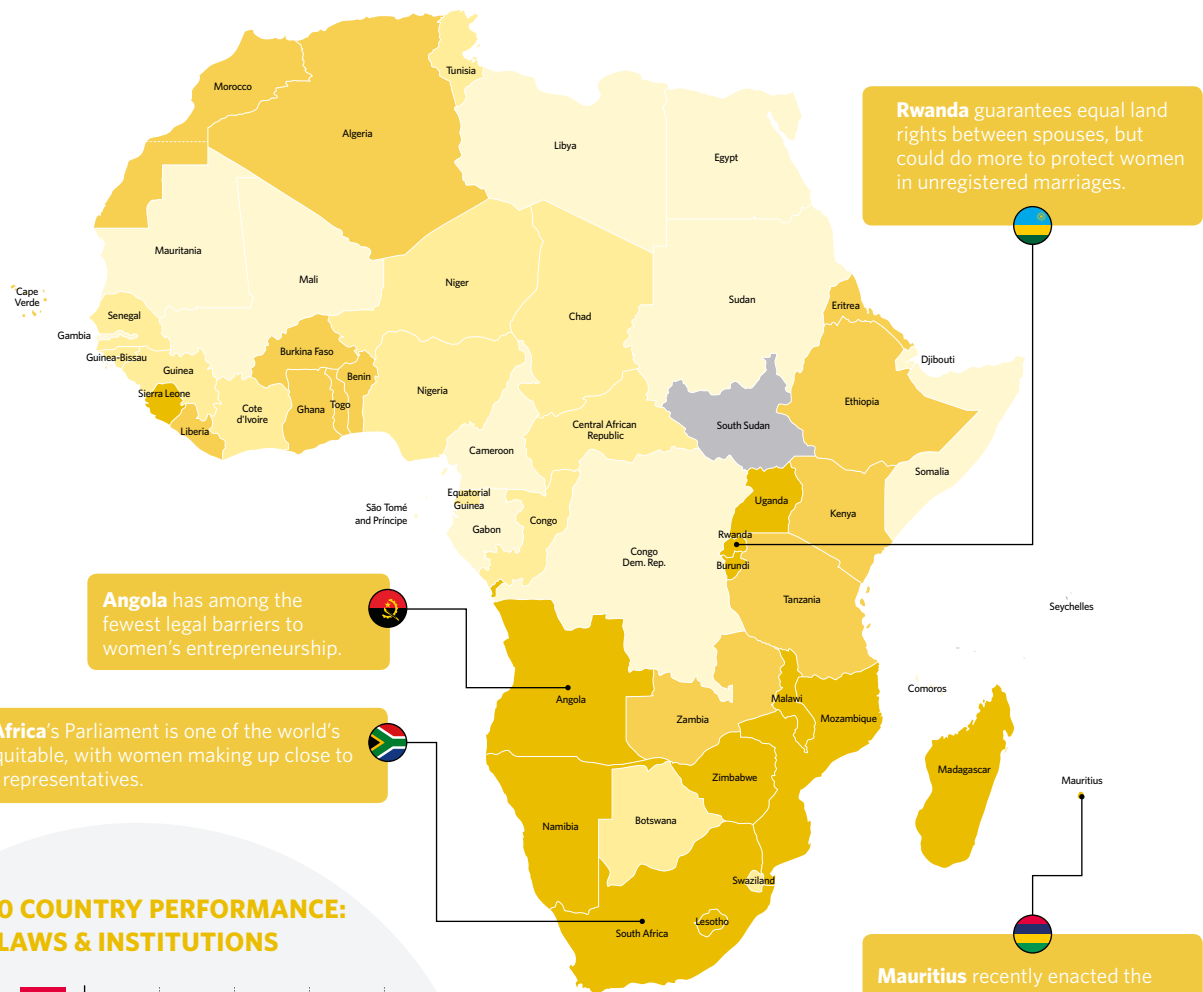


4

Women as active citizens and leaders

AFRICA GENDER EQUALITY INDEX 2015 LAWS AND INSTITUTIONS PERFORMANCE 2015

Are women and men equally well represented in institutions? Do women have the same legal rights as men? Do they have the same household rights? By answering these questions, the Africa Gender Equality Index assesses women’s and men’s equality in laws and institutions. It does so by drawing on the OECD’s Social Institutions and Gender Index — a composite measure of gender equality based on the OECD’s Gender, Institutions and Development Database. On the basis of this information, the chart below maps equality in laws and institutions for 52 African countries.

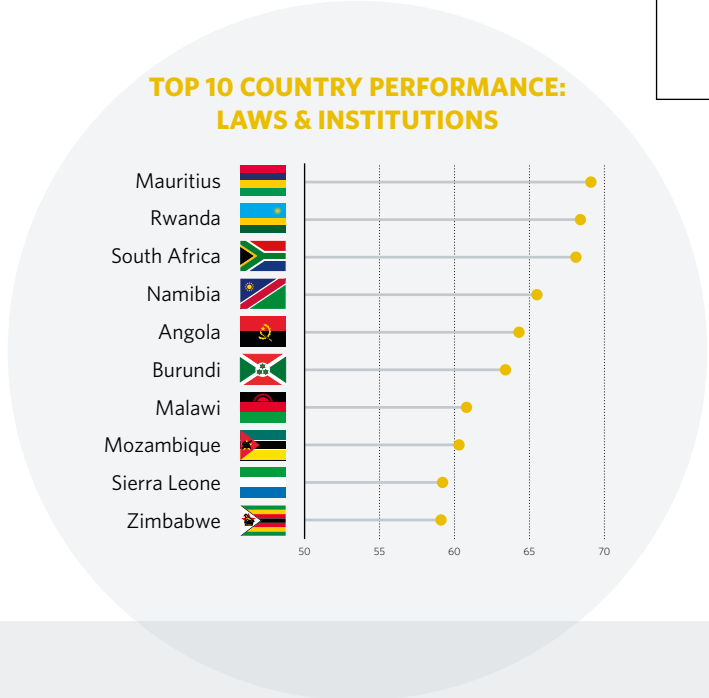


Angola has among the fewest legal barriers to women’s entrepreneurship.

South Africa’s Parliament is one of the world’s most equitable, with women making up close to 50% of representatives.

Rwanda guarantees equal land rights between spouses, but could do more to protect women in unregistered marriages.

Mauritius recently enacted the 2008 Equal Opportunities Act, which prohibits direct or indirect discrimination in employment, recruitment, public services and education.



Higher Gender Equality ● Lower Gender Equality

4 WOMEN AS ACTIVE CITIZENS AND LEADERS

Women already serve as leaders across Africa – in their homes and communities, in civil society, and as civil servants and politicians. In times of conflict, they are often voices for reconciliation. In times of peace, their presence makes local and national institutions more representative of the breadth of African society. Yet many African women still live under traditional belief systems and outdated legislation that treats them as less than full citizens and prevents their voice from being fully heard in the governance of African societies. We recognise that the status of women has deep cultural roots that are by nature slow to change. However, we believe that promoting women’s active citizenship, voice and leadership has the potential to make African societies more vibrant and its institutions more resilient and responsive.

EQUALITY BEFORE THE LAW

All African countries recognise the principle of non-discrimination in their constitutions. All but two of them have signed international conventions prohibiting discrimination against women. The Maputo Protocol on the Rights of Women in Africa, which has 46 signatories, is a comprehensive guarantee of the rights of women to social and political equality.

Laws and traditional practices are not in sync. But exceptions to the principle of non-discrimination are widespread in African constitutions and legislation. In areas such as marital property, inheritance, land ownership and labour, women are treated as less than full citizens. There are 9 countries where a married woman cannot apply for a passport in the same way as her husband, and 15 where a married woman does not have full freedom to choose where to live. In 35 countries, married women are obliged by law to obey their husbands. Formal laws are reinforced, or in some cases undermined, by traditional practices and cultural norms that keep women subordinate to men. Customary rules governing marriage, inheritance and property ownership are often formally exempted from non-discrimination provisions in national constitutions. As a result, women’s participation in society and the economy continues to be mediated in important ways by their husbands and fathers.

Most laws governing the economic life of African countries are gender-neutral: they presume that all parties are equally at liberty to enter into contracts, to travel and access markets, to own property and to control their own assets. In practice, this is not always true. By law or custom, often only male heads of households are able to enter into contracts. Men may also exercise sole control over household finances — even when their partners contribute equally to household earnings.

Legal reforms can boost women’s productivity fairly rapidly. Legislative reforms promoting gender equality can have a significant impact, both on women’s status within society and on their productivity. For example, in 2000 Ethiopia introduced a package of reforms to its Family Law, raising the minimum marital age for women, removing the husband’s ability to deny the wife permission to work outside the home, and requiring the consent of both spouses to manage marital property. While the reform is now applied across the country, it was first introduced in three of Ethiopia’s nine regions. A study five years later found that those three regions were well ahead in terms of women’s labour participation and level of vocational skills.

There is evidence that women’s formal legal rights influence their ability to move from self-employment into more substantial entrepreneurship. Across the world, the share

of women who are employers, as distinct from merely self-employed, is much higher in countries where women's economic rights are stronger.

Discrimination in property rights can be a source of acute

WOMEN AS LEADERS

Women are more prominent in public life, but are not always given recognition elsewhere. African women have always played an important, if often unacknowledged, leadership role in their families, communities and civil society. Now they are also becoming more prominent as politicians and senior civil servants.

Some countries, such as Rwanda and Tanzania, have introduced constitutional requirements for their legislatures to include a minimum proportion of women. Rwanda is now a global leader in this area — women make up over 60% of the national parliament. While it is still too early to assess the impact of these quotas on political life, there is evidence of increased parliamentary attention to reform in areas like family land law and land rights, and greater public acceptance of women as political leaders.²⁰

Even without quotas, women are taking on more leadership roles. In Liberia, Ellen Johnson-Sirleaf was the first woman to become president of an African nation, followed by Joyce Banda in Malawi and Catherine Samba-Panza in the Central African Republic. Today, women are represented in the cabinet of every single African country, and the overall proportion of women cabinet ministers has increased from 4% to 20%, with South Africa (45%), Cape Verde (36%) and Lesotho (32%) the frontrunners.²¹ In this respect, Africa is ahead of Europe. While improved representation of women does not always translate into equal influence, the trend appears to be positive.

The proportion of African firms owned and managed by women varies substantially across the continent. For example, 30% of

vulnerability for women in poor communities. In many African societies, women in unregistered customary marriages can be divorced at will by their husbands. On divorce or widowhood, they and their children may find themselves dispossessed of the family property and forced into acute poverty.

firms in Liberia have a woman as chief executive, but only 7% in neighbouring Sierra Leone. The share of firms with female participation in ownership ranges from just 4% in Eritrea to over 60% in Côte d'Ivoire.

“I was setting up business at a time when business ownership by women was frowned upon, when women were best understood to belong at the micro level of the economy... Things are a lot better now; the ground is becoming more level. I am living proof that it is possible for a woman to own and build a successful business, and to create jobs for youth and others.”

Eva Muraya

Yet across the continent, a new generation of African women business leaders are beginning to make their presence felt. Nigerian businesswoman Fola Laoye, for example, has helped to build a family business into the largest healthcare service provider in the country, employing more than 750 people. Eva Muraya is a Kenyan who built a vibrant merchandise business, Color Creations. She has won awards both in Africa and internationally for her business innovation and leadership.²² ■



Conclusion

5 CONCLUSION

This is an optimistic moment for Africa. Following a decade of robust economic growth, African countries are increasingly able to generate the resources they need to invest in national development and achieve sustained increases in prosperity.

However, for this prosperity to benefit all Africans and be sustainable over time, some important transformations must occur in African economies and societies. Africa needs dramatic breakthroughs in productivity — especially in agriculture and small business, where most Africans earn their livelihoods. It must continue to build on the advances in human development made over the past decade, through improved education and better health outcomes. It also needs to continue to promote active citizen engagement through inclusive political systems.

African women are a necessary part of all of these transformations. In this review, we recognise the important role African women play throughout the development process. But we also recognise that they face significant obstacles that prevent them from making their full contribution. The price of these constraints is paid not just by women themselves, but by society as a whole.

WOMEN IN AFRICA'S DEVELOPMENT

African women are already highly active as producers and entrepreneurs. They form the core of the agricultural labour force, producing an important share of Africa's food. They own and operate the majority of businesses in the informal sector, and have generally high rates of participation in the labour force.

However, as producers, African women are concentrated in subsistence-level agriculture and marginal activities in the shadow economy. The challenge is to help them become more productive, so they can generate more income for themselves and their households. Increasing the productivity of women is a key element in achieving inclusive growth.

As farmers, women have less access to land, and their landholdings tend to be poorer in equality than those of male farmers. They face discrimination in both formal laws and customary practices, and insecurity of land tenure makes them less likely to invest in their land. They have more limited access to financial services, particularly to the levels of credit required to expand a business. Their access to financial services is held back by legal obstacles, cultural assumptions and common banking practices.

African women are also time-poor. They play a dominant role in the household economy, taking on the largest share of household tasks. Thus they are uniquely affected by the poor state of local infrastructure, as they bear the burden of collecting water and fuel. Many African women face a double workday, with little time and energy for more productive pursuits.

African women lag behind in human development. Although important progress has been made in recent years on reducing maternal mortality and promoting basic education for girls, there are still many challenges. Lack of access to medical services means that African women still face excessive risks in pregnancy and childbirth, while too many girls are missing out on the education they need. Violence against women remains a serious barrier to women's full participation in economic and social life.

It is widely recognised that investing in the human development of women generates important multiplier effects, enabling them to become champions of human development for their families and communities. At the same time, social problems that erode women's human capital, such as violence against women, have

negative consequences for their children and communities, amounting to brakes on Africa's development.

African women's active engagement in national and local institutions and in civil society helps to make governance in Africa more inclusive and responsive to the needs of society. Women are also key peacemakers in time of conflict. Yet in many African societies, women are treated as less than full citizens before the law in areas such as marital property rights, inheritance, land ownership and labour. They are also held back

by customary norms that keep women subordinate to men.

Some African countries have made important progress in promoting women's contribution to political life, through quotas in parliament. Even without quotas, more women than ever are succeeding to high political office. We now need to ensure that improved representation of women translates into real influence—in government, in business and in other spheres—so that women can make their full contribution to political, economic and social life.

AN AGENDA FOR ACTION ON EMPOWERING AFRICAN WOMEN

At the African Development Bank, we believe that gender equality is not just intrinsically right; it is also the key to promoting inclusive growth and resilient societies. With our new Gender Strategy we commit to promoting women's equality, so that women and men alike can both contribute to and benefit from social and economic development.

Drawing on the analysis in this paper and on the Bank's experience over many decades, we identify eight of the most prominent constraints on women's achieving their full potential as producers, in human development and as citizens and leaders. These are eight areas in which we believe that national action on promoting gender equality can make a major contribution to Africa's development, particularly in promoting inclusive growth. Thus we consider them an Agenda for Action on gender equality in Africa.

We will use the Agenda to help us identify strategic opportunities to promote gender equality across our portfolio. We will also use it as a platform for dialogue with African governments.

The vision	Agenda for Action areas
African women equal	Enhancing African women's access to...
...as producers	<ul style="list-style-type: none"> • Land • Financial services • Infrastructure connections
...in human development	<ul style="list-style-type: none"> • Education and skills • Health and reproductive rights • Personal safety
...as citizens and leaders	<ul style="list-style-type: none"> • Equality before the law • Voice and representation

The specific barriers to women's full participation in the development process are of course unique to each country. Likewise, the policy agenda for each of these areas must be developed at the national level, informed by Africa-wide standards and commitments such as the Maputo Declaration. Our commitment, through our financial support, our technical assistance and our policy dialogue, is to help African countries identify opportunities for decisive action in these breakthrough areas. ■



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Annexes

Results of the Africa Gender Equality Index 2015

RANK	COUNTRY	Overall	Economic opportunities		Human development		Laws & institutions	
		SCORE	SCORE	RANK	SCORE	RANK	SCORE	RANK
1	South Africa	74.5	63.4	21 st	92.0	3 rd	68.1	3 rd
2	Rwanda	74.3	75.2	5 th	79.4	12 th	68.4	2 nd
3	Namibia	73.3	64.7	20 th	89.7	5 th	65.5	4 th
4	Mauritius	73.2	52.9	37 th	97.6	1 st	69.1	1 st
5	Malawi	72.8	88.9	1 st	68.6	21 st	60.8	7 th
6	Lesotho	70.0	70.8	10 th	81.0	11 th	58.4	13 th
7	Botswana	69.4	76.3	4 th	91.1	4 th	40.6	27 th
8	Zimbabwe	69.1	70.8	9 th	77.4	14 th	59.1	10 th
9	Cape Verde	66.8	55.4	31 st	88.1	8 th	57.0	15 th
10	Madagascar	65.0	60.9	27 th	75.3	18 th	58.7	11 th
11	Burundi	64.4	69.1	13 th	60.7	30 th	63.4	6 th
12	Tanzania	64.2	73.0	8 th	65.1	26 th	54.4	16 th
13	Uganda	63.4	73.7	7 th	58.1	34 th	58.4	12 th
14	Kenya	63.3	63.3	22 nd	69.1	20 th	57.5	14 th
15	Ghana	62.3	68.1	14 th	67.0	23 rd	51.8	18 th
16	Mozambique	61.9	67.2	17 th	58.0	35 th	60.3	8 th
17	Tunisia	60.4	53.6	34 th	93.5	2 nd	34.1	33 rd
18	Zambia	58.3	67.4	16 th	62.5	29 th	44.9	23 rd
19	Swaziland	58.1	64.8	19 th	85.9	9 th	23.7	39 th
20	Sierra Leone	57.6	70.6	12 th	43.0	44 th	59.2	9 th
21	Algeria	57.6	41.6	46 th	88.9	7 th	42.1	25 th
22	Burkina Faso	56.6	63.3	23 rd	60.1	31 st	46.4	22 nd
23	Nigeria	54.7	66.2	18 th	59.0	32 nd	39.1	30 th
24	Gambia, The	54.7	77.5	2 nd	66.1	25 th	20.5	44 th
25	Angola	53.2	54.5	32 nd	41.0	46 th	64.3	5 th
26	Morocco	52.9	38.1	48 th	79.0	13 th	41.7	26 th
27	Eritrea	52.8	61.1	26 th	47.8	39 th	49.6	19 th
28	Gabon	52.4	60.1	28 th	75.3	17 th	21.6	41 st
29	Benin	52.0	61.5	24 th	47.3	41 st	47.3	20 th
30	Senegal	51.9	50.9	39 th	64.6	28 th	40.3	28 th
31	Ethiopia	51.0	67.7	15 th	33.1	49 th	52.1	17 th
32	São Tomé and Príncipe	50.0	60.0	29 th	75.6	16 th	14.4	46 th
33	Togo	49.5	61.4	25 th	40.6	47 th	46.5	21 st
34	Equatorial Guinea	49.4	49.5	41 st	67.6	22 nd	31.2	35 th
35	Egypt	49.3	47.1	42 nd	84.6	10 th	16.2	45 th
36	Congo, Dem. Rep.	49.2	75.1	6 th	50.8	38 th	21.7	40 th
37	Congo, Rep.	49.0	39.7	47 th	76.6	15 th	30.8	37 th
38	Liberia	48.4	53.1	36 th	47.5	40 th	44.6	24 th
39	Guinea-Bissau	47.7	56.7	30 th	57.8	36 th	28.5	38 th
40	Central African Republic	46.9	77.1	3 rd	32.6	50 th	30.9	36 th
41	Cameroon	46.7	53.9	33 rd	64.7	27 th	21.6	42 nd
42	Comoros	44.0	46.6	43 rd	72.4	19 th	12.9	48 th
43	Côte d'Ivoire	43.7	33.9	49 th	57.0	37 th	40.1	29 th
44	Chad	42.2	70.7	11 th	24.2	51 st	31.7	34 th
45	Niger	42.2	50.5	40 th	41.5	45 th	34.5	32 nd
46	Mauritania	41.9	53.2	35 th	58.6	33 rd	13.9	47 th
47	Djibouti	41.1	51.8	38 th	66.7	24 th	4.9	52 nd
48	Guinea	39.5	44.5	45 th	39.5	48 th	34.7	31 st
49	Libya	37.9	11.8	52 nd	89.5	6 th	12.5	49 th
50	Mali	33.4	32.2	50 th	46.7	42 nd	21.3	43 rd
51	Sudan	31.9	46.0	44 th	43.4	43 rd	6.2	51 st
52	Somalia	15.8	26.9	51 st	8.8	52 nd	11.8	50 th



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About this publication

To help understand the dynamics of gender equality and how it affects Africa's development, the African Development Bank is publishing its first Gender Equality Index. The Index, which covers 52 of Africa's 54 countries and draws together a large body of data, offers a snapshot of the legal, social and economic gaps between men and women. Its findings will give African leaders, policymakers, economists and civil society the evidence they need to begin dismantling the barriers that prevent women from making a full contribution to the continent's development. In addition, the report identifies eight areas where concerted action could make a real difference to women's ability to contribute to, and benefit from, Africa's development — areas that African countries and the Bank can readily incorporate into national development strategies and investment programmes.

About the African Development Bank Group

The AfDB Group is a multilateral development bank whose shareholders include 54 African countries and 26 non-African countries. The AfDB Group's primary objective is to contribute to the sustainable economic development and social progress of its regional members, individually and jointly. It does this by financing a broad range of development projects and programmes through public sector loans, including policy-based loans, and through private sector loans and equity investments; by providing technical assistance for institutional support projects and programmes; by making public and private capital investments; by assisting countries with development policies and plans; and by supplying emergency assistance.



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