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Gender Inclusiveness Report

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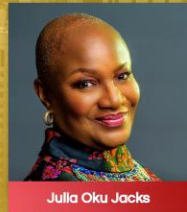
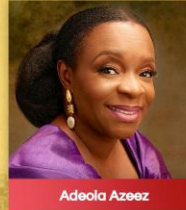
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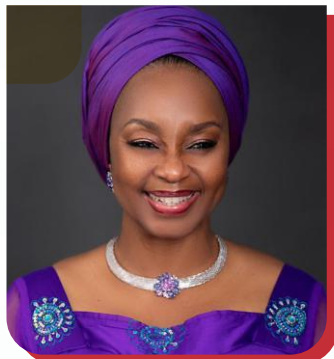
FOUNDING TRUSTEES



About WIMBIZ

Women in Management, Business & Public Service (WIMBIZ) was founded in 2001 by 13 women and 1 man, with a vision to be the catalyst that elevates the status and influence of women and their contribution to nation building. Over the last 19 years, WIMBIZ has implemented programs that inspire, empower, connect and advocate for a greater representation of women in leadership positions in the public and private sector respectively. The organization has a contributory associate pool of 895 professional women and collaborates with credible domestic and international global organizations to deliver on its programs and has positively impacted the professional and business lives of 216,936 women.

Foreword



We choose to challenge those who still see a gender equal world as an undesirable future. Gender equality is not only essential for sustainable economic growth, it also confers significant social and political advantages. Sadly, the hard truth remains that no nation on earth has achieved full economic and political gender parity.

In addition to the economic and political disparities, too many women are still victims of gender based violence and there are still too many parts of our world where young girls are forced into marriage at a very tender age. In Nigeria, poverty and child marriage still walk hand-in-hand. More than 44 per cent of Nigeria's girls will be married before the age of 18. These girls – unlike their male counterparts – will miss opportunities for education, are unlikely to ever participate in the workforce and in some of the worst cases,

will die in pregnancy or be subjected to unspeakable abuse at the hands of their so-called 'husbands'.

In the home, while the idea of a two-income household has come to the fore, the unequal sharing of the household and nurturing responsibilities has not evolved. The bulk of this unpaid work continues to fall on women despite their increasingly enlarged and demanding roles in the workforce. This problem has been further exacerbated by the COVID-19 crisis and the blurred lines between home and work. Many women are faced with the double shift of a full day of work coupled with simultaneous hours of childcare and domestic chores.

In the workplace, pregnant women and women of child bearing age are still heavily discriminated against. Artificial barriers to advancement still exist and many women still find a broken rung on the ladder to executive and management positions. Often, when decision makers are challenged on the issue of diversity and equal representation in their organisations, all we hear is 'Where are the women, we cant find them?'. This is clearly a diversionary tactic. Anyone with the real desire to recruit women and bridge the gaps in the talent pipeline will find and nurture the unbridled talent. Indeed there are examples of corporations that have intentionally sought gender diversity and have continued to create environments for female talent to thrive.

This gender disparity also applies to politics and the public sector. Whilst we have seen exemplary results in the handling of the pandemic in countries with women leaders such as New Zealand and Germany and the emergence of new female leaders in 2020 across countries such as Greece, Gabon, Togo, Kosovo, Lithuania, Moldova and Estonia. Africa as a whole and Nigeria remain firmly behind the curve with Tanzania being the exception following the sad demise of it's sitting President and Samia Suluhu's ascension.

This is not a time to lose momentum or to slow down. It is imperative that the wheels of change and equality continue to gather speed. Gender parity is not only the right thing to do, but the smart thing to do. This report, like many other studies, illustrates that national development is directly linked to the empowerment of women. Any nation that desires to grow cannot sacrifice the potential of half its citizens on the basis of outdated prejudices and cultural preconceptions. The objective of this report is to take stock of progress, identify critical areas for improvement and galvanise us to work together to build a world that is inclusive, equitable, resilient and sustainable.

Ifeyinwa

Ifeyinwa Ighodalo

Chairman, Board of Trustees, WIMBIZ

The Widening Gender Gap

With a population of c.200m and an estimated female population of 101 million persons, the imperative for Gender Parity in Nigeria has reached a crescendo. Over the last 50 years, the Nigerian female population has grown fourfold from c. 28.6 million to 101 million by 2020.

Against this population explosion, there were expectations that our population would fuel a commensurate growth in economic output and development. In reality, Nigeria has lagged behind its potential with its Human Development Index (HDI) value of 0.539, a statistical composite index of life expectancy, education, and per capita income indicators, used to rank countries into four tiers of human development dropping three spots to 161 in 2019 from 158 in 2018 among 189 countries and placing the country into the category of low human development. When adjusted for gender inequality using the GDI measure which takes into account gender inequalities in the achievement in three basic dimensions of human development: health, education and command over economic resources, the 2019 female HDI value of 0.504 for Nigeria was markedly lower in contrast with 0.572 for males. These statistics illustrate widening gender disparities and further exacerbate socio-economic weaknesses.

Compounded by the catastrophic effects of the ongoing pandemic, the outlook appears bleak. We are at a crossroad with choices laid out before us that will either accelerate the seemingly downward spiral or provide an updraft to dramatically change our trajectory and propel the country forward towards inclusive prosperity. Improvements to access to education and constructive efforts at reducing inequalities can be the key to Nigeria's fortunes particularly if special attention is paid to gender parity through the introduction of policies and laws that create a level playing ground for girls & women, the elimination of discriminatory practices and the advancement of more women into leadership positions across all spheres of the economy. Simply put; creating an environment for women to participate & thrive can be the catalyst for the regeneration of our nation.

This reports provides context around the economic case for gender parity and sets out practical recommendations for adoption that cut across public policy, private enterprise & individual action. It asks each of us to #ChoosetoChallenge the status quo by eliminating the barriers holding women back.

Ngover

Ngover Ihyembe- Nwankwo

Chairperson, Executive Council, WIMBIZ

WIMBIZ & Gender Inclusiveness

The WIMBIZ Gender Inclusion journey started 19 years ago with a mission to inspire and empower women to attain leadership positions in management, business and public service. Through its programs and initiatives, WIMBIZ is committed to the United Nations Sustainable Development Goals (SDGs), Goal 5 (Gender Equality), Goal 10 (Reduced Inequalities) and Goal 17 (Partnerships for the Goals).

The programs that WIMBIZ executes to target advocacy as one of its key strategies for gender inclusiveness are Women on Boards (WIMBoard), Women in Politics (WIMPol), with Private and Public Advocacy initiatives too. The WIMBoard program in particular has 3 key arrows used to pierce through the limitations of the underrepresentation of women in leadership positions across various types of Boards in the country. They include the WIMBoard Institute, WIMBoard Mentoring and WIMBoard Database of Board ready women. Through the efforts of the WIMBoard program a total of 1271 women have been trained both internationally (in partnership with the ie. Business School in Spain) and within Nigeria. Thus, equipping them with the required knowledge to serve on Boards, enhance their existing skills for same and successfully getting some of them to serve on Boards through requests from corporate organizations. The WIMPol dialogues, masterclasses, seminars and trainings have impacted 1194 women to run, get involved or vote in politics. Advocacy efforts to both private and public sector organizations such as the National Assembly, Nigerian Government Ministries, Parastatals & Agencies, the Central Bank of Nigeria, Nigerian Stock Exchange and so on, are poised to continue to drive policy formulation and actions to achieve so much more for gender parity and inclusiveness in the nation and beyond.

WIMBIZ through its empowerment programs like the WIMBIZ Capital (WIMCAP) is focused on empowering female entrepreneurs and has trained 929 women to increase their capacity in business as they contribute to the economy of the nation. Mentorship is also a strong program that WIMBIZ uses to enhance the capacity of women to evolve into leaders and nation builders and has mentored about 770 women. The programs that connect and encourage networking include the monthly WIMBIZ Roundtables. While those that inspire include the WIMBIZ Annual Conference which will be the 20th in 2021 and is the foremost female professional conference in Nigeria. It has inspired directly and indirectly over 11,084 women to set the pace, lead and promote gender parity tactically and strategically.

WIMBIZ has continued to advocate for policy reviews, gender equality and parity with various stakeholders and has recorded some successes worth celebrating a day at a time, with many victories still a mile away. WIMBIZ continues to partner with relevant organizations like the United Nations Women, Africa Women Leadership Network, Association of Nigerian Women Business Network, African Women Development Fund, The Central Bank of Nigeria, First Bank of Nigeria Limited, Dangote Foundation, Verod Foundation, ACT Foundation, The Guardian Newspaper, Channels Television and a host of others. Collectively, we are working together to be more successful in achieving gender inclusiveness across various sectors of the nation aimed at moving the country towards greater growth and development. As we get set to mark our 20th year in 2021, we will not relent our efforts towards progressive nation building.



Hansatu Adegbite
Executive Director, WIMBIZ

Launch of the WIMBIZ Research Initiative

Gender inequality remains a key global focus.

To quote from the United Nations Sustainable Development Goals outline -
"Providing women and girls with equal access to education, health care, decent work, and fair representation during political and economic decision-making will fuel sustainable economies, change societies, and benefit all of humanity. Implementing new legal frameworks for female equality in the workplace and eradicating the many harmful practices targeted at women is crucial to ending the gender-based discrimination prevalent in many countries around the world." (United Nations Sustainable Development Goals, Para 5)

Furthermore, the 2020 World Economic Forum's Global Gender Gap Report ("GGGR") reveals that the gender gap is only expected to close in 99.5 years (a full century) on average, across the 107 countries covered. Lack of progress in closing the economic participation and opportunity gap may lead to an extension of the time required to close this gap. At the slow pace of progress experienced between 2006–2020, it is now estimated that it will take 257 years to close the gap. A second area where gender gaps are expected to persist and take longer to close, is in political empowerment.

These two critical areas (Economic opportunity/empowerment and political empowerment) show where the greatest need and urgency in gender parity lies. These areas are at the fulcrum of the overriding objectives at WIMBIZ which is to enable and unlock opportunities for women to ascend to leadership positions.

In partnership with Verod Capital Management, WIMBIZ is pleased to announce the launch of its Research Initiative. This Initiative is born out of WIMBIZ's thematic intent on elevating the status and influence of women. The WIMBIZ Research Initiative will focus primarily on Gender Parity & Inclusiveness.

WIMBIZ is grateful for the unwavering support Verod Capital Management has provided and their foresight to partner on such a historic initiative.





Empowering women, creating wealth

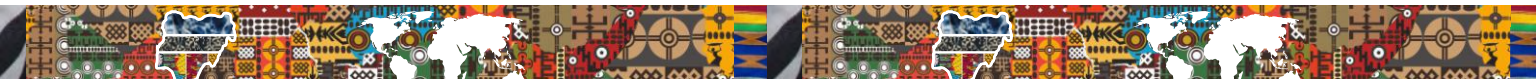
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Introduction

Empowering women by providing equal rights and access to participate in education, society, economics and politics is a critical success factor for the growth and development of any society. It is argued that educating women increases their employability. Economically active women are able to contribute positively to economies. Sustainable economic development cannot be fully achieved without the full participation of girls and women in the labour force.

Although gains have been recorded in the journey towards gender inclusive development, the COVID-19 pandemic has had a significantly negative impact on women. The impact of the pandemic has not been gender neutral, as it has had markedly different effects on men and women. Indeed, the pandemic has heightened existing inequalities. Many women who were already in precarious labour positions, with relatively lower earnings have become more vulnerable. Furthermore, restrictions on movement have resulted in home confinement, which has increased the burden of unpaid care work that frequently falls on women.

During the height of the pandemic which brought with it economic and social stress, coupled with restricted movement, gender-based violence increased exponentially. Although it is too early for comprehensive data, there are reports of increased violence against women globally.

On another note, the pre-existing gender digital divide negatively affects women's ability to receive vital technology-inclined support and services. Additionally, the digital gender gap impacts girls' remote learning opportunities. Meanwhile, those that are able to connect online face increased risk of online harassment.

This report touches upon a few critical areas that require attention with regards to closing the gender gap, primarily in Africa.

Putting women and girls at the centre of economies can essentially drive better and more sustainable development outcomes for all. Some benefits include reduced poverty for all and enhanced aspirations for the next generation of girls and women.

Contributors

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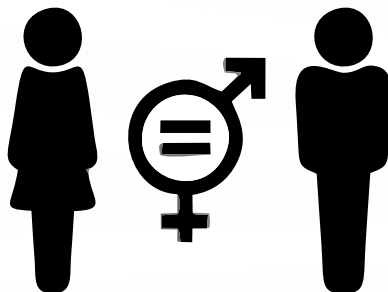
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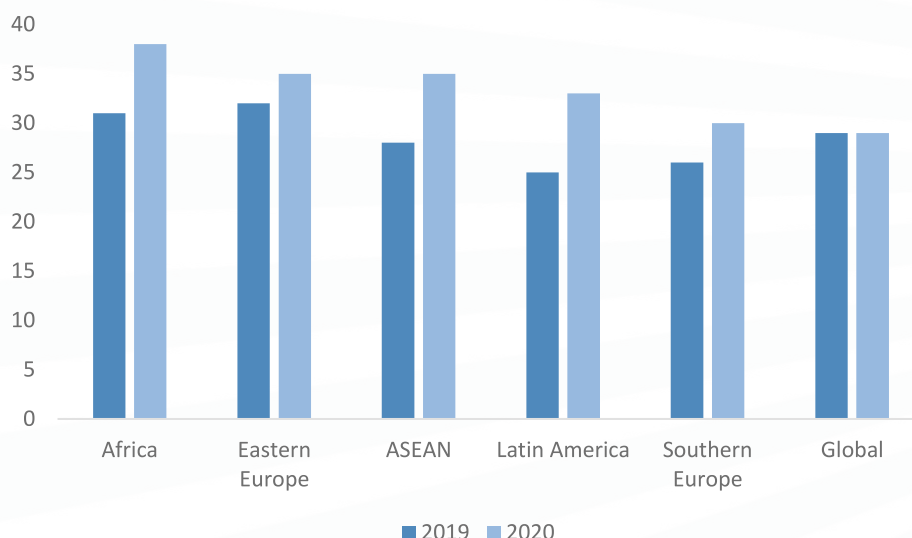
The Economic Case for Gender Parity in Africa

Home to some of the world's fastest-growing economies, Africa is a frontier for businesses looking for opportunities to expand in new markets. However, its potential is being limited by persistent gender inequality. Although some African countries have made progress with gender parity, gender inequality is still high across the continent. While women account for over 50% of the continent's combined population, they generated just 33% of its collective GDP in 2018. Although Africa's female labour force participation rate (61.29%) is above the global average (47.29%), most African women have low-paid jobs in the informal sector and do not possess the skills or opportunities required to advance. In developing countries, 75 – 90% of non-agricultural employment is informal and low-paid work. In Sub-Saharan Africa, nine out of 10 employed women are in the informal sector.

In the formal economy, Africa has made noteworthy developments on getting more women into executive and board positions.

According to the World Economic Forum (WEF), in 2019, women held 25% of board positions – well above the global average of 17%. In the same vein, research by Grant Thornton shows that Africa has the highest proportion of women in senior management, with 38% of executive roles in the region held by females. This recorded success is partly explained in a research output from the World Bank which highlights reforms promoting gender equality over the last decade, including laws on both workplace sexual harassment and domestic violence. In addition, research from McKinsey found that within 2015 and 2018, Rwanda and South Africa have increased women's representation in middle-management roles by 27% and 15%, respectively.

Proportion of women in senior management by Region



Source: Women in Business 2020: Putting the Blueprint into action (Grant Thornton)

Despite these impressive statistics, there has been very little trickle down. Research has shown that the higher up the corporate ladder, the fewer the women. The share of African women in middle-management roles has declined over the past four years. Africa's Gender Parity Score (GPS) on women in leadership positions (by McKinsey Global Institute), which comprises top and middle-management positions, is still 0.33. This is a little lower than the global average of 0.37.

On political inclusion, at 25%, African women's overall representation in cabinets and parliaments is higher than the global average (22%) and has risen by 6% and 3% respectively in recent years. Three countries are leading in this aspect: Ethiopia (which has a female president), Rwanda, and South Africa have each achieved gender balance in their cabinets. But in other countries such as Morocco, Niger, and Nigeria, women's political representation has declined since 2015. Although some African countries have made visible progress with getting women into parliamentary and ministerial roles. In politics, gender inequality remains extremely high.

One way to unlock economic opportunities for women is by ensuring that they have access to finance. In 34 of 91 countries, McKinsey Global Institute studied in 2015, Africa was one of the regions facing the biggest challenges with regards to financial inclusion for women. In Africa, 70% of women are financially excluded, and the continent has a US\$42bn financing gap between men and women.

Another increasingly important key to economic prosperity is access to digital technologies. Africa's progress towards parity on digital inclusion is not far below the global average (0.81 female-to-male digital inclusion ratio vs. 0.86 globally), but that progress has stagnated. According to McKinsey Institute, in 2019, Africa still had the second largest gender gap in mobile ownership at 15% and only one woman out of three has access to the mobile internet in Sub-Saharan Africa compared with one man out of two.

Overall, progress toward gender equality has stagnated, or even regressed, in recent years. According to the McKinsey Global Institute (MGI), at the current rate of progress, it would take Africa more than 140 years to reach gender parity. On MGI's GPS, Africa scored 0.58 in 2019, indicating high gender inequality across the 15 GPS indicators of gender equality in work and society.

Advancing women's equality can deliver a significant growth dividend. African Development Bank (AfDB) estimated that if African countries with lower relative female-to-male participation rates in 2018 had the same rates as advanced countries, the continent would have gained an additional 44 million women actively participating in its labour markets. New research from the McKinsey Global Institute (MGI) and McKinsey & Company Africa also finds that the continent could add USD316bn to its GDP (a 10% increase) within 2019 and 2025 if each African country makes advances in women's equality to match the country in the region that has achieved most progress towards parity. However, this scenario remains a distant possibility.

In a best-in-region scenario, Africa could add \$316 billion to annual GDP by 2025, or 10 percent above business as usual.

Incremental 2025 GDP from improving gender equality at best-in-region rate

	Improvement over business-as-usual GDP, %	Incremental GDP, \$ trillion
World average	11	11.8
Africa	10	0.3
India	16	0.7
Latin America	14	1.1
China	12	2.5
North America and Oceania	11	3.1
South Asia (excluding India)	11	0.1
Middle East	10	0.4
Central Asia and Eastern Europe	9	0.4
Western Europe	9	2.1
East and Southeast Asia	8	0.9

Source: IHS; International Labour Organization; national statistical agencies; Oxford Economics; McKinsey analysis; McKinsey Global Institute analysis

For Africa to secure the economic dividend that comes from empowering its women, it needs to do more. Empowering African woman across all economic segments as opposed to just those at the top, calls for systematic and intentional action by governments, businesses, and community leaders. The following areas stand out:

Recommendations

1. Investment in human capital

Human capital plays an important role in driving sustained economic growth and boosting productivity, and it is imperative that African countries invest sufficient resources to improve the skills, knowledge, and experience of their citizens. There are several dimensions to the development of human capital. Four of them are given below:

- Educating female children by funding and creating an enabling environment: In Sub-Saharan Africa, for every 100 boys enrolled at the lower secondary level, there are fewer than 90 girls and that number declines to less than 85 at the upper secondary level.
- Intentionally improving women's skills for employment in the future.
- Enhancing women's financial, digital, and legal literacy.
- Making accessible, appropriate, and affordable healthcare systems available.

2. Create economic opportunities

If Africa is to realize the full potential of its human capital, women need to be exposed to economic opportunities. Countries across the continent are starting to adopt explicit policies designed to close gender gaps. Some of these countries are making rapid progress, showing what is possible with foresight and a commitment to act.

3. Leverage technology and the internet

Digital and internet technology is spreading across Africa, and this can create opportunities for women, helping Africa overcome the current challenges on some of indicators of gender equality. In Sub-Saharan Africa, only one out of three women has access to mobile internet, whereas half of all men do. The priorities include creating women-friendly products to drive digital inclusion and leveraging technology to improve the financial inclusion of women in Africa.

4. Shape attitudes

Greater effort is needed to change deep-rooted social views about women's role in society and work, as these trigger many manifestations of gender inequality. Even if women are enabled to do paid work, they will continue to undertake the largest share of unpaid care work at home if societal attitudes do not change. The same is true for violence against women – without a change in attitude, it will remain a menace not just in Africa but across the globe as well. Although campaigns that raise awareness and advocacy are important to change societal attitudes, these efforts need to be supported through effective monitoring and evaluation.

5. Enforce laws, policies, and regulations

Governments need to put enabling policies and regulations in place that drive progress towards gender equality, enforce existing policies and legal rights. Women also need the support of the law, which starts with actually enforcing anti-discrimination laws. Africa needs to ensure that, across the continent, women's rights are preserved in law and enforced by authorities.



Women and society

Combating gender-based violence

Gender-based violence (GBV) is a universal phenomenon. WHO estimates that globally, one in three women experiences either intimate partner violence or non-partner sexual violence during their lifetime. GBV ranges from emotional, sexual, physical, and other forms of violence to female genital mutilation (FGM), child marriage, early childbearing, trafficking, and sexual violence. We note that about 137 women are killed per day by a family member globally and African countries account for 38% of the total.

Violence, sexual assault and femicide in Africa rose considerably during the COVID-19 pandemic:

- Liberia recorded a 50% increase in gender-based violence in the first half of 2020. Between January and June, there were more than 600 reported rape cases. For the whole of 2018, it was 803.
- Nigeria also experienced an increase in sexual violence during the mandatory lockdowns and restrictions.
- In Kenya, local media reported close to 4,000 teenage pregnancies when schools were closed during the lockdown. In most of these cases, they had allegedly been raped by relatives or police officers.
- The United Nations Multidimensional Integrated Stabilization Mission in the Central African Republic (MINUSCA) also reported an increase: 27% more cases of rape and 69% more cases where women and children were abused.

The United Nations referred to it as the "shadow pandemic". To combat the GBV, the World Bank identified three promising areas of focus:

1. Cash transfers: These have strong potential to reduce gender-based violence as scaling up cash transfer programs can reduce financial stress on low-income families in times of crisis, thereby, making women safer in their own homes. Examples include, The Household Uplifting program in Nigeria which has provided cash transfers directly to poor female caregivers since 2016. Furthermore, in Togo, a COVID-19 cash transfer program, Novissi (which means 'solidarity' in the Ewe language), was introduced for those most impacted by the crisis, with a focus on women. These cash payments provide an opportunity for vulnerable women to be independent and take care of their families.
2. Safe spaces, mentoring and training: This can make a difference in the lives of young girls. Fewer academic and economic opportunities make teenage girls more vulnerable. During the Ebola epidemic in Sierra Leone, girls in hard-hit areas were twice more likely to get pregnant than girls in less-affected communities. This caused an increase in the number of girls dropping out of school. Many girls outside the protective school environment are increasingly susceptible to early pregnancy and GBV. Evidence from a safe space and mentoring and training initiatives implemented in Liberia showed that "safe spaces" or girls' clubs combining life skills and livelihoods training effectively increased self-employment earnings and boosted self-confidence. In Sierra Leone, safe space and skills-building interventions decreased the rate of school dropouts and early pregnancy following the Ebola crisis. This intervention offers similar potential to prevent a wave of teen pregnancies and early marriages during pandemics.
3. Implementing policies that work for girls and promote women's equality: This is a critical step. Governments play a vital role in removing constraints to the empowerment of young girls and women. Many countries in the Sahel region are currently focusing on helping adolescents go back to school and preventing gender-based violence. For example, in Benin, Burkina Faso, Cameroon, Chad, Côte d'Ivoire, Mali, Mauritania, and Niger, the Sahel Women's Empowerment and Demographic Dividend project (SWEDD) supports girls in school and increases economic opportunities for young females with considerable focus on prevention and better response to risks of GBV. This is driven through strong engagement of policymakers, civil society, parliamentarians, religious and traditional leaders.
The engagement of men and boys is critical and has proven to be effective in GBV prevention and response.

It is important to note that African countries have implemented the most number of reforms promoting gender equality in any region globally, with 71 reforms over the past decade. Most of these reforms (over 50%) were geared towards laws affecting gender-based violence. However, most countries in the region do not reflect their commitments as expressed in the numerous international conventions and treaties they are party to. Even where national legislation on GBV exists, law enforcement agencies such as the judiciary and police are largely ignorant of women and children's rights.

Promoting social inclusion of girls and women

The World Bank report "Inclusion Matters in Africa" defines social inclusion as the process of improving

the terms for individuals and groups to take part in society. Social inclusion entails enhancing the ability, opportunity, and dignity of individuals and groups to take part in the society. Achieving inclusion in Africa matters because while African countries have seen impressive gains in poverty reduction and human capital over recent years, not everyone has benefited from the progress.

According to the World Bank, investing in social inclusion must be a conscious choice by societies and governments, begun with a clear understanding of the costs and benefits. Investing in an inclusive society is not free and needs concerted action to transform the investment into a win for all. For instance, social programs can be expensive and have an impact on fiscal sustainability. Governments often need to make trade-offs, either by cutting costs on other initiatives or by raising taxes. There may be political costs as well, as initiatives that focus on historically excluded groups can upset power relations. Governments and politicians need to craft clear social contracts with citizens to ensure support for social inclusion. The most powerful form of support is through the fiscal realm, whereby citizens pay taxes that they know will fund policies and programs for greater social inclusion. In Brazil, Mexico, and Nepal, there is strong support for social protection programs. Furthermore, in Bangladesh, poverty reduction is recognized as a national priority, with the elites supporting antipoverty initiatives.



Strengthening the Capacity of Women Entrepreneurs

Current situation for female entrepreneurs in Africa

Women make up 58% of business owners across the continent, leading the world as the region with the most female entrepreneurs. Women in Africa are more likely to be entrepreneurs than men. However, a recent World Bank report titled *Profiting from Parity* shows that women entrepreneurs across sub-Saharan Africa continue to earn lower profits than men (34% less on average). Women are more likely to become private business owners than men because cultural and societal factors across communities push women to be industrious and more entrepreneurial-minded, as they are central to their families' welfare. Rampant illiteracy among women, lack of better opportunities, pay inequality in the formal sector (for the educated few), and cultural constraints are other factors that make women seek entrepreneurial positions. Additionally, women tend to be given most of the responsibility for home-based work (without pay), including childcare. Therefore, small-scale home-based businesses may be one of the few ways they can generate an income to improve the welfare of their families.

The challenges of growing female entrepreneurship in Africa

Financial constraints are prominent on the list of challenges women face in growing their private business. According to the AfDB, sub-Saharan Africa hosts close to 13 million (formal and informal) small and medium sized enterprises with one or more women owners. Yet, more than half lack access to finance. It is difficult for women in Africa to secure financing from banks and other financial institutions because of intrinsic biases in the system, such as the lack of appropriately designed financial products, weak institutional capacity, and lack of incentives within banks to target and lend to women. According to the Affirmative Finance Action for Women in Africa (AFAWA), these systemic challenges result in an estimated US\$42bn financing gap for women entrepreneurs across business value chains, including US\$15.6bn in agriculture alone. Evidence suggests that closing this financing gap for women will lead to growth in GDP for African economies.

Other noteworthy challenges facing female entrepreneurs in Africa include,

- Uneven burden of childcare and social norms that tend to push women into less profitable sectors
- Lack of access to other productive resources, including land, property rights, markets, and networks to grow their businesses
- Lack of sufficient education
- Stereotypical representation of women across the globe (example: being incapable of running large businesses)
- Underlying gender biases in society – cultural and religious – that limit women from being economically active
- Self-limiting factors such as women generally being risk averse and more afraid of failure than their male counterparts

Recommendation

Research has shown that communities benefit as women-owned companies succeed and by extension, the country's GDP rises. Africa loses out on unrealized economic growth in areas where women's entrepreneurship is restricted or reduced.

To leverage women entrepreneurs for better regional growth,

- Improve access to finance for females in Africa. This can be achieved through initiatives such as the AFAWA
- Significant investment should be geared towards female-led enterprises in Africa
- Deliberate efforts must be made to support the elimination of social and cultural barriers that discriminate against women's full and free recognition and economic participation
- Empowering female entrepreneurs with appropriate skills



Women, Human Rights and Democratic Governance

"The quality of democracy is not only measured by the form of institutions, but also by the degree to which different social groups participate in these institutions. Hence, the establishment of gender equality is crucial to democracy" – Valentine M. Moghadam

"However, experience has taught us that democratic ideals of inclusiveness, accountability, and transparency cannot be achieved without laws, policies, measures, and practices that address inequalities." – Ben Ki-Moon

Overview

Across the globe, women are most often than not victims of human rights abuse. Their human rights are abused in different ways such as being forbidden to partake in decision-making that affects their personal lives and families, being denied fair representation and political participation, and being prevented from receiving primary education and health care. Women also face discrimination in employment, suffer from domestic violence, are denied owning land or property, and are sometimes subjected to harmful cultural practices such as gender mutilation and honour killings. All these are an infringement on the rights of women.

It is the legal right of women to participate in the political processes that affect them, their families, and their societies, yet women worldwide are grossly underrepresented in local and national decision-making bodies. Although women represent almost half of the global population, just about one-fifth of the world's legislators are women. Women still struggle to lend their voices in peacebuilding transitions and are often excluded from political processes. They face various obstacles to participate in their countries' civic and political life, ranging from discrimination and abuse to a lack of funding and resources.

Impact of Covid-19 on Women Human Rights

The COVID-19 pandemic brought to light the society's reliance on women both on the front line and at home. It also exposed the structural inequalities across every sphere, from health to the economy, and security to social protection. During periods when resources and institutional capacity were limited, women generally faced disproportionate impacts with far-reaching consequences. Previous gains in women's rights were also under threat. Hence, pre-existing inequalities were deepened.

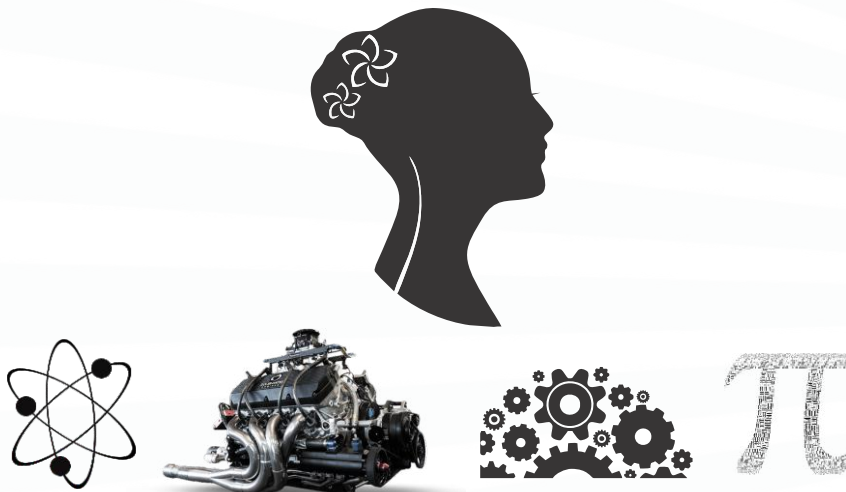
Gender-based violence rose as the COVID-19 pandemic caused increased economic and social stress and several women were forced to be under 'lockdown' at home with their abusers, while services for survivors were interrupted or rendered unavailable.

Closing the Gender Gap

Advancing gender equality ensures the strengthening of women's rights and addresses barriers to political participation. This can be achieved by,

- Training more female members of political parties and parliaments and supporting the establishment of women's caucuses
- Encouraging women's participation in governance institutions
- Improving women's access to fairness and justice as well as increasing their engagement and representation in the justice sector
- Working against sexual and gender-based violence through creation of support systems, awareness, etc.

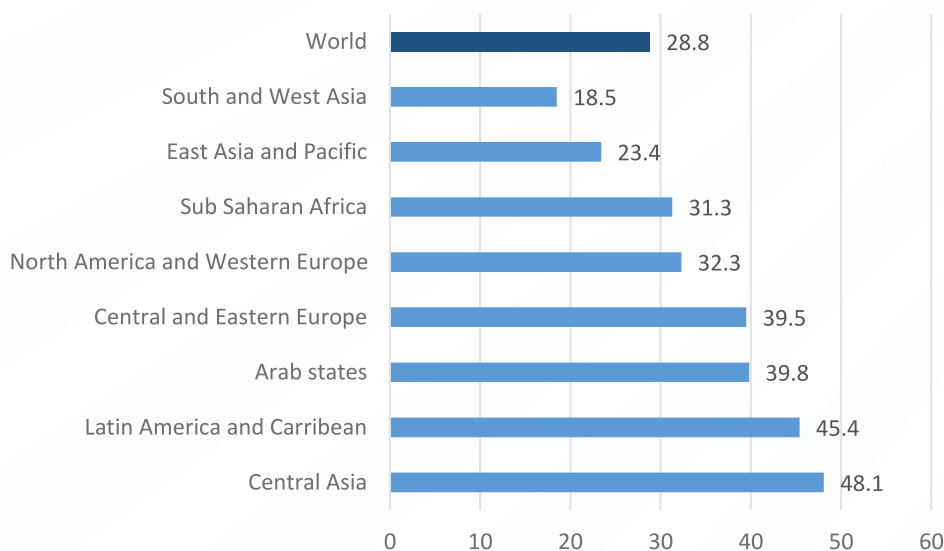
The quality of democracy is measured by the form of institutions and the degree to which different social groups participate in these institutions. Countries with increased women's participation and leadership in civil society and political parties tend to be more inclusive, responsive, egalitarian, and democratic. Women help extend the reach of negotiations and boost long-term stability when they actively engage in the decision-making process. Women empowerment and gender equality are therefore crucial to the democracy. Hence, the absence of women from politics will result in a "male democracy" – an incomplete and very biased form of democracy.



Women and STEM

Despite representing about 50% of the world's population, women and girls remain grossly underrepresented in Science, Technology, Engineering and Mathematics (STEM) fields. According to recent data from UNESCO Institute for Statistics (UIS), less than 30% of researchers employed in research and development globally are women. Studies also show that women in STEM fields publish less, are paid less for their research, and do not progress as far as men do in their careers.

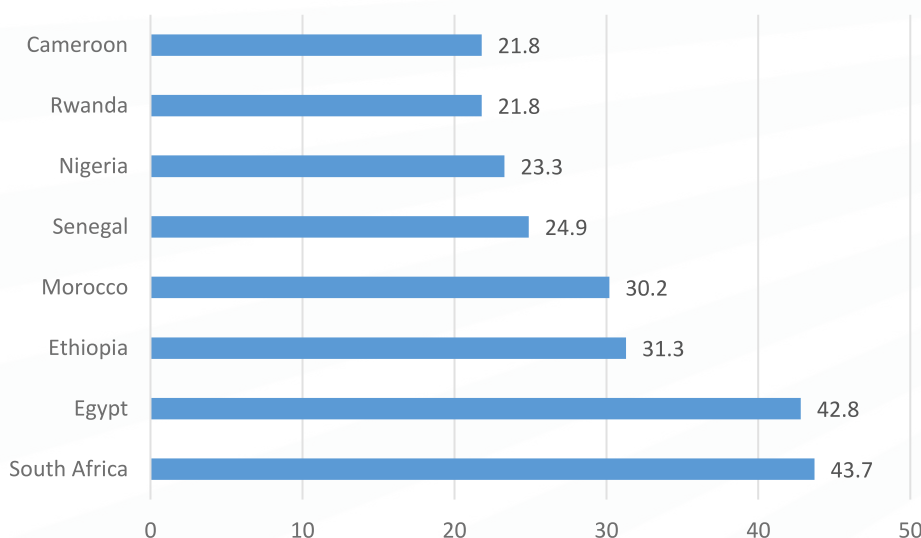
Women employed in R&D as of 2019(%)



Source: UNESCO

In Sub Saharan Africa, persistent gender disparity continues to exclude women and girls in science from realising their potential and effectively contributing to development challenges. Many women leave scientific research careers at a junior level. The result is that scientific work is missing women's perspectives and contributions. This weakens the science agenda.

Distribution of female researchers in some African countries (%)



Source: The African Academy of Sciences (2020)

Major gender disparities between female and male research scientists are evident in places of work and their levels of responsibility. Research shows that female scientists primarily work in academic and government institutions, while their male counterparts are engaged more in the private sector with better pay and opportunities. In addition, female scientists are often concentrated in the lower echelons of responsibility and decision-making with limited leadership opportunities. In academia, for example, female scientists are often lecturers and assistant researchers and very few are professors. In research institutions, women are hardly research directors or principal investigators in major studies.

Factors that contribute to under representation of women in science

- Negative stereotyping: Negative stereotypes about the ability of girls to do well in STEM areas can significantly reduce girls' performance and their aspirations for science and engineering careers over time. In Africa, children encounter stereotypes in their early years as they encounter gendered roles and expectations. Girls are oriented to be communal and to focus on children and family. Thus, they are more likely to be involved in activities that emphasize interpersonal relationships and care of others. On the other hand, male gender role stereotypes orient boys to acquire mastery, skills, and competence, try new things, explore the physical world, and decipher how things work. Therefore, boys are likely to be engaged in activities that emphasize problem solving, status, and financial gain.

- Society and environment: In many African countries, sociocultural beliefs and practices mostly connected to the construction of feminine identities and ideologies of domesticity may exclude girls from pursuing STEM subjects. These norms significantly affect their decisions around studies and educational opportunities, learning outcomes and decisions around work.
- Bias and discrimination: Patriarchal perception of certain professions often result from the long hours of work and complex schedules associated with those professions (which oftentimes interfere with family roles and arrangements) also contribute to females' absence in STEM fields.
- Low self-assessment: Women may have some form of insecurity that may inhibit them from pursuing STEM courses. The self-doubt may be caused and worsened by religious beliefs and/or cultural standpoints that continue to perpetuate the fact that men are supposed to work hard while women are expected to get married and look after the home.

Persisting gender biases and stereotypes embedded within many African institutions (often led by men) usually create a challenging work environment for female scientists. Furthermore, lack of intentional programmes aimed at recruiting women scientists, coupled with an undefined career path and the lack of mentoring programmes within institutions to give professional support tend to make it difficult to attract and retain female scientists. Although many countries in parts of Africa have enacted Science, Technology and Innovation policies, some of which have gender-related objectives aimed at promoting women's participation in science, they are rarely implemented.

Recommendations

- Mentorship and supportive leadership for women in STEM
- Enabling working environment for women (that supports work-life balance for STEM staff)
- Creating awareness on equity perspectives on STEM professions
- Providing financial support to women to study STEM courses. This can be in form of scholarships, fellowships, and grants.



Promoting Women's Participation in Sustainability

When countries think of growth, policies are essentially targeted at increasing the GDP. However, growth goes beyond an increase in GDP or economic expansion; it cuts across several aspects of development, bringing us to the concept of sustainability.

Sustainability can be described as creating a balance between all aspects of development. That is, growth and development combine economic growth with social and environmental development. In the UN Development Committee report, sustainability was simply described as development that meets the present needs without compromising the ability of future generations to meet their needs. From this definition, two main points can be inferred. First, development should be carried in the most efficient way to avoid passing on the cost burden to future generations. Second, development should also include human capital development for proper management of key natural resources.

Africa and sustainability

We cannot talk about sustainability without emphasizing gender equality, social justice, social welfare, and environmental integrity as these help in achieving balanced development across all spheres. In Africa, development has been unevenly distributed as there are gender equality gaps in the labour market. A research report by Economic Commission for Africa (ECA) showed that the progress of women's share in non-agricultural jobs (paid employment) has been sluggish. According to the report, the proportion of females in non-agricultural paid jobs stood at 39.6% in 2011 against the 35.3% in 1990, implying a lethargic growth of just about 4% in twenty years. In the same vein, an average woman's earnings are about 70% lower than that of their male counterparts in most African countries. This reflects the depth of income disparities between the two genders.

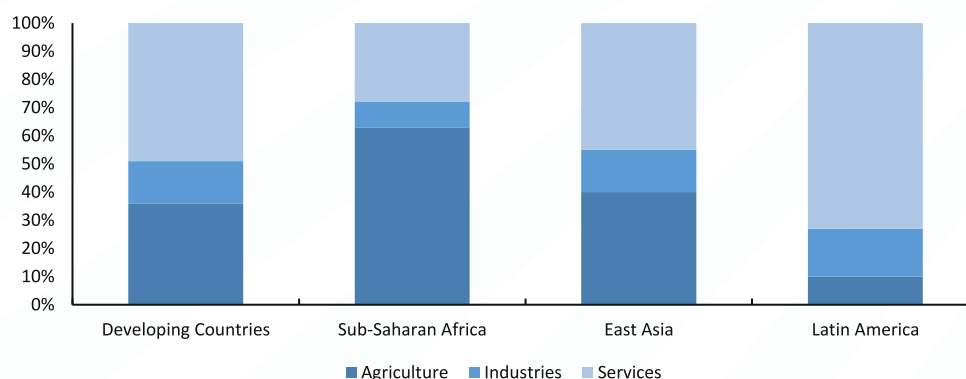
Aside from its negative effect on income, gender inequality also threatens the social welfare of women in Africa as revealed by several research reports. Mining activities in Africa have resulted in environmental degradation as access to clean and fresh water becomes difficult. The Department of Economic and Social Affairs of the UN (UNDESA) estimated that about 40% of African households do not have access to clean water, reflecting the need to intensify the efforts to meet the 75% water coverage goal set for the continent. The 2015 UNDESA report also highlights that women walk very long distances and spend several hours fetching water, putting a peg on the number of hours channelled towards other productive and value creation activities, thereby limiting the development potential of the continent. It is essential to drive female participation in economic and value creation activities across Africa.

Challenges limiting female participation in sustainability

There are several factors that impede women participation in sustainability. These factors include,

- **Education:** The role of education in development cannot be overemphasized. Education helps in boosting income-earning capacity while assisting with building a strong workforce with good technical skills, necessary to drive production and innovation. However, female education in Africa is unimpressive. According to a recent report by UNESCO, the female literacy rate in several African countries is below 20%, worsening their ability to take up formal jobs, and ultimately hindering their earning capacity. Lack of quality education strips women of engaging in productive activities, thereby impeding sustainability.
- **Subjecting women to rural work:** International Labour Organization (ILO) in 2016 reported that 57% of the African women workforce are engaged in agricultural activities, covering production, marketing, and distribution. This is high compared to other regions (Asia and the Pacific – 31%, Latin America – 9%, Eastern Europe and Central Asia – 16%). However, women's participation in other key economic sectors in African is less impressive. Only 37% of employed African females work in the services sector, while just about 7% of them work in the industrial sector. This data reflects the extent to which African women, especially those in the rural communities, settle for agricultural activities. While active participation in agricultural activities can help spur productivity

Distribution of female employment by Sectors



Source: International Labour Organization, ILO

and enhance food security, it leaves African women with a low-income stream as many of them engage in small-scale farming without the use of technology. This slows sustainability across the continent.

- Unpaid Domestic jobs: Another major roadblock for women's participation in sustainability in Africa is the amount of time women spend on domestic chores. In most African communities, women are in charge of raising children, sorting household food preparation and other domestic activities. According to a research report by Wrangham in 2009, about 90% of the time spent on household food preparation is provided by women. As such, they spend time and effort on unpaid non-economic activities that could have been channelled towards other productive activities capable of driving economic growth.

Improving women's participation in sustainability

Growth and development should be encompassing, creating a platform that promotes gender equality and tackles income earning disparities between both genders. Below are possible ways to boost women's participation in sustainability to drive development.

- Government authorities should promote the formulation of policies that promote gender equality. Both genders should also be empowered to achieve human capital development. Strategies regarding economic growth, poverty reduction and financial planning should be formulated while considering the impact on both the male and female populations. Hence, both genders, with a focus on rural communities, should have access to productive resources such as capital, natural resources, social amenities (renewable energy, clean water, health care, etc.).
- Countries should create more opportunities for African women to enable them to participate in economic and productive activities. This way, challenges arising from income difference between gender and gender discrimination in the labour market (which has resulted in a high unemployment rate among women) can be addressed.
- Investment in education should be intensified to get as many female children as possible into the educational system. By providing quality and sound education, we can be certain of a female workforce with higher intellectual capacity, thereby, allowing them to take on critical roles that can drive growth and development. This will enable African women to become more productive and command higher earnings, thus helping in reducing the poverty levels across Africa.



Women, Communication, and Information: Encouraging Better Media Representation of Women

The telecommunication industry globally has rapidly advanced. Similarly, Africa faces rapid increases in telecommunication due to developments in technology and innovation, especially with the usage of mobile phones and the internet. The use of digital media has increased and led to the development of mobile reporting. The traditional spotlights of newspaper prints, radio, and local stations on TV have taken a new dimension, and modern communication channels now span from social media: Facebook, Instagram, and Snapchat, Twitter, etc. to online news, articles, physical live concerts and showdowns. Research by the Internet World Stats shows an estimate of internet users of 634.8 million in December 2020, with a 46.2% penetration rate for Africa.

Gender parity in Africa

Women have historically been underrepresented and misrepresented in stereotypical roles within mainstream media. Based on the “Male Gaze theory” developed by Laura Mulvey, women in the media are viewed from the eyes of a heterosexual man – represented as passive objects of male desire. Therefore, audiences are forced to view women from the same point of view. In a typical Disney movie, female characters are usually presented as a delicate, yet demeaned person, always waiting for a “true love first kiss” or waiting to be rescued by a stronger male lead. A classic example is the story of Rapunzel who had to be rescued from a tower by a “prince” even though she had what she needed to escape.

However, the narrative has evolved over the past decades. The roles of women in society have changed considerably since these historical analyses of women's representations (the 1970s), and women now occupy a much wider range of roles. Modern films now feature women as heroines.

Female leaders in the media industry

Gender balance in the media – or rather the lack of it – is a global problem. Regardless of the country or region, figures show that women have less of a voice in the news, whether they are subjects, sources, or journalists. Although women are gradually taking lead roles in films, they struggle to gain access to leadership roles in the media and other relevant industries. The highest share of women in the workforce globally is found in Africa – Zimbabwe is the highest with 52.8% compared with a Sub-Saharan average of 40% according to the World Economic Forum. Despite this positive statistic, women hold only 27% of top management positions in media organisations according to Tifa Research. This is low compared to the 73% coverage of leadership positions by men. It is often difficult at the senior management level. Therefore, it is no surprise that male perspectives and narratives dominate movies, books, newspapers, podcasts, and other relevant mediums.

There has been an emergence of summits, associations, surveys, and organisations to empower and educate women. In Nigeria, there is the Women in Management, Business, and Public Service (WIMBIZ), a non-profit Nigerian organisation working to inspire and empower women to attain leadership roles in Management, Business, and Public Service. Similarly, in East and Central Africa, the Women in News (WIN) Program, aimed as a leadership accelerator program for high potential media women is designed to equip women with the necessary knowledge, coaching, mentoring, and skills to enable them to excel in their respective careers.

Curbing the gender gap using media

Today, women in the media have brought some level of good female representation, but there is still vast room for improvement. Female journalists need to encourage constant conversations around gender affairs, current and general issues affecting women (to improve the awareness level in the society, especially among young girls), basic amenities for women (education, human rights), information on women products, careers, and empowerment.

The media industry also needs to create a balance in role distribution. On-screen and behind the scene roles should have a diverse representation – roles should have an equal balance between male and female leads. This encourages women to be more capable and competent allies.

Furthermore, involving women in leadership positions in the media industry, with equal representation of women in boardrooms and zero-tolerance for workplace sexual harassment and violence will help with achieving equal representation of women in the media industry, as this is evident in countries like Togo, Liberia, and Kenya.

The media plays an important role in changing wrong perceptions about women. As much as human behaviour is difficult to alter, especially when it is tied to socio-cultural and religious reasons, the mass media, including print and broadcast outlets, have platforms that can inform and educate people, thereby laying the foundation for behavioural change.



Empowering Women as a Means for Promoting Trade and Achieving Poverty Reduction in Africa

The continent currently plays a marginal role in global trade. Based on the United Nations Conference on Trade and Development (UNCTAD) data, in 2016, Africa's share of global exports is 2.4%, with Sub-Saharan Africa accounting for 1.7%. For most Sub-Saharan African countries, foreign trade represents up to 40% of GDP. However, foreign trade is more swayed towards imports than exports. This shows the presence of huge imbalances in African trade. For example, Mozambique trade represents 96% of GDP but exports only 26%. For Rwanda, the figures are 45% for imports and 15% for exports, and Kenya, 50% (imports) and 16% (exports).

Reducing dependence on the export of a few mineral products, delivering food and energy security, creating jobs for the increasing numbers of young people, and alleviating poverty are vital roles played by regional trade in Africa. The absence of Intra-African trade records, however, makes it difficult to get a complete picture of trade within Africa. This is partly due to lack of adequate statistics and high level of smuggling, making a substantial amount of cross-border trade continuously unrecorded. Meanwhile, Africa's commerce remains concentrated within the common-currency areas and developed trade zones. The inadequate means of transport and communication, lack of complementary agricultural or other products, and limited development of manufacturing industries bring limitations in trading activities.

Common-currency and trade zones that have evolved include the Economic and Monetary Community of Central Africa (CEMAC), the Common Market for Eastern and Southern Africa (COMESA), and the Economic Community of West African States (ECOWAS), among many others.

The involvement of women in trade

Women's role in African trade is essential in exploring its potential. Aside from dominating agriculture (albeit, as small farmers), women also provide services across borders. However, these producers and traders often face specific constraints that undermine their economic activities. Stereotypes abound when it comes to female cross-border traders, and women traders working in the informal sector are often subject to harassment and extortion at the border. Women are often perceived as "petty traders" rather than as legitimate "businesswomen." This historical undervaluing behaviour is present across value chains.

Another challenge women in trade face is that responsibilities at the home limit the opportunities to explore the business culture and dynamics in trade, to take on sizeable contracts and explore business expansion.

Boosting of Africa's Trade through the Involvement of Women

In West Africa, women in cross-border trade support more than six dependents on average, and in Kenya, 80% of women cross-border traders rely on that trade as their sole source of income (USAID, 2012). Separate data from the region show that women who own small businesses tend to use informal means (family and friends) to raise capital for their businesses. This has long-term effects on the size, profitability, viability, and sustainability of their business activities.

With women involved in trade, more income can be generated towards family upkeep. This could lead to diversification of families' income stream, hence, reducing their vulnerability.

Women and AfCFTA

Women in Africa have key roles to play in intercontinental trade activities both in the formal and informal sectors. Several surveys and accounting exercises have shown that a notable share of Africa's regional trade between 30%–40% is informal. Furthermore, statistics show that in countries like South Africa, 40% of people working in trade are informal and about 67% of this exchange is in food trade. It is also very common to see in many African Countries that a chunk of trade in the informal sector deals with agriculture.

More specifically, women contribute significantly to agriculture. According to the World Bank, in Kenya, the percentage of women in Agriculture is as high as 80%. These women perform a variety of roles like weeding, grass cutting, picking, and milk processing among others. Although these are vital, they are still underpaid and face many challenges that limit their competitiveness.

Article 27(d) of the AfCFTA proposal in Trade in services refer to "improving the export capacity of informal services suppliers with particular attention to micro small and medium-sized operators and women and youth suppliers." AfCFTA will certainly be beneficial to women in not just agriculture, but also entrepreneurship, as they gain access to an expanded network of markets across the region.

However, challenges could emerge from increased competition from AfCFTA member states. Research

conducted by the United Nations Conference in Development (UNCTAD) suggests that female farmers would need to be granted better access to productive resources and technical expertise to surmount market barriers.

How can economically active women help in poverty reduction?

Focusing on women and girls while tackling poverty reduction cannot be overemphasized. Being economically active means that they are gainfully employed. When women are economically active, there is a multiplier effect across communities as there will be delays in marriages and reduction in childbearing, which would invariably assist in the improvement of living conditions. Moreover, employing women will assist with gathering and strengthening requisite knowledge and skills required to participate actively in the economy, thus improving well-being and translating to a reduction in poverty.

Proactive steps have been taken by governments across African countries to ensure that women acquire the requisite skillset and expertise to enable them to thrive.

The already established cross-border traders' associations are important in legitimizing small-scale traders and developing their businesses. Small-scale traders must form entities, coalitions, and associations before being represented by a formal body; such organisations will change perceptions and provide institutional backing for traders.

Rather than classroom activities, material, and handbook, the use of trade fairs is more efficient. They serve as a platform to deliver messages through interpersonal contact, which is often more effective. Following the example of successful child fairs in Uganda, trade fairs could act as dissemination of information targeted at potential and existing female traders and border officials. This could assist with changing existing perceptions geared towards women and trade.

Furthermore, a general change in behaviour and society's perception of female traders is required. There is need for a complete change in the attitude towards female traders both from the bottom up and from the top down. Although women contribute significantly to the economic well-being of their households, they are generally not recognised as astute business owners and financial contributors to their families and the economy at large.

Conclusion

Unequal economies are less cohesive with significant adverse implications for growth and macroeconomic stability. The recommendations suggested across segments of this report if implemented constructively, will assist with closing the gender parity gap in Africa. Gender balance across African economies will result in a ramp up in productivity, shrinkage in the unemployment gap, deeper policy direction & impact, particularly for issues linked to women and children.

Our subsequent research publications will dig deeper into the challenges across Africa with Nigeria in focus, share insight and provide recommendations across specific sectors & industries. Our approach will rely heavily on primary research and extensive data analysis to produce high quality gender-inclusive research output.

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