



East and Southern Africa

KEY GENDER ISSUES

The countries of East and Southern Africa have made major commitments to advance gender equality and women's empowerment, and they are starting to pay off. A number of countries have achieved substantial progress towards gender parity in primary school enrolment. Nearly all countries have adopted quota systems requiring women's participation and representation in government decision-making, and in at least eight countries women hold more than 30 per cent of parliamentary seats.

Yet the obstacles of poverty and gender inequalities still impede women's advancement, as demonstrated in the uneven regional progress towards achievement of the Millennium Development Goals.¹ Maternal mortality is alarmingly high, averaging 583 per 100,000 live births,² and violence against women remains widespread.³ Despite the quota systems, women continue to be under-represented in decision-making positions.

In 2011, there were an estimated 23.5 million [22.1–24.8 million] people living with HIV in sub-Saharan Africa, representing 69 per cent of the global HIV burden.⁴ East and Southern Africa remains the area most heavily affected by the HIV epidemic, with prevalence rates in the range of 5 to 10 per cent for East Africa and 10 to 24 per cent in Southern Africa. Women remain disproportionately affected by the HIV epidemic. Prevalence rates among young women aged 15 to 24 are almost two and a half times higher than among men of the same age in the region.⁵

Traditional beliefs and cultural attitudes regarding the role and status of women in society hinder women's participation in economic and civic life. Working primarily in agriculture, women in the region are also at the front line of climate change, but they are poorly equipped to make the necessary adaptations.

Burundi: Candide Manirambona is a widow. She owns two cows and has planted a kitchen garden where she grows cabbage and spinach to improve her family's diet.

Economic empowerment

Household-based agricultural activity remains the foundation of rural livelihoods in East and Southern Africa, and women do much of the work. Official statistics indicate that women's contribution to the agricultural labour force ranges from about 40 per cent in Southern Africa to just over 50 per cent in East Africa.⁶

Despite robust legal frameworks in many countries – national legislation protecting women's economic, political and civil rights; constitutions prohibiting discrimination based on sex; codes and laws regulating marriage and inheritance rights; and laws guaranteeing women equal access to natural resources – customary and social norms are still biased against women. This limits their ability to fully develop their potential. Widespread and user-friendly dissemination of information related to both norms and legislation can help raise awareness and mitigate these negative effects.

For example, while policies and legislation in many countries support equal land rights for women and men, persistent patriarchal customs prevent women from enjoying those rights. That is because customary land tenure systems still dictate women's rights to land through their relationships with men, even when the formal law protects these rights. Across the region, the pattern that women own less land than men, regardless of how ownership is conceptualized, is remarkably consistent and, in many cases, the gender gaps are quite large.⁷

Rural women are increasingly turning to self-employment or wage work for survival. The informal sector offers opportunities for entrepreneurship, especially in trading or small-scale agro-industry, although restricted mobility and limited access to credit, training and farm and market information hinder women's involvement.⁸

Voice and participation

The prospect for women's participation in decision-making has improved considerably in the region in recent years. In most countries the constitution requires that women hold at least 30 per cent of elective offices, which has led to progress in electoral representation. Rwanda, where women hold 56 per cent of the seats in parliament, leads the continent and the world.⁹

Nevertheless, key leadership positions at national and local levels remain the domain of men, with the exception of Malawi, which has East and Southern Africa's first female president. Few women have decision-making positions in ministries of agriculture and other government bodies dealing with rural development.¹⁰ Likewise, farmers' unions and other rural organizations

Rwanda: Thaciana Uwimana is a resource person for a farmers' group in Kigoma village, Nyanza district.



tend to promote the interests of their members – who are predominantly men – and do little to reach out to rural women.

With such limited access to traditional avenues to power and leadership, women have turned to alternative structures, where they demonstrate considerable leadership. Particularly in community-based organizations and grassroots networks, which have mushroomed all over the region, women articulate their own interests and concerns, sometimes managing to place these issues on the political agenda both locally and nationally.

The degree to which women and men share agricultural decision-making varies substantially between countries and among cultural and ethnic communities within them.¹¹ It is also influenced by marriage and residency patterns (for example, whether the wife moves to the husband's home or vice versa). In most countries in the region, women tend to have decision-making power over their own fields, while men dominate in making decisions concerning household plots.

In general, female heads of household are more likely to make financial and other decisions jointly with family members, especially adult male relatives, while in male-headed households men typically have authority over the use of resources and labour and the distribution of income and benefits.¹² Nevertheless, in many countries, a woman's power increases when her husband is not present – for example, through seasonal migration – and she becomes de facto head of the household. Nevertheless, even when men are not present, they often remain involved in the most important decisions, such as deciding how much crop to sell and how the money from crop sales will be used.

In some countries, however, data indicate that women are responsible for a wide range of decisions in farming activities, even when the husband is present. Yet studies from different regions tend to indicate that, in general, an increase in women's role in household decisions on expenditure is associated with improvements in household food and nutrition security.¹³

Workloads and benefits

Rural women often manage complex households and pursue multiple livelihood strategies. Their activities typically include producing crops, tending animals, processing and preparing food, working for wages in agricultural or other rural enterprises, collecting fuel and water, engaging in trade and marketing, caring for family members and maintaining their homes. In most countries, women typically farm individual plots for family subsistence, while also contributing their labour to common plots, but men control the harvest and the benefits of those plots. A woman may not see the value in investing time and energy in the production of cash crops if the income goes to her husband, who may not spend it to the benefit of the household.

Yet much of this work is not recognized. Patriarchal norms categorize women's contribution in the household or the subsistence sector as non-economic or non-market activity. Even national statistics are of limited value in assessing the extent of women's economic involvement in agriculture, food production and processing, because conventional definitions of the labour force have led to an underestimation of women's work. With fewer opportunities for formal employment across the region, women working in agriculture tend to be "own account" or unpaid family workers, which are frequently not reflected in labour statistics.¹⁴

IFAD STORIES FROM THE FIELD

Farmer field schools help farmers raise productivity in Zanzibar

Between 2007 and 2011, two IFAD-funded programmes, the Agriculture Service Support Programme and the Agriculture Sector Development Programme – Livestock: Support for Pastoral and Agro-Pastoral Development, helped set up more than 1,200 farmer field schools in Zanzibar. About 60 per cent of the farmers attending the schools are women.

IFAD GENDER POLICY
Strategic objective 1:
Promote economic empowerment to enable rural women and men to have equal opportunity to participate in, and benefit from, profitable economic activities.

Through “learning by doing” on the field school plot and analysing the results, farmers learn new production and management techniques that boost production, efficiency and profits. Each school concentrates on the type of crops grown in its area – some focus on the cultivation of bananas, paddy, cassava or vegetables – while others are engaged in livestock husbandry.

Mwajina Hassan Nassib is one of the farmers who have benefited from the training. Before, she grew only vegetables. But as she started to make more money, Nassib invested some of her profits in a dairy goat. The goat produces milk and provides manure, saving her the cost of fertilizer for her vegetables. Likewise, proceeds from the vegetables pay for the goat’s feed and medicines. “In this way, each of the two enterprises supports the other,” said Nassib.

She is clear about the benefits of her own economic empowerment: “Above all, the enterprises are all mine. I am earning more income than I earned before. I can now pay school fees for my children, and I am able to support other family members.”

Linking to value chains empowers women in Madagascar

In five of Madagascar’s poorest, most densely populated regions, IFAD’s Support Programme for the Rural Microenterprise Poles and Regional Economies (PROSPERER) (2008-2015) is enabling poor rural people to increase their incomes. The initiative is helping establish efficient business development services that respond to the needs of small and micro rural enterprises. It also helps build the skills of these entrepreneurs so that they can link traditional business activities to modern value chains.

One of the activities supported by PROSPERER is the processing of plant fibre for basket-making. This is the main source of income for many women in Mahialambo, a northern village in the Sofia region. Through the programme, members of the Mahialambo women’s handicraft association have gained both technical skills to improve their basketry, and business skills in marketing, entrepreneurship, savings and credit.

Mrs Perlette, the leader of the association, was among the best basket weavers in the training sessions, and she did not hesitate to put the lessons into practice. Before, she produced 42 baskets per month, selling each for 25 cents. Now she is weaving attractive and original baskets – and selling them at more than four times her original price.

“All the support provided by PROSPERER has been beneficial to me in more than one way,” said Perlette, “and I cannot fail to mention the new opportunities I now have outside the Sofia area, up to Abuja and Nosy-Be regions, where I sell my bags at US\$1.25 each.” With her increased income, she has been able to pay for schooling for her four children and buy necessary furniture for her home.

The programme participants have also learned valuable financial skills. “Thanks to the training in the culture of savings and credit, I now have savings in the Bank of Antsohiy,” Perlette said. “If you had known the hard times I had in the past, then you would realize that my life has changed for the better!”

Savings are a key element of economic empowerment, building resilience and enabling people to make choices and plan for the future. “Currently I am getting training in professional weaving,” said Perlette, “and in the future I will sell my baskets abroad.”

IFAD GENDER POLICY
Strategic objective 2:
Enable women and men to have equal voice and influence in rural institutions and organizations.

Securing land rights for women benefits families and communities too

When people have secure land tenure and know they are not going to lose their land, they are more likely to manage it sustainably and apply techniques that may be costly or labour-intensive to improve its productivity. The introduction of land certification undoubtedly creates a more favourable environment for these long-term investments. Having secure land tenure can improve women's economic opportunities, facilitate access to credit and agricultural inputs, and provide economic and social benefits that extend to their families and communities.

IFAD's experience has highlighted some basic facts about improving women's legal access to land:

- Sensitization and awareness-raising are crucial for women. When they are ignorant of their rights, it is easier for men to prevent them from accessing land. Awareness-raising is also important for men so they know that women have the support of the law.
- Projects that help women access land are beneficial but not sufficient. It is just as important to systematically incorporate their rights to land into legal texts and policies, and more generally into the development framework of the country.¹⁵

Several IFAD-supported programmes address these issues. In Burundi, the Transitional Programme of Post-Conflict Reconstruction (2005-2013) worked to inform women about laws governing land and to help them exercise their rights. The programme also provided legal support to women making land claims. With the help of women's associations and judges, legal clinics are working to build a new body of case law and rules, partly by drawing on cases that have set precedents in this area. However, winning a legal battle is often not the end of the story for women. In many cases, especially land cases, over 50 per cent of women plaintiffs do not benefit from their legal victory because the ruling is not enforced.

In Rwanda, IFAD's objective is to strengthen the capacity of local leaders to manage disputes over land and increase community awareness of land rights resulting from the 2004 Land Policy, especially for rural women. Information activities have increased knowledge of women's rights among officials at district, sector and cell level, and also among rural women and men. The aim is to involve women in all phases of the land registration process, though in practice illiteracy often makes this difficult.

In the United Republic of Tanzania, as part of several village land use planning initiatives, IFAD is supporting efforts to inform both women and men about 1999 land laws that establish the principle of equal treatment for both sexes. Land administration entities have been put in place at village and district level, and female representation on these bodies is assured through direct elections, appointment to special seats and affirmative action.

According to Ethiopian tradition, only men can own land, though the law says otherwise. IFAD is supporting the Community-based Integrated Natural Resources Management Project (2010-2017),¹⁶ which has introduced land certificates as a way of securing equal rights to land for all. Implemented in the Lake Tana watershed in central Ethiopia, the project has also introduced sustainable community-owned resource management and taught new skills to help poor rural people find innovative ways of earning money. With land certification, women heads of households can now fully assert their rights to use and transfer a landholding through heredity, donation or rent.

In the target area of the Amhara region, over half the women heads of households have received land certificates. Yekoye Asfaw, married with two children, is one of the women who have benefited from the land registration and certification procedure. She and her husband now have a certificate declaring joint ownership of their land. With her newly affirmed sense of ownership, Asfaw recognizes the importance of stewardship. She has constructed small earth embankments, or bunds, that will help protect her land from soil erosion. She has also become a member of the land administration and use committee in her *kebele* (village). Asfaw and two other women committee members assist other women seeking justice in land disputes.

“Since we received the land certification, we have had no land-related disputes,” said Yekoye Asfaw. “With my name next to my husband’s, and our photographs, plus the names of our neighbours, I have confidence that my husband and I are the rightful landowners. I can now make decisions equally with my husband on issues to do with our land and other home matters.”

IFAD GENDER POLICY
Strategic objective 3:
Achieve a more equitable
balance in workloads and
in the sharing of
economic and social
benefits between women
and men.

Learning to lead in Madagascar, women raise their professional status

Women's minimal leadership role in farmer organizations does not reflect their major role in food production. IFAD has been working to increase the proportion of women leaders and their impact through support for federations of women's associations in Madagascar. The initiative works to strengthen rural women's capacity to represent their interests in farmer organizations and improve their social, economic and professional status. Women leaders in the two biggest federations of women's associations and in farmer organizations have been trained in communication, negotiation, leadership and technical skills.

Exchange visits have also been organized to spread knowledge and promote peer-to-peer learning, and toolkits containing key lessons were provided to farmer organizations. Women in the federations of rural women's associations now feel they have better communication and leadership skills, which help them both in the community and in the household.

Household mentoring improves livelihoods and family life in Uganda and Malawi

Households function more effectively when all family members work together. The District Livelihoods Support Programme (2007-2014),¹⁷ which operates in 13 districts of Uganda, includes an innovative feature: mentoring poorer households as a means to promote social inclusion and gender equality. Community-based mentors work with families (adults and young people) to encourage a mindset of self-sufficiency, taking the household through an "empowerment pathway" that teaches them to improve personal decision-making capacities. Households then form or join groups and access service providers to improve their livelihoods.

The initiative is aimed at households that are economically active but not yet able to participate fully in commercial activities, as well as poorer households with limited assets and livelihood options. The programme encourages poorer households to start very small investments to gain the dignity of being able to take charge of their own lives, and this is followed by food security grants. Volunteer mentors trained by the programme are responsible for visiting their assigned households regularly over a period of one or two years. The goal is to mentor over 17,000 households by the end of the five-year activity, which began in 2009.

The methodologies help to transform gender relations from within the household, which is more lasting than imposing change from without. Participants report more equitable sharing of workloads, more sustainable and resilient livelihoods, increased farm productivity and income, and better food security. They also say they are happier with themselves and other household members.

In Malawi, the Department of Agricultural Extension Services has been implementing household mentoring since 2010 through the Irrigation Rural Livelihoods and Agricultural Development Project (2006-2012). Front-line extension agents facilitate "vision-setting" by adult members of participating households. Each household then develops an action plan in which every member has a useful and fulfilling role. Households have been able to fulfil some of their objectives, including improved food security, increased incomes, sharing of reproductive/productive work and its benefits between male and female members of the household, and knowing their HIV status. The whole process strengthens feelings of pride within the household and each individual's sense of self-worth.

Improving water security in Swaziland fosters adaptation to climate change and builds a sense of community

Water scarcity in Swaziland means women have to walk long distances to fetch water, and in some instances to share water sources with livestock. This poses health risks to families and means that women waste valuable time and energy collecting water, which could be spent on economic activities or leisure. In response, the IFAD-supported Lower Usuthu Smallholder Irrigation Project – Phase I (2004-2013) has recently begun an initiative that supports community training in the construction of water-harvesting tanks.

In the Makhundlu section of the Vikizijula Chiefdom, a community of 58 households, women from 30 households joined together to construct water tanks for one another. They started making the first pilot tank with the knowledge that they would have to cover all the

costs. On witnessing their commitment, the project pledged to contribute 25 per cent of the costs to each household that participated.

The residents have noticed that in the past few years the rains have become scarcer and the rainy season shorter, making water harvesting all the more urgent. "The difficult situation we were living under was my motivation for constructing the tank," said one woman. "When the opportunity of owning these water tanks came, I just would not let it go."

The tanks also improve the quality of daily life. An elderly woman with health issues requiring daily medication said, "Now that I have this water harvester right at the corner of my house, I can just take a cup and go there to get the water and take my medication."

The capacity to earn income by constructing water tanks for others is an added bonus of learning this skill. The women are currently forming a company for this purpose. In addition, with plenty of water on their doorsteps, the women say they will improve household hygiene and will be able to do their laundry and bathe more frequently. Most of the families with tanks grow vegetables, and some sell their produce, improving their nutrition and providing some income.

The exercise has also strengthened community bonds. As neighbours worked together building tank after tank, relationships grew closer. "We really enjoyed working together," said one of the participants. "Some of us hardly talked to each other before, but ever since we started working together our relationships are strong." The women are considering forming an association to initiate other projects for the good of their families.

LESSONS LEARNED AND GOOD PRACTICES

Many projects being implemented in East and Southern Africa are empowering rural women and supporting gender equality. The following are some general lessons and good practices in the region:

- **Adopting integrated approaches with climate change and land tenure.** Women and men farmers have different abilities to adapt to and mitigate climate change. Consequently, climate change adaptation strategies may need to be different for women and men because of the gender-differentiated access to resources and women's unequal voice in decision-making, as well as gender-based division of labour. The issue of land rights is crucial to the future of the region. IFAD is working to strengthen the implementation of women's land rights, based on laws already passed at the country level. Provision is made for legal support for rural women's land cases, awareness-raising about women's land rights and securing their rights through land registration.

Ethiopia: a woman waters seedlings in the Lake Tana watershed area, where an IFAD-supported project is working to strengthen food security and boost incomes.



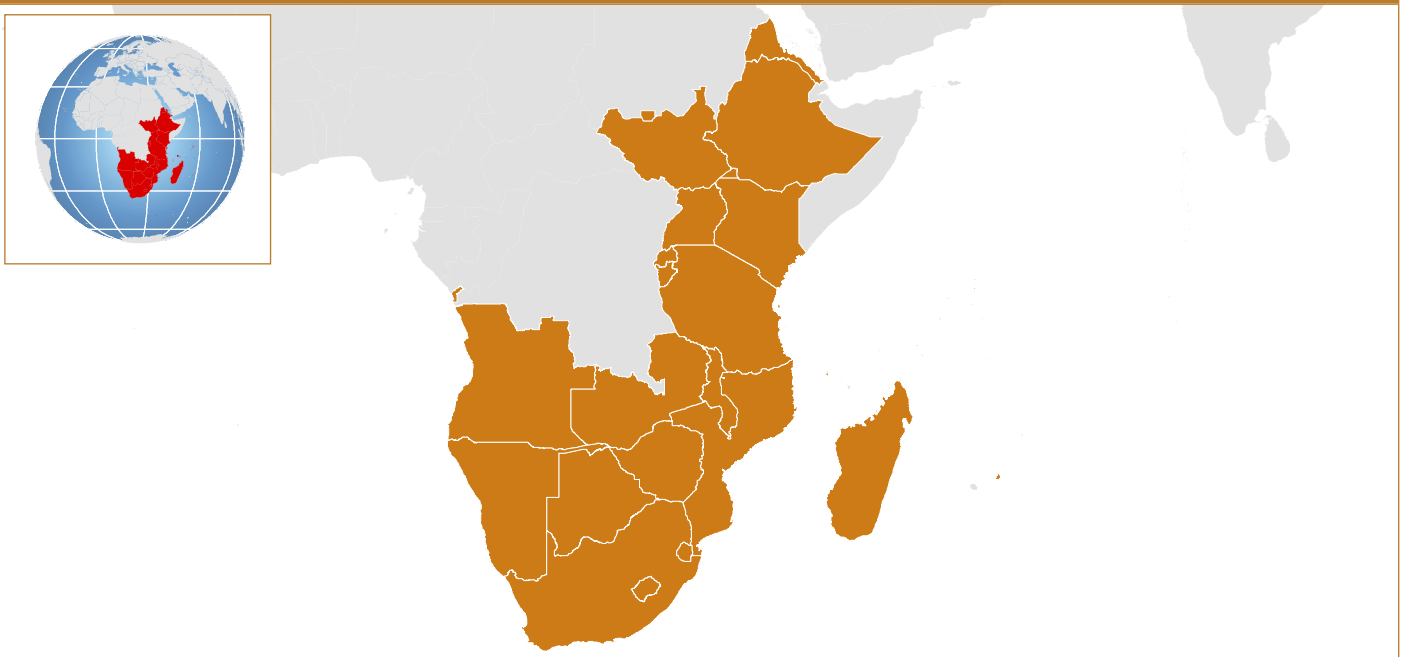
- **Farmer field schools.** Farmer field schools are transforming the lives of farmers by addressing their practical needs and building their skills. The knowledge acquired at the schools is being adopted and widely shared by a large proportion of farmers. Rural women are active members of farmer field schools, and they are keen to learn new skills and engage in income-generating activities.
- **Combining livelihood strategies.** Strategies combining activities that simultaneously enhance livelihoods and realize the rights of beneficiaries, such as household methodologies, appear to be an effective way of empowering women. Such strategies are also applicable for marginalized groups, including indigenous peoples and young people.
- **Working with men to empower women.** Working with men in household methodologies is an effective way of achieving a more equitable workload balance, increasing women's voice in decision-making and supporting greater gender equality within the household.
- **Closing the implementation gap.** Another key lesson from the region is that the capacity to translate good laws and policies into practice, and to scale up successful initiatives elsewhere – both within a country and the region - is critical. IFAD's work with governments to deliver rural development programmes and incorporate the gender mainstreaming approach, can promote a supportive political environment for gender equality and women's empowerment.

OUTSTANDING ISSUES AND ONGOING CHALLENGES

Outstanding gender-related issues and challenges facing IFAD-supported projects in the East and Southern Africa region include:

- **Women's representation and voice.** Women's representation in community level committees, such as watershed management or land administration and use, is qualitatively weak, especially in pastoral areas, where women have limited mobility. Hence, in addition to setting quotas to ensure women are represented on key decision-making bodies, it is essential that their confidence and leadership skills are developed.
- **Gender differences in control and use of income.** Women's major contribution to the workforce is not reflected in their influence over the use of the income generated by their work. The growing shift towards value-chain and market-led processes provides opportunities for women to expand their economic role. But it also includes risks – as women's work becomes more profitable, men sometimes try to take over decision-making functions. The issue of women's ability to profit from their labour should be addressed during project design.

Countries in East and Southern Africa with ongoing activities supported by IFAD



THE STATISTICS AND WHAT THEY SHOW

Challenges to human development and gender equality are far-reaching in the East and Southern Africa region. It faces enormous economic gaps: 13 countries have GDP per capita of less than US\$1,000, while 6 countries enjoy GDP per capita of over US\$5,000 (Table 1). Life expectancy at birth is lower for both women and men compared to other regions of the world, although women still generally fare better than men. While women and men can expect to live to 70 years or more in Mauritius, they are statistically less likely to make it to the age of 50 in Lesotho, Swaziland and Zambia. Literacy rates for women over the age of 15 also vary greatly – in some countries women’s literacy rates are similar to men’s, or even higher. On average, both women and men’s literacy rates in East and Southern Africa are better than in West Africa, but somewhat worse than in regions such as South Asia and Southeast Asia.¹⁸ Literacy rates are not disaggregated between rural and urban areas; doing so might produce a very different picture.

Table 1: Key development indicators across the region, 2012

Country	GDP per capita (current US\$)	Life expectancy at birth (years)*		Literacy rate, ages 15+**	
		Female	Male	Female (% of females)	Male (% of males)
Angola	5 485	53	50	58	83
Botswana	7 191	52	54	85	84
Burundi	251	52	49	62	73
Comoros	831	62	60	70	80
Eritrea	504	64	59	58	79
Ethiopia	470	61	58	-	-
Kenya	862	58	56	84	91
Lesotho	1 193	47	49	96	83
Madagascar	447	68	65	62***	67***
Malawi	268	54	54	68	81
Mauritius	8 124	77	70	86	91
Mozambique	579	51	49	43	71
Namibia	5 668	63	62	88	89
Rwanda	620	57	54	68	75
Seychelles	11 758	77	70	92	91
South Africa	7 508	53	52	-	-
South Sudan	862	-	-	-	-
Swaziland	3 044	48	49	87	88
Uganda	547	55	53	65	83
United Republic of Tanzania	609	59	57	67	79
Zambia	1 469	49	49	62	81
Zimbabwe	788	50	52	90	95

Source: World Bank database (2008-2012). Accessed 10-12 July 2013.

Notes: *2011 data; **2010 data; ***2009 data.

Apart from Mauritius, all of the countries in the region fall below average on the Human Development Index (HDI), a composite measure of health, education and income, as well as on the Gender Inequality Index, which reflects unequal progress in reproductive health, empowerment and the labour market (Table 2). A number of low HDI countries, including Malawi, Mozambique and Rwanda, perform better with regard to the Social Institutions and Gender Index, which measures underlying drivers of gender inequality. Strong policy and legislation may be partly responsible for progress, along with women's increased political participation. However, discriminatory social institutions continue to limit women's and girls' enjoyment of many of their rights. Again, rural and urban areas are not differentiated, and this might reveal wide gaps.

Table 2: Human development and gender inequality across the region, 2012

Country	Human Development Index (HDI) [•] (Rank of 186 countries) Source: UNDP	Gender Inequality Index (GII) ^{••} (148 countries) Source: UNDP		Social Institutions and Gender Index (SIGI) ^{•••} (Rank of 86 non-OECD countries) Source: OECD
		Value	Rank	
Angola	148	-	-	+
Botswana	119	0.485	102	48* +
Burundi	178	0.476	98	51
Comoros	169	-	-	-
Eritrea	181	-	-	56* +
Ethiopia	173	-	-	64
Kenya	145	0.608	130	46
Lesotho	158	0.534	113	+ ++
Madagascar	151	-	-	30
Malawi	170	0.573	124	38
Mauritius	80	0.377	70	11
Mozambique	185	0.582	125	39
Namibia	128	0.455	86	21
Rwanda	167	0.414	76	28
Seychelles	46	-	-	-
South Africa	121	0.462	90	4
South Sudan	-	-	-	-
Swaziland	141	0.525	112	74
Uganda	161	0.517	110	73
United Republic of Tanzania	152	0.556	119	47
Zambia	163	0.623	136	58
Zimbabwe	172	0.544	116	72*

Sources: United Nations Development Programme (UNDP) HDI; UNdata 2012, GI; SIGI, Organisation for Economic Co-operation and Development (OECD) Gender Institutions and Development Database 2012. Accessed 10-12 July 2013.

Notes: [•]The HDI is a composite measure of health, education and income, and an alternative to purely economic assessments of national progress (e.g. GDP growth). Source: <http://hdr.undp.org/en/countries/>.

^{••}The GI is a composite measure that reflects inequality in achievements between women and men in reproductive health, empowerment and the labour market. The index ranges between "0", which means women fare equally well, to "1.0", which indicates that women fare as poorly as possible in all dimensions measured. Source: <https://data.undp.org/dataset/Table-4-Gender-Inequality-Index/pq34-nwq7>.

^{•••}The SIGI was launched by the OECD Development Centre as an innovative measure of the underlying drivers of gender inequality. It captures discriminatory social institutions such as early marriage, discriminatory inheritance practices, violence against women, son preference, restricted access to public space and restricted access to land and credit. Source: <http://genderindex.org/ranking>.

*2009 data available only. The methodological and conceptual frameworks have been revised since 2009 and this figure cannot be compared to 2012 data.

+ not ranked in 2012.

++ not ranked in 2009.

Maternal mortality rates vary widely across the region, ranging from Mauritius, with 60 deaths per 100,000 live births, to Burundi, where the rate is 800 per 100,000 (Table 3). There is also great diversity in women's and men's labour participation rates, although women's rates tend to be higher than in other parts of the world. While many countries pledge legal protection for women in areas such as access to land and credit, traditional practices continue to discriminate against women, restricting their full ability to exercise many of their rights.

Table 3: Key gender indicators across the region

Country	Maternal mortality ratio (modelled estimate, per 100,000 live births) (2010) Source: World Bank	Women's access to land* (2012) Source: OECD	Women's access to bank loans** (2012) Source: OECD	Labour participation rate, ages 15+ (2011) Source: World Bank	
				Female (% of females)	Male (% of males)
Angola	450	-	-	63	77
Botswana	160	0.5	0.5	72	82
Burundi	800	1.0	0.0	84	82
Comoros	280	-	-	80	80
Eritrea	240	0.5	0.5	35	90
Ethiopia	350	0.5	1.0	78	90
Kenya	360	0.5	0.5	62	72
Lesotho	620	0.0	0.0	59	73
Madagascar	240	0.5	0.0	83	89
Malawi	460	0.5	0.5	85	81
Mauritius	60	0.0	0.0	44	76
Mozambique	490	0.5	0.5	86	83
Namibia	200	0.5	0.5	59	70
Rwanda	340	0.5	0.5	86	85
Seychelles	-	-	-	-	-
South Africa	300	0.5	0.5	44	61
South Sudan	-	-	-	-	-
Swaziland	320	1.0	0.5	44	71
Uganda	310	1.0	1.0	76	80
United Republic of Tanzania	460	0.5	0.5	88	90
Zambia	440	0.5	0.5	73	86
Zimbabwe	570	0.5	0.0	83	90

Sources: World Bank database (2008-2012); SIGI, OECD Gender, Institutions and Development Database 2012. Accessed 10-12 July 2013.

Notes: *Women's legal and de facto rights to own and access agricultural land: 0: Women have equal legal rights with men to own and access land; 0.5: Women have the same legal rights to own and access land, but are restricted due to discriminatory practices; 1.0: Women have few or no legal rights to access or own land, or access is severely restricted by discriminatory practices.

**Women's legal and de facto access to loans and credit: 0: Women have equal rights to access credit and bank loans with men; 0.5: Women have rights to access some kinds of credit (e.g. microcredit), or have equal rights but face discrimination in accessing bank loans and credit; 1.0: Women have few or no rights to access bank loans or credit, or access is severely restricted by discriminatory practices.

KEY RESOURCES

- ¹ Lopi, B. (undated). *Audit report on the implementation of the provisions in section H (iii) of the SADC Declaration on Gender and Development*. Harare: Southern African Research and Documentation Centre, Women in Development, Southern Africa Awareness Programme (SARDC/WIDSAA). Available at: http://www.sarpn.org/documents/d0001478/SADC_women-economic-empowerment.pdf.
- ² WHO. 2012. Strategy for the implementation of the Open Health initiative to improve the health of women and children in the East African Community partner States. Geneva. Available at: http://www.who.int/pmnch/media/news/2012/ohi_concept_note.pdf.
- ³ UN Women. 2011. *Progress of the World's Women 2011-2012 – Factsheet: Sub-Saharan Africa*. New York. Available at: <http://progress.unwomen.org/wp-content/uploads/2011/06/EN-Factsheet-SSA-Progress-of-the-Worlds-Women.pdf>.
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LINKS

IFAD policy on gender equality and
women's empowerment
[http://www.ifad.org/gender/policy/
gender_e.pdf](http://www.ifad.org/gender/policy/gender_e.pdf)

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