LITERATURE REVIEW: WOMEN’S EMPOWERMENT
ECONOMIC AND SOCIAL PARTICIPATION IN AFRICA

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WORLD EDUCATION
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In Africa, women and girls are disproportionately affected by poverty and discrimination. Women often end up in insecure, low-wage jobs, and have limited access to the educational resources and financial tools they need to succeed. Women’s leadership and participation in politics, civil society, and the private sector is limited on local, national, and global levels. Adolescent girls face particular challenges, including lower educational outcomes and traditional harmful practices.

However, it has become widely accepted that promoting gender equality and women’s empowerment (GEWE) is essential to achieving sustainable human development, poverty eradication, and economic growth on the African continent. Despite many international agreements set to promote GEWE, women still lag behind men in education, employment, politics, health, and access to public services. According to the UNFPA (2014), gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life. Equality between men and women exists when both sexes are able to share equally in the distribution of power and influence; have equal opportunities for financial independence through work or through setting up businesses; enjoy equal access to education and the opportunity to develop personal ambitions.

An important part of gender equality is empowerment for women, which focuses on power imbalances and giving women more control to manage their own lives. Without both, sustainable development is not possible. In fact, several studies show that excluding women’s input into development by inhibiting their involvement in education, leadership, finance, and social improvement has a negative impact on development (Lucas, 2001; Okojie, 1996). This only further reinforces women’s dependence on men rather than promoting them as equals.

It is important for women to take ownership over their own empowerment, and this has increasingly been occurring across the African continent, as seen through a growing number of women’s movements and grassroots women’s organizations. It is the local women that have the greatest understanding of the deficiencies that women and girls face, and essential knowledge of how to advance their rights. When women push for social change and accountability, they develop leadership skills; some use these skills to transform their lives, their families, and their communities for the better.

Because gender roles are socially determined, it is equally important to approach GEWE in a culturally sensitive manner and to recognize that women, as a group, are diverse and have differing interests. This means that taking multi-pronged approaches to GEWE is necessary to meet the needs and concerns of even the most marginalized and vulnerable women. To create lasting change in GEWE, gender mainstreaming must occur throughout all sectors of society and women need to acquire the necessary leadership skills that lead to true transformation.

Many different types of initiatives are occurring throughout Africa that address the role of women in leadership or provide leadership skills to women,

1International Conference on Population and Development (ICPD, also referred to the Cairo Conference)- placed women’s rights, empowerment, and health at the forefront of the effort; Convention on the Elimination of All Forms of Discrimination against Women (CEDAW); Beijing Declaration and Platform for Action – goals of equality, development and peace for all women; Millennium Development Goal 3- to promote gender equality and empower women; Security Council Resolution 1325- addresses the impact of war on women, and women’s contributions to conflict resolution and sustainable peace; Protocol to the African Charter on Human and Peoples’ Rights on the Rights of Women
The economic and social participation sectors. Women's leadership and empowerment within women and initiatives aimed for the development of early marriage. This paper will examine the role of men do not, such as violence against women and that women face due to their sex and gender, which Lastly, women's human rights refer to violations to bring their priorities and needs into the agenda.”

The United Nations Economic Commission for Africa (UNECA), African Union (AU), and African Development Bank (ADB) (2008) have grouped GEWE into four broad categories: economic participation, social participation, political participation, and women’s human rights. Within economic participation, women have less access to land, property, agricultural inputs, employment, and livelihood opportunities. The social participation category refers to gender discrimination in essential public services, such as education, health, water, social security, and protection. Women’s inequality within political participation includes women being unable to participate in decision-making processes, political institutions, policy-making organizations, and citizenship. Furthermore, UNECA, AU, and ADB (2008) note that, “African women do not always participate in public and private (in the home) decision-making spheres to bring their priorities and needs into the agenda.” Lastly, women’s human rights refer to violations that women face due to their sex and gender, which men do not, such as violence against women and early marriage. This paper will examine the role of women and initiatives aimed for the development of women’s leadership and empowerment within the economic and social participation sectors.

ECONOMIC PARTICIPATION

More women than men live in poverty. Economic disparities persist partly because much of the unpaid work within families and communities falls on the shoulders of women. Women continue to be relegated to the domestic sphere, responsible for childbearing, procreation, and household economy functions. In subsistence economies, women spend a large portion of their day collecting water and fuel; they may also be responsible for agriculture, entrepreneurial work or paid ‘women’s work’, but always are responsible for the rearing of children. The unpaid domestic work that women do directly affects the well-being of their children and other household members (spouse, grandparents) but is largely missing from national and international discussions on economic development.

African women still largely lack a voice in decision making and gender issues are seldom taken seriously. Women’s underrepresentation has led to fewer entitlements for women, lower access to resources, and a lack of attention; this inequity perpetuates gender gaps as women’s ‘invisible’ work becomes expected, normalized, and undervalued. The under-valuing of women is both the cause and result of poverty and stagnant economic growth and development. When a girl is restricted to the unpaid domestic sphere, she is viewed as less likely to earn wages and a parent might be less likely to invest in her education, which is often viewed as women’s best route out of the cycle of poverty. Duflo (2012) suggests that fewer opportunities within the labor market may, in fact, contribute to women’s unequal treatment within the household and causes parents to have lower aspirations for daughters. It also reinforces the idea that women have less need for services such as healthcare and education if there is no place for them outside of the home.

Despite greater international attention toward women’s empowerment and increasing their capabilities, the rate at which African women have been integrated into economic development through institutional reforms in technology and income generating activities has been slow. Providing economic opportunities for women is a strong catalyst for gender roles to shift and the treatment of women to change for the better, yet women tend to be overrepresented in low-income, less secure employment and face greater challenges in accessing decent jobs than men. The number of women employed within the formal sector in Africa is lower than for men, and their pay is, on average, lower than men’s pay for the same work. Several major challenges affect gender inequality in the formal employment sector, such as low educational attainment of women, a lack of employable skills, gender discriminatory labor laws, and a socially and culturally imposed burden onto women of unpaid domestic work and childcare.

There is no denying that globalization has brought on a “feminized” immigration in which women are pushed into the labor market (Supp, 2009). A globalized market calls for cheaper labor for mass production. Jobs for men are becoming outsourced, reduced, or redundant, and traditional livelihoods are being replaced with large-scale operations. As families become more economically desperate, women are taking on work in order to protect the households against economic shock. In some cases this involves ‘sweat shop’ work, which often entails assembly lines and inhumane working conditions.
As domestic wages decrease for low and unskilled workers, there has also been an increasing trend in emigration. Many of these women who emigrate for work end up fulfilling a domestic role as a caretaker or maid. When the work is legitimate, these women are able earn good wages that they can send home for their families. However, it is not uncommon for emigrating women to be forced into modern-day slavery situations in which they are not remunerated for their work, forced to work to pay off ‘debts’, or sometimes even disappear as a result of human trafficking (Supp, 2009).

Within the informal sector, most women can be found in trade, agriculture, and food processing in sub-Saharan Africa. In the agricultural sector, women are mainly small-scale farmers, producing 60-70% of the food requirements of many countries (UNECA, AU, & ADB, 2008). Agricultural tasks are usually delegated by sex, with men controlling land preparation and ploughing, while women manage the watering, planting, fertilizing, weeding, harvesting, and marketing of crops. Generally, women work more hours per day as well as more days per year in agriculture than their male counterparts, but are usually excluded from agricultural extension services due to prevailing stereotypes that farming is men’s work.

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In response to poor working conditions, particularly for women, a number of Fair Trade initiatives have developed to provide safer, more ethical working environments and better trading conditions for workers to improve livelihoods and promote sustainability. Fair Trade is an organized social movement that began in the 1980s that is “a trading partnership, based on dialogue, transparency and respect that seeks greater equity in conditions to, and securing the rights of, marginalized producers and workers— especially in the South” (Greig, 2006). Apart from promoting better trading conditions for producers, the movement aims to also raise consumer awareness because “an educated consumer may be willing to pay more for goods if the producer gets a fair deal” (Moudio, 2013). Despite the fact that purchasing Fair Trade goods means higher prices for the consumer, there is a growing trend and increased demand for fair trade products. The Fair Trade market generates approximately 900 million U.S. dollars annually and is growing at a rate of 40% in North America and the Pacific Rim (Greig, 2006). Some of the industries usually associated with Fair Trade are cocoa, bananas, coffee, flowers, gold, and more recently, Shea butter (Moudio, 2013). Shea butter is most commonly produced in Burkina Faso, Nigeria, Mali, Ghana, Cote d’Ivoire, Benin, and Togo, although the nut can be found across the Sahel.

There are more than 50 Fair Trade organizations worldwide, such as the Fair Trade Federation, Fair Trade International, and the World Fair Trade Organization, and while each has their own set of guidelines, the principles are quite similar. Some of the key purposes of Fair Trade include: to create opportunities for economically and socially marginalized producers; to have a direct relationship between producers and buyers; to provide information and training regarding the export market; and to guarantee a fair price to producers (Greig, 2006). Furthermore, some of the benefits of Fair Trade are: to build capacity; to support safe and empowering working conditions; to ensure the rights of children; to cultivate environmental stewardship; and to respect cultural identity (Fairtrade International, 2014). These benefits become even more important when considering that many large-scale corporations continually search for new methods of cutting costs and hiring cheaper labor, and often result to producing goods in sweatshops with little respect or care given to the workers and producers. Fair Trade is designed to ensure the rights of the worker and to improve livelihoods within the region. Additionally, Fair Trade helps to maintain environmental standards which help to ensure sustainability.

In many African societies, traditional patriarchal gender roles dominate society, significantly influencing the way in which both men and women participate in the formal and informal markets. Traditionally, men are viewed as the head of the household, which also means that they withhold all decision-making power (Elias, 2010). The men get to determine family tasks and responsibilities, the number of children in the family, and who will work, where they will work, and when they will get to work. Since men are placed in positions of authority and power, many resources and opportunities are automatically given to them. Land rights are one of them. Within most of Africa, it is common for men, and only men, to have access to land rights. This allows them the opportunity to purchase land and use it as they see fit. Because women do not have access to land rights they are not able to take advantage of the economic opportunities affiliated with such rights. In addition to withholding land rights, men are also given control over commodities.
with high capital input, or commodities that involve international markets. Again, this limits women’s ability to get involved in the labor force and prevents them from participating in the formal market.

While men are given much freedom and get to exercise their power and privilege, women are traditionally isolated to reproductive roles within the household and community and thus restricted from such opportunities (Elias, 2010). Until the entrance of Shea butter production and exportation in some places like Burkina Faso, it was rare for women to receive opportunities beyond domestic tasks in many communities. Traditionally it is assumed that all household activities will be completed by women, and if not women then girls. As previously discussed, men are viewed as authority figures. This authority can be so extreme that women are required to request permission to engage in activities outside of their domestic tasks, and in some cases they must receive consent before they rest (Greig, 2006).

Because land rights are given to men, the only way a women can acquire access to land is through marriage or inheritance. In cases where a woman inherits land, she is often not given the freedom to decide how it will be used. As a result the inherited land is often used for small-scale production that can be used for daily subsistence for the household or sold at the local market in order to contribute to family living expenses (Greig, 2006).

Although traditional patriarchal gender roles dominate the culture in many African societies, when it comes to Shea butter both men and women are equally knowledgeable about the cultivation and use of the nuts. However, when it comes to production and medicinal properties, it is the women who retain the knowledge that has been passed down from generation to generation since Shea butter production was first recorded in the nineteenth century (Greig, 2006).

Because the processes involved in the production of Shea butter are incredibly time consuming and physically demanding, women have formed cooperatives to share the workload. As previously stated, women are burdened with all of the domestic responsibilities of the household. This does not change when a woman becomes involved in the business of producing Shea. For example, during the rainy season, family fields are being cultivated and at the same time, Shea ripens and becomes ready for production, which increases the workload (Greig, 2006). Thus women’s time is split between Shea production, agriculture, domestic responsibilities and other economic activities, creating an intense triple burden. This demonstrates how significant it is for companies and consumers to be aware of the gendered effects of Shea butter production.

While it can provide economic opportunity and additional household income, if gender roles and ideologies are not addressed then the very thing that could have the opportunity of providing freedom, creating capacity, and enhancing livelihoods becomes the one thing that perpetuates inequality.

As Shea has entered globalized markets some of the gendered effects have had a negative impact or they have introduced the possibility of having a harmful influence on the community. Taking a gendered approach has the potential to decrease harmful influences. For example, L’Occitane, one of the largest buyers of Fair Trade Shea butter for commercial use, provides trainings in order to educate those involved in the Shea butter business about gender equity, while also encouraging dialogue amongst community members. This provides a safe guard against harmful business practices and prevents inequality from rising because it seeks to spark a transformative change to the patriarchal status quo.

The commoditization of Shea has its benefits for women, especially because it has increased household income. The selling of Shea butter has provided women with an income, but because they do not hold decision-making power they are not free to spend or invest the money as they see fit. Instead, they typically must adhere to the wishes of the male head of the household. Despite this, the increase in income has enabled community members to afford healthcare, provide education, and guarantee food for their families (Kamara, 2013).

This increased income has also given some women economic emancipation, freeing them from depending on men for providing an income. With this economic emancipation and this new role of ‘producer’ and ‘seller’, there is an increased autonomy. Women are given responsibility, access, and authority to make business decisions. Shea butter, particularly in the context of fair trade practices, offers them an opportunity to be self-sufficient and participate in the formal market.

Until the globalization of Shea butter, many of these women did not have access to the formal market let alone international markets. That has changed. Now women’s cooperatives get to have decision-making power in regard to their butter production and they have the authority to make business decisions.

In addition to an overall increase of autonomy for women, there has also been an improvement in education. Fair trade companies have introduced communities to gender equity trainings and discussions in hope of transforming the status quo. These companies have also offered cooperatives and participants technical and skills based trainings in order to enhance their knowledge for Shea butter production purposes and to also equip them with additional expertise that may help them outside of the business (Kamara, 2013). For example, many women in the region are illiterate, so participating in literacy classes allows them to develop an aptitude for reading that will benefit their business, while also allowing them to develop new skills that benefit them personally.

While there are benefits to globalizing Shea, a number of challenges also exist. In regard to production, one of these difficulties has been the uncertainty involved in market trends and consumer demand. Because Shea butter is sold in a high-end domestic market niche, high demand is not guaranteed (Greig, 2006). This poses an obvious risk to Shea butter producers, who depend on selling as a means for maintaining their livelihoods. In rural settings, communities have limited access to the equipment necessary to meet high consumer demands. Similarly, many of the women’s cooperatives lack organizational and technical skills that are required for operating large-scale production processes. As demand increases, the supply must increase to meet that demand. Because the traditional production process is time intensive and physically demanding, many of the cooperatives cannot keep up with producing a high volume of Shea butter. Even when they can, they are limited in the quality of Shea butter they produce because of the lack of equipment for refining the butter (Greig, 2006).

Additionally, in most areas the women’s cooperatives exist without supervision from the companies with whom they are selling. Their rural settings limits the companies’ ability or willingness to provide managerial assistance. The lack of managerial assistance, combined with a lack of governance capacity puts the women at risk because there is no guarantee that producers are fairly benefitting from the transactions (Kamara, 2013). This is not an issue for most companies and cooperatives that adhere to fair trade guidelines and regulations. However, fair trade companies provide a separate challenge. The cost to receive a fair trade certification is high, which limits the producers’ access to receiving this certification independently. As a result, the producers become dependent on fair trade companies in order to reap the benefits. Given the cultural and economic context of many of these
countries, many of these women sustain their livelihoods with very little resources. Oftentimes Shea butter production is the sole means by which they are able to access income to help contribute to the needs of the household, and in some cases, the Shea nuts and butter itself is needed for the family’s use. Yet some of the women who are involved in cooperatives are required to give up their portion of butter in order to contribute to the selling of a specified amount. This forces women to choose between using their portion of butter for domestic use or for sale in the market, which presents an interesting dilemma for the women and their families. These difficulties and challenges must be addressed in order to learn how Shea butter production and business practices can improve and better influence the local communities.

Despite the fact that the market trends and consumer demand cannot be guaranteed, it is important to note that, since Shea butter entered the globalized market, there has been an increase in the number of companies who are investing and purchasing Shea from various regions in West Africa. As a result of this increased interest and resulting supply, Shea butter production needs to be addressed according to the three pillars of sustainability: social, economic, and environment. Companies who choose not to invest in social programs or community initiatives run the risk of contributing to practices which reinforce harmful ideologies and systemic injustices, rather than investing in awareness or advocacy for equal access and rights.

As supply and demand has increased, various companies and fair trade organizations have invested in several conservation efforts in order to ensure environmental sustainability of Shea trees. Traditional production does not require the clearing of forests or natural habitats for production purposes.

However, trees have been felled regularly to make room for other crops and trees. They have also been felled for medicinal purposes. In response, the industry started to promote sustainable practices to protect trees from deforestation, desertification and other economic interests (Elias, 2010). As a result, specific conservation practices are now in place. It is important to discuss the conservation of Shea trees with the local people and to provide locals with the ability to protect the land and the trees from the exploitation of companies who are strictly trying to make a profit over the short-term without any regard for long-term environmental sustainability.

Economic sustainability is often unpredictable, as it is dependent upon the market trends and consumer demand. While the production and selling of Shea butter provides additional income and creates economic emancipation for some women, financial training is needed so participants are educated about savings plans, investment opportunities, and basic budgeting techniques. These skills can assist women in making wise financial decisions for themselves and their families, which will enable their income to have a greater impact.
Microfinance has grown in Africa in the last decade, with many of these initiatives aimed at women. It has come to play a large role in many donors’ gender and development strategies because of its direct relationship to both poverty alleviation and women. By giving women access to working capital and training, microfinance helps mobilize women’s productive capacity to alleviate poverty and maximize economic output. For women-specific projects, favorable socio-economic results have been found to stabilize impacts on incomes and enhance women’s status within the household. Beneficial services may be provided to women in a variety of ways, including rotating savings groups, banks targeted for the poor, and credit associations. Microfinance has the ability to enable investment in income generating activities, act as an agent for consumption smoothing within households, and introduce financial planning to the poor. Many of these initiatives are grassroots, therefore meeting the specific needs of women. However, their ability to benefit from increased access to microfinance is often still limited by the disadvantages they experience because of their gender.

Although many microfinance programs promote social solidarity at some level, most microfinance organizations tend to focus their attention on promoting changes at an individual level—a woman who, for instance, is now able to send her children to school, negotiate lower prices for her raw materials, or even have bigger personal goals for herself, her family, and her business. The achievements of individual women can have a powerful impact on the way women are perceived and treated within their communities and helps to build a base for social change, but the levels of empowerment individual women may achieve are usually limited if women, as a group, are generally disempowered.

For that reason, many organizations also include elements designed to uplift women and communities as a collective rather than just as individuals. Movements to empower women, as a group, increase opportunities available to individual women, and economic empowerment can increase women’s status in their families and societies.

Almost two and a half billion people throughout the world—mostly the poor and very poor—do not have a formal account at a financial institution (Demirguc-Kunt, A. & Klapper, 2012). Borrowers of microfinance institutions (MFIs) are usually the owners of established enterprises, who want to borrow to increase business turnover and economic empowerment. They are mainly found in urban areas, where lending is profitable. But MFIs that target the rural poor are challenged by limited demand for credit and high delivery costs. As a result, it is difficult to service this market and it creates a gap between the financial products that MFIs prefer to offer and those that are needed by the very poor. While MFIs stress credit, it is savings groups that improve household cash-flow management and are a better fit for the very poor, whom often prefer to minimize risk by limiting their exposure to debt. According to Ashe & Neilan (2014):

Saving’s groups are a robust, simple, game-changing financial innovation that reaches the village poor by turning banking on its head. Instead of attempting to extend the reach of financial institutions to reach the rural poor, small groups of community members are trained to manage their own mini-financial institutions.
Innovations in Poverty Action (IPA) for the Bill & Melinda Gates Foundation’s investment in the well-known Savings for Change project in Mali found several significant results that can tentatively be applied to other savings groups. First, wealthier women are the first to join savings groups and make up around 40% of any given savings group. These are women who are economically active and more likely to run a business, own livestock, or have previous experience in a tontine or merry-go-round savings group\(^1\). This means that the poorest, and thus, those in most need, are unsurprisingly hesitant to join, only following once more successful women do so.

Second, households that participated in the project were 10% less likely to be chronically food insecure. This is due to the design of the savings payout (the close of the savings group) coinciding with the leanest months; when food from the harvests are scarcest and families are struggling to provide, their savings is paid out to mitigate risk and ease the food hardship.

Savings groups can be a starting point for other initiatives or a complimentary addition to many project components. They can be as simple or complex as required, expanding from simple picture-book training manuals to mobile phone applications for recordkeeping and data collection. Above all, savings groups continue throughout the region due largely to their flexibility to adapt to local context, are largely group managed, and low-cost ability for self-replication.

\(^{1}\)The names of the groups vary by region, but they are all essentially rotating savings and credit associations (ROSCAs) and are locally run. These are informal savings and credit groups in which each member deposits the same amount of money at the same interval; each time members deposit, they give the whole of the amount collected to one member. When there have been as many distributions as there are members, the ROSCA ends. Everyone has put in and taken out the same amount.

In short, savings groups build resilience and help families to cope with food shortages; they are not a guarantee to end poverty but a stepping stone to ease economic burdens and improve daily life. A randomized control trial (RCT) carried out by Innovations in Poverty Action (IPA) for the Bill & Melinda Gates Foundation’s investment in the well-known Savings for Change project in Mali found several significant results that can tentatively be applied to other savings groups. First, wealthier women are the first to join savings groups and make up around 40% of any given savings group. These are women who are economically active and more likely to run a business, own livestock, or have previous experience in a tontine or merry-go-round savings group\(^1\). This means that the poorest, and thus, those in most need, are unsurprisingly hesitant to join, only following once more successful women do so.

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Education builds strong societies, is a “widely accepted humanitarian obligation” and an internationally mandated human right (Cohen, Bloom, & Malin, 2006). Receiving a quality education is more than a human rights issue; an uneducated population has a direct effect on the labor market and country’s ability to shift from an agrarian to industrial economy. However, a stagnant labor market, particularly for women, directly impacts a child and family’s choice to enroll and/or remain in school. Similarly, people lacking in literacy and numeracy skills face a higher risk of poverty, poor employment options, and poor health. Poverty and ill health, in turn, contribute to social and economic inequality and marginalization in education (UNESCO, 2010).

The effects of globalization vary dramatically by the prosperity, education, level of development, and geography of a region. Globalization of the North looks quite different from globalization of the South. In the North, it can mean cheaper prices of goods, the outsourcing of jobs, and lower production costs. In the South, globalization may represent exploitative working conditions, ‘brain drain’, and neoliberal policies that are more harmful than beneficial. In contrast, it can also signify increase access to education, healthcare, food, and social services. For women, globalization has been more influential in the North, bringing about women’s rights movements and empowering women to experience economic emancipation and total autonomy; in the South, the advancement of women’s rights is occurring much slower. Supp (2009) calls this “too little globalization”, in which money and goods are crossing borders, but the key aspect to empower women – knowledge - is not. Without knowledge, social progress is limited, not only for women, but for all vulnerable and marginalized people.

Education is an entry to other opportunities, and this holds most true for girls who have finished primary schooling. Educated girls have more employment opportunities and enjoy a greater sense of autonomy and self-esteem. Beyond the immediate benefits for an individual girl to attend school, the societal benefits of educating girls may be one of the most important paths to sustainable development.

Moulton (1997) argues that this is done through female empowerment via school, either informal or formal. This newly-found empowerment produces new behaviors, which in turn leads to broad demographic change, with perhaps one of the most important results being lower fertility rates. Family planning is increasingly becoming a global issue as populations’ boom in developing countries and resources are becoming scarcer, so the fact that a woman educated beyond grade 7 is more likely to have 2.2 fewer children is hugely important to manage overpopulation (Women Deliver, 2014).

In addition to lower fertility rates, higher levels of women’s education are strongly associated with better health outcomes, as well as with higher levels of education and economic opportunity for their children. A woman educated beyond primary school is five times more likely to be educated on HIV/AIDS, her children twice as likely to survive past the age of five, and the risk of maternal death decreases by 66% (UNESCO, 2011; UNESCO, 2013). These women are also more likely to send their children to school, and even marry four years later (Women Deliver, 2014; Levine, Lloyd, Greene, & Grown, 2009). According to Women Deliver (2014), women spend 90% of their earned income on their families, while men spend only 30-40%. If an extra year of primary school boosts girls’ eventual wages by 10-20% and an extra year of secondary school adds 15-25%,
FGC has a negative impact on girls’ education and future prospects. Absence from school during a lengthy recovery period from cutting often leads to increased dropout rates. Often when girls return to school, they may be driven away by the stigmatization they suffer from their peers as undergoing FGC might actually be ridiculed among the younger boys and girls. Additionally, many girls feel that cutting, used as an induction into womanhood, means they are ready to have sex, often leading to pregnancy and early marriage as parents force them to marry the boy or man who has impregnated them. This limits educational opportunities and future prospects for livelihood opportunities on par with their male counterparts.

FEMALE GENITAL CUTTING (FGC)

then educating girls ultimately benefits the family (Psacharopoulos & Patrinos, 2002). Additionally, educating girls affects more than just family: when 10% more girls go to school, a country’s GDP increases by an average of 3% (Women Deliver, 2014).

There may be some disconnect between this theory and the quality of available schools; many schools in Africa are of low quality and may not teach female reproductive health topics or other necessary life and asset building skills needed to empower girls to become change agents, but the effect of being involved in some form of institution outside of the home instills a type of autonomy into girls that Moulton (1997) believes acts to create positive behavioral changes. Whether a program is formal or informal does not matter; women’s empowerment comes from confidence gained, increased assets brought through the program, and a sense of purpose and belonging.

Today, a significant number of children, particularly girls and those living in poverty, conflict situations, or belonging to a minority group, remain out of school. For many children, schools do not exist or are located too far to access safely. Even when schools are present and children are enrolled, many education systems are failing their students; underfunding of schools results in limited resources, poor infrastructure, and lower teacher training and motivation. In many low-income countries with high inequality ratios, the rich and the middle class often enroll their children in private schools. Because the lower-classes tend not to have a strong voice and are largely unrepresented, this leads to a lower commitment by the government to provide quality education in the public school system. Concentrated in slums and remote rural areas, the most poor and marginalized are often hidden from view, leading governments to overlook their needs, such as increased access to quality education. Even though Universal Primary Education (UPE) was created to mitigate this effect, educational inequalities persist due to a number of poverty-related factors. In fact, in some countries, because eliminating official school fees can help lower financial barriers for the poorest households, UPE has led to deterioration in quality, due to surges in enrollment increasing class sizes and straining school infrastructure.

Unfortunately, the main and most common method to measure progress of UPE is through Millennium Development Goal 2 – achieve universal primary education – by tracking enrollment rates. Enrollment does not equate to attendance, nor does attendance equate to learning. Many students drop out of school prior to completing primary school, and many of those who finish primary school do not continue on to secondary school. High grade repetition, school fees, unengaging curricula, cultural gender restrictions, and early-entry into the labor market are all causes for children not to finish school. Girls’ enrollment and attainment levels are lower than boys’ in much of the world, and although enrollment rates are leveling out, it remains that more boys than girls finish school, particularly primary school.

The first global initiative for better education practices occurred in 1990 at the World Conference on Education for All (EFA) in Jomtien, Thailand. The main purpose of the conference was to achieve UPE and to greatly reduce illiteracy by 2000. When those goals were not met, a renewed pledge toward EFA came in 2000 at the World Education Forum in Dakar, Senegal, with a target of 2015. Concurrently, the United Nation’s Millennium Development Conference in 2000 also has an end date of 2015. From this conference stemmed eight Millennium Development Goals (MDGs); Goal 2 focused on achieving UPE while Goal 3 addressed the elimination of gender disparities.

To date, substantial progress has been made in most areas of the MDGs. By 2012, all developing regions had achieved or were close to achieving gender parity for primary education (United Nations, 2014). School enrollment rates worldwide jumped from 83% in 2000 to 90% in 2012, yet high dropout rates – nearly one in four children in developing regions remain a major obstacle to achieving UPE (Ibid, 2014). Children who are over-age for their grade are more likely to drop out of school, due to late initial entry into school, repetition, or rising opportunity costs of attending school as a child gets older. It is estimated that 58 million school-age children will be missing primary school in 2015; meanwhile, of the 907 million youth and adults worldwide that are illiterate, more than 60% are women (Ibid, 2014). These statistics suggest that providing every child, not to mention every illiterate adult with an education of high quality will require time, resources, and an enormous effort.

Sub-Saharan Africa made great strides in increasing primary school enrollment rates but it is continually challenged by rapid population growth, hampering UPE efforts. Even though the number of children enrolled in primary school doubled between 2000 and 2012, more than 33 million children remain out of school, nearly 56% of them girls (United Nations, 2014). Poverty, location, and gender are some of the most common reasons for educational disparities. The region continues to have the lowest gender parity index (GPI) for primary school despite noticeable gains in the past two decades.

* The six goals of EFA are: Goal 1 Expanding and improving comprehensive early childhood care and education, especially for the most vulnerable and disadvantaged children; Goal 2 Ensuring that by 2015 all children, particularly girls, in difficult circumstances and those belonging to ethnic minorities, have access to, and complete, free and compulsory primary education of good quality; Goal 3 Ensuring that the learning needs of all young people and adults are met through equitable access to appropriate learning and life-skills programs; Goal 4 Achieving a 50 per cent improvement in levels of adult literacy by 2015, especially for women, and equitable access to basic and continuing education for all adults; Goal 5 Eliminating gender disparities in primary and secondary education by 2005, and achieving gender equality in education by 2015, with a focus on ensuring girls’ full and equal access to and achievement in basic education of good quality; Goal 6 Improving all aspects of the quality of education and ensuring excellence of all so that recognized and measurable learning outcomes are achieved by all, especially in literacy, numeracy and essential life skills.

* The eight goals of the MDGs are: Goal 1 Eradicate extreme poverty and hunger; Goal 2 Achieve universal primary education; Goal 3 Promote gender equality and empower women; Goal 4 Reduce child mortality; Goal 5 Improve maternal health; Goal 6 Combat HIV/AIDS, malaria, and other diseases; Goal 7 Ensure environmental sustainability; Goal 8 Global partnership for development.
It is not surprising that many countries are increasing access to primary school by eliminating school fees yet do not have the capacity to deliver essential educational services. This is particularly important in urban centers, where populations are expected to double relative to rural areas by 2050 without a corresponding economic and infrastructure growth (Omole, 2013). Many state resources cannot keep pace with growing enrolments, resulting in overcrowded, dilapidated schools, and underpaid, under-educated teachers. Further, for the first time since 2002, aid to basic education has fallen from $6.2 billion in 2010 to $5.8 billion in 2011 (United Nations, 2014). Given these deficiencies, “governments often have had little choice but to cede responsibility for the provision of basic services to a church, an indigenous self-help group, or an international relief agency” (Bradshaw, 1993). These organizations have put forth a variety of solutions for education; some tackle basic literacy, others attempt to keep children in school, while others have branched out to address health, violence, economics, parental support, and more.

CASE: SAFE SPACES

Life is not easy for girls living in slums, and it is particularly difficult for adolescent girls as they make their transition into adulthood. Girls living in the slums of Nairobi and Kampala face the same challenges: a lack of quality educational access, limited employment opportunities, the constant threat of gender-based violence (GBV), poor healthcare options, and insecure living environments, as well as the same vulnerabilities: living in social isolation and poor support networks. Girls do not have safe environments in which to socialize, learn life skills, obtain health information, and develop relationships with mentors.

Girls in the slums are more likely than boys to have both parents dead, or to live with one or neither parent (Austrian, 2011). That such a large proportion of girls in the slums do not live with parents has serious implications on programming, particularly when many programs have a focus or component relating to parent-child communication. Additionally, the living situations of slum girls lowers their support network and leaves them open to greater risk. Erulkar and Matheka (2007) noted that girls had far fewer safety networks in slum communities than boys, with 25% of girls reporting having a safe space within their community compared to 58% of boys. These girls are less likely to have a trusted adult to turn to when in an emergency. Girls in these slums are significantly more likely to feel “ill at ease in their surroundings”, with 60% of girls saying they are scared of being raped and 47% scared of a particular person in their community (Erulkar & Matheka, 2007). Furthermore, 43% of girls were coerced or forced for their first time having sex (Ibid, 2007). Violence against girls lowers self-esteem, causes poor performance in school, and may result in unwanted pregnancy, sexually transmitted disease (with HIV/AIDS a high risk), and lead to lost opportunities for work and school. Gender based violence additionally has the effect of reinforcing gender stereotypes and passing gender based discrimination onto the next generation.

However, in Kenya and Uganda, there is a high social stigma attached to GBV, which causes women and girls to blame themselves and live in fear that they will be ostracized from their community or be subject to further violence from the perpetrator if they report the incidence. Women are less likely to utilize existing support services or to even know about them because such a large majority of women and girls do not have access to learning environments through which they could gain such information.

For girls in these environments, such fear and risk can be severely limiting on the ability to move freely. If a school is located too far away, many will not attend due to safety fears; being out of the home at night brings greater GBV risk. Limited mobility also affects girls’ contact with social networks, which are important for adolescent development, mental health, and practical assets. Girls are less likely to have many friends than boys, and low wealth is associated with girls having fewer friends. Additionally, socially-isolated girls are six times more likely to have been physically forced to have sex than socially-connected girls (Bruce, 2007).

Girls in the slums are significantly less likely to be attending school than boys; one study in a Kenyan slum showed that 43% of girls were out of school, compared to 29% of boys (Erulkar & Matheka, 2007). Even when adolescent girls are enrolled in formal school, they are typically expected to work longer hours on domestic tasks after school than their enrolled brothers. Lloyd (2012) suggests that due to girls’ informal workload, “adolescent girls would
benefit even more than boys for the opportunity for some personal time after regular school hours and with other girls”. Thus, an after-school program or a safe space for girls could focus on developing life skills, financial literacy, and leadership skills - essential skills needed for adulthood but missing from formal curricula and not included in domestic learning. Most public spaces in the slums are often inhabited largely by men and most existing youth program participants are overwhelming older boys and do not reach the most vulnerable of adolescent girls; a ‘safe space’ is an area relegated for girls only. Commonly accepted criteria for a safe space include: a physical space where adolescent girls can meet regularly; a mentorship component; life skills training, socialization, recreation, and possibly vocational skills training (Browne & Oddsdottir, 2013). In Kibera, there are 93,000 girls aged 10–19, but less than 1% of them have access to girls-only programming (Bruce, 2007).

Safe spaces provide a much needed platform for communicating protection strategies, building basic livelihood skills, promote school or help usher girls through school, and provide other benefits, such as mentorship and savings opportunities to socially disconnected girls. For girls without strong role models in the home or in school, safe spaces additionally provide positive modeling, through which human behavior is learned through observation and modeling others. These observations, typically done through parents or teachers, is lacking for most girls living in slums, so mentors and leaders from a safe spaces project can act to counteract the daily negative influences from their environment.

One program developed to address this problem came from Population Council, in partnership with the Binti Pamoja (Daughters United) Center run by Carolina for Kibera in 2002. The main goal of the program was to expand safe spaces and build social, health, and economic assets for adolescent girls in the urban slum of Kibera in Nairobi, Kenya. The combination of safe spaces, financial education, and savings accounts came together into the Binti Pamoja program to address a range of vulnerabilities that girls in the slums face, such as social isolation, personal financial responsibilities, and often inappropriate relationships with older men that involve high levels of economic dependence.

They first conducted a mapping project of existing and potential safe spaces and programs for girls in Kibera. The results of the mapping project showed that the majority of youth-serving organizations were reaching older boys/young men and that less than one percent of girls in Kibera had access to safe, gender-segregated programs (Austrian, 2011). Responding to the need within the slums, Population Council and The Binti Pamoja Center started their safe space program with a group of fifteen girls from their core program, which provided reproductive health and financial education, leadership, and personal skills training. After a few years of the girls growing along with the program, “it became clear that they were ready to ‘graduate’ and take on leadership roles” around the same time that the program was ready to expand further into the Kibera community (Austrian, 2012). This core group of girls went through a training of trainers (ToT) program in 2006, which taught them facilitation skills, group development, communication, and conflict resolution. The girls then worked in pairs to form new safe space groups, and were responsible for recruiting new girls, finding a suitable safe space, and spending their monthly ‘allowance’ appropriately. By the end of that year, there were ten new safe spaces run by the ‘alumni’ girls, operating under the supervision of the Binti Pamoja staff.

As the program continued to grow, more alumni girls finished the core program and began new safe spaces. Some alumni were hired as field officers to help the Binti Pamoja staff to monitor and support the alumni and the new groups. However, by 2009, there were 25 safe space groups, which was too much for the current supervisory staff to successfully manage. The program then implemented Village Coordinators; five Coordinators were responsible for a different neighborhood within Kibera to monitor the active safe spaces groups within. They also helped alumni with recruitment, identifying new safe space locations, monitoring program content, and planned events and trainings. Through this model, the Binti Pamoja program has grown from 15 girls in 2002, to more than 1,000 participating girls, 40 safe space groups, and 80 alumni in some leadership capacity, within every neighborhood in Kibera by 2011 (Austrian, 2012).

According to Austrian and Wambugu (2012), there is a growing trend of adolescent girls saving small amounts of money but not having any formal mechanism with which to store their money safely. This leaves girls open to being robbed, harassed by family members and others within their communities, and to sexual violence. Additionally, although girls have positive intentions and purposes for their savings, they are not taught at home or in school basic savings and budgeting skills, which limits their ability to save and manage their money successfully.

As a part of the program, Binti Pamoja partnered with the Global Financial Education Program (GFEP) to create a financial literacy program to develop financial skills related to budgeting, saving, and setting financial goals. The girls were interested in a savings platform that was not contingent on a group and not based around credit - merry-go-rounds and many other types of lending and savings groups exist within Kibera on an informal basis. They additionally requested a safe and trustworthy savings mechanism and more formalized financial training. Girls were organized into two age groups (10-14 and 15-19), and curriculum differentiated by age-group need; they found that financial needs differ at different ages, and thus modified each group’s curriculum to address those needs. They found that it is important for the younger group to build critical money-management skills and develop savings habits that help the girls to meet short-term goals and daily financial needs, while the older group needs greater access to money as their personal and household responsibilities increase. The girls expressed their financial needs and the Binti Pamoja program listened; the financial literacy program was developed to meet their financial demands, all while ensuring that any learned material can be re-taught by the girls themselves, thus making them teachers, leaders, and role models within their own community.

With assistance from Binti Pamoja and GFEP, the girls opened bank accounts and joined the savings group within their safe space, under the guidance of their alumni leader who essentially worked as a mentor. The mentors facilitated financial trainings and group discussion, serving as critical role models for the girls. Using mentors for coaching and modeling is a practical method to internalize the leadership skills needed and can create an effective “action learning” that Wakahiu (2011) has shown to provide longer-term success.

Ongoing monitoring and evaluation of the program has showed positive changes in the girls’ social networks, their mobility within the slum, gender norm ideology, financial literacy, bank service usage, saving behavior, and communication with parents or guardians on financial issues (Austrian, 2011). Additionally, girls in the program were more likely to know of at least one contraceptive method and to know that HIV can be transmitted through sexual intercourse (Ibid, 2011). Due to the successes of the program, Population Council has used the Binti Pamoja program structure and the Financial Literacy Curriculum as a model for other projects in Bolivia, Peru, Morocco, Nepal, and Uganda.
The most notable program to come from the Binti Pamoja program is the Safe and Smart Saving Projects for Vulnerable Adolescent Girls (SSSPVAG) in the slums of Kenya and Uganda, which began in 2008. Two financial institutions in each country partnered with Population Council and partner Micro-Save: K-Rep Bank and Faulu-Kenya in the Kibera slum in Nairobi, and FINCA-Uganda and Finance Trust operating in the Ugandan slums of Katwe, Kalerwe, and Kawempe in Kampala. The main goal of this project was to provide a safe saving option for adolescent girls through formal savings accounts, bolstered by weekly group meetings led by a female mentor from their community, covering financial education, health, and social events, all within a safe spaces framework.

The SSSPVAG program created an asset-building framework designed to reach the three essential assets that adolescent girls need to grow into healthy, productive adults. These consist of social, health, and economic assets, through which assets reduce vulnerability and expand opportunity (Austrian, Muthengi, Wambugu, Ghati, & Kariuki, 2012). Having only one type of asset is not enough to make positive change for a girl. For example, a girl might have a health asset in which they are knowledgeable of HIV and pregnancy, but this singular asset will not be sufficient to help the girl during this particularly vulnerable time in her life, as a girl's economic situation often overcomes knowledge of risky behavior. An economic asset is needed, such as a savings account, to reduce vulnerabilities and expand opportunities, but social assets such as self-esteem are needed as well, to help the girls make smart decisions.

Using the safe space model, girls were organized into groups that meet each week and trained on basic health and financial education topics. Similar to the Binti Pamoja program, mentors went through an intensive ToT, managed the group’s budget, facilitated meetings, and mobilized the girls. However, this program did not have the same timeframe as the Binti Pamoja program to let the leadership model grow organically - this means that mentors did not themselves go through a savings group and safe space group, grow through the program, and receive mentorship training to become a new safe space leader. Mentors were therefore selected and trained from the beginning of the SSSPVAG program. Unlike the Binti Pamoja program, mentors in the SSSPVAG program were responsible for between one and four groups and safe spaces were provided by the financial institutions. Field officers from the financial institutions were responsible for assisting the girls' with their saving accounts and liaise frequently with the mentors as well as financial institution branch managers.

According to law in both Kenya and Uganda, a person must be at least 18 years old to open a savings account, so a cosigner was needed. The girls could make deposits on their own, and both the girl and the cosigner had to be present to make withdrawals. The girls were able to choose a person that they trust to be their cosigner, and in the case that they did not feel they knew someone appropriate, their mentor was often chosen to fill the role. During the pilot period, the accounts were ‘no fee’, meaning that there was no minimum balance to open the accounts and there were no monthly fees associated with the account. When the savings component of the SSSPVAG program began in Kibera in December 2008, there were initially 500 girls per financial institution (Austrian et al., 2012). The Ugandan pilot began in June 2009, with the most significant change that the mentor could not be the cosigner on the savings account.

After one year of piloting in each country, the program expanded, with several important changes. During the pilot, the financial institutions had the majority of the managerial responsibilities for the entire program including nonfinancial components. After the pilot, all nonfinancial aspects of the program were delegated to community-based organizations (CBOs) located in each branch area. The CBOs were identified in the post-pilot period, trained, and under the guidance of the Population Council had the main responsibility of overseeing the safe space/mentorship component of the program.

Bank branches are located far from most girls in all slums, hampering mobility and inadvertently causing the girls to keep their money in their homes until they are able to travel the distance to their branch, thus opening them up to vulnerabilities. As a result, Faulu is working on using mobile money to transfer money into their accounts.

By November 2012, more than 10,000 girls in Kenya and Uganda had opened savings accounts within the program and/or been included in the safe spaces component (Austrian et al., 2012). Available evaluations indicate that the program was positively received both by the girls and financial institutions. Having a savings account improved girls’ financial literacy, and benefits were greater for girls that had a savings account and attended safe space meetings.

While the group did not seem to have an effect on the amount that the girls saved, there were significant improvements in social assets, future life goals, and health knowledge for girls that participated in both components of the SSSPVAG program (Austrian & Wambugu, 2012). It was also found that girls who only participated in the savings component were at a higher risk of GBV, which highlights the importance of building a more holistic program and that the social and health assets should not be undervalued (Ibid, 2012).

While the Binti Pamoja project and the SSSPVAG project were not specifically designed as an education alternative for girls, the components of the projects are directly applicable to the gender gap crisis within education. By promoting health and financial education, and providing adolescent girls a safe and reliable avenue with which to develop and grow their personal assets, these girls are arguably more prepared to enter adulthood than they would be if they only attended formal schooling.
Education is linked to demographic change by empowering women through their learning experience, and that empowerment leads to changed behaviors related to child-bearing and child-raising. These behavior changes eventually result in lower rates of fertility and child mortality. An educated woman is more confident of her ability to make a decision or voice an opinion, and more likely to insist on participating in family discussions and enter the workforce. When a woman has economic independence, she gains control over economic resources, gains a voice over household decisions, and becomes more self-reliant. She then has the potential to become a leader and change agent within her community and beyond.

It is important to remember that the 'gender' and 'women' are not the same; in fact, men are a strong factor in realizing women’s empowerment, and ignoring men may prove detrimental for women’s empowerment efforts. Future interventions should emphasize work with both men and women, boys and girls, to change social norms on gender relations. Further, projects should accommodate the differences between men and women while recognizing that women and men are categorically different based on each region and context.

However, gender-based interventions, or even gender-aware interventions, no matter how holistic, will never be enough for women to transition from the domestic sphere and small-scale employment to a permanent fixture within all sectors and levels of society without strong governmental support. This should be done through gender-sensitive laws, policies, and programs based on a thorough understanding of issues that affect women’s leadership and empowerment. Raising awareness of gender issues regarding the obstacles to, and value-added of, women’s leadership within an organization or company so that they may provide appropriate management training and support can be further combined through economic incentives for the private sector to hire and train women. Increasing the employment market for women plays a vital role in creating role models for young girls and provides a practical value for girls to attend school.

Empowering women is not a one-stop solution. There is a long list of reasons why women are marginalized and lack the leadership skills to make positive social change. Addressing one area, such as the economic sphere or a lack of education, is a step forward for gender equality, but without a holistic approach to gender, women will still be held back.


