

# TAKING WOMEN TO TASK IN A GENDERED ECONOMY: THE OPPORTUNITY COST OF NEGLECTING THE RESOURCES THAT AFRICAN WOMEN REPRESENT

*May Ifeoma Nwoye*

## **Abstract**

Extreme poverty is a condition characterized by chronic hunger, disease, illiteracy and squalid surroundings. Majority of the afflicted live in Africa, and most of them are women. Many of these people live below the established poverty line just as the gap between the rich and the poor continues to widen. The devastating effect of poverty on families has caused parents to abandon their children because they could no longer feed them. Underaged children have dropped out of school to become breadwinners through hawking and child labor. Chronic hunger has reduced able men, women and children to suffer nutritional deficiencies that sometimes result in mental retardation, blindness and ultimately premature death. Also tradition has conferred on the African woman, despite her economic condition, the task of managing the household by providing food and water. She has also been active in agriculture as well as being the guard of her children's welfare with the implicit responsibility to provide for them materially. It is therefore obvious that the high failure rate of development policies and programs and the attendant poverty should be attributed, in large degree, to the neglect and lack of knowledge of this encompassing role of women in African society. This paper attempts to highlight women as a group of social actors with tremendous capacity of human resources and further x-rays the various problems of poverty, both economic and social which African society has continued to experience due to the neglect of resources women represent. It also suggests that International funding agencies like International Monetary Fund (IMF) inadvertently contributed to worsening the situation of women in Africa. It further establishes that the miseries of poverty will continue to deepen if the women are not equipped with the wherewithal to embrace all the facets of the social and economic challenges facing them.

## **Introduction**

Economic development deals fundamentally, with the factors of productive capacity including land, capital, labor, technology as well as entrepreneurship of a given economy. Africa by any standard of economic development can be classified as a distressed continent. Emerging trends and issues have been identified against a background of major reversals in Eastern and Southern Africa during the 1980s. According to the survey by UNICEF (1991), only a few countries in Africa as of today can boast of a positive annual GNP per capita growth rates. The rest are suffering from falling commodity prices, rising interest rates and debt service obligations, thereby hampering their economic growth. The socio-economic crises in Africa within the past few decades have had a devastating effect on the poor, majority of who are women. Africa, which hitherto has maintained a traditional socio-economic role for women, has as its major challenge the issue of integrating women in projects and strategies that combat poverty, that way the continent will free itself from the economic malaise.

Women's education level has not improved, and so are measures to lower other socioeconomic barriers that restrict their participation in economic development. Reductions in public expenditure following the IMF conditionalities for economic adjustment and increase in the level of unemployment have led to poorer labor conditions for women.

Noting that over 80% of the farmers in Africa are women, the falling price of commodities has forced these farmers into more intense cash-cropping thereby creating more manual work for them without corresponding increase in their revenue. In terms of space, women and children form the majority of displaced population of the world either through wars, ethnic conflict or hunger or in the case of broken homes. These issues and their attendant problems arise because women are kept in permanent, subservient and marginalized position where they neither enjoy economic nor political power.

This paper used historical perspective to highlight the causes of poverty in Africa, both economic and social, including the IMF *conditionalities* on money lending which have affected African women negatively. It also attempts to establish the fact that the miseries of poverty will continue to deepen if women are not equipped with resources to embrace the economic challenges facing them.

The remainder of the paper is divided into four sections. Section two reviews the historical perspective on the economic position of women in African society. Section three discusses the conceptual

issues in economic development and poverty. Section four highlights the impact of Structural Adjustment Program (SAP) on the African poor while section five recommends some affirmative actions for redress, and thereafter concludes.

### **Historical and Economic Background Of African Women**

Majority of the African population live in rural areas in which women form the greater proportion. According to Henn (1984), the great majority of African women are farmers. Most days they must work in the field from four to eight hours, aided only by a single hoe, in order to provide their families' basic food, as well as work a second labor day fetching water and firewood, drying, shelling, storing and cooking food while at the same time caring for their children. The women have played a dominant role through their historical participation in agriculture, which they depended upon to raise their families. As farmers they grow foodstuff such as maize, millet, sweet potatoes, cassava and plantain, they also raised livestock. In addition, they were very active in trade among their communities and neighboring villages. In some countries like Kenya, women were also assigned to cutting and carrying grass and pounding sugar.

Most African countries are polygamous. Women are usually collected into a man's family home and used to produce and rear children and in addition promote agricultural productivity. Hay (1991) showed how investment in wives was a critical first step for a man who was aspiring to become a chief.

Despite these women's activities, land tenure was titled in favor of men. Kinship groups controlled the use of land. Women neither owned nor inherited land or property even at the demise of their husbands or fathers. Man's direct control and inheritance were essentially predicated on his membership and position in the patrilineage. According to Hay, a man would assign specific fields to each of his wives, according to her ability and her needs (largely determined by the number of her children). Women never held permanent rights to land, since their husbands could reassign garden plots as they saw fit. In fact, female entrepreneurship and proprietary control and exercise of their rights are often stifled by the requirement of their husband's approval, ( Onyekwere, 1995).

Colonization affected many parts of the African system of life but unfortunately, the pace of change in the women's socio-economic development has been quite slow particularly in the area of education and training. Majority of the African women derive their livelihood from participation in the informal sector which, though they significantly occupy in terms of space with little or no capital, yet they do not own or lease permanent facilities for their enterprises.

Even as at today, moving through the streets of open markets in Benin City, Nigeria, for instance, by mere observation, over 70% of the traders are women, sometimes with their children under the hot sun. In contrast, over 80% of the lock-up stalls belong to men. This is because procurement of any decent market stall necessitates some capital investment and perhaps special skills in some cases. It is in agreement with this assertion that Mullings (1991) in his article, *Women and Economic Change in Africa*, noted that men were usually able to enter the money sector of the economy more easily than women. It can easily be concluded that the African woman neither enjoys economic nor political power. As Ezigbo (1996) puts it, "her tragedy is that she has virtually lost out on all counts and finds herself even more marginalized than and devalued than her traditional foremothers".

### **Conceptual Issues and Structural Obstacles To Women's Good Representation At The Economic Level In Africa**

Opportunity cost is a key concept in economics which is applicable in a variety of ways and which does not necessarily have to be expressed in terms of dollars. Many of us can only recognize costs that are cash related. According to Samuelson (1981), accountants recognize well beyond cash while the economists go even further. He posits that most important cost attributable to doing one thing rather than another stems from the forgone opportunities that have to be sacrificed in doing this one thing. In other words, opportunity cost tells us the cost of one item in terms of the best alternative forgone! In effect, efficiency involves using resources to their best. Resources on the other hand can be used ineffectively, underemployed, wasted by lying idle. That is the situation of women resources in Africa. The women's human resources are seriously underutilized as a result of discrimination and denial of their importance.

For a large number of women who possess limited educational training, and skills, there are little or no opportunities in the formal sector. Many of these women are drawn into the informal sector where they engage in various occupations like trading (buying and selling), hairdressing, cooking food, dressmaking, prostitution where their economic power is not only 'limited but predictable. That is the only way many poor women have-been able to secure livelihood. In fact, besides agriculture, trading is the next ready choice for many of the women who have no training, or education because of ease of entry and again it is a project whose return on investment is quite immediate as it readily provides for children's

welfare, clothing and the housing facilities.

Whipper (1984) has argued that trading is the major occupation for West African women. She indicated in her study that 80% of all women are traders in Southern Ghana and among the Yoruba, 50% in Eastern Nigeria and 60% in the Dakar region of Senegal.

The traditional division of labor in many African ethnic units meant that men controlled the more valuable products like yams, palm produce, dates, etc, and also did the long distance trading to get the best profit out of their harvests and wares. While women's harvests basically are divided between the family welfare and the local markets, men's surpluses were not generally used for continued capital investment. In traditional setting and in accord with traditional values, men's surpluses were used mainly for social and partly economic activities including taking title, marrying more wives, and elaborate funerals. Mullings(1999) noted that in Somalia women were forced under threat of physical violence from their husbands to perform all menial and heavy tasks and were allowed to tend sheep and goats, while Somalia men considered it beneath their dignity to tend anything but camels and cattle- the most valuable economic assets of the Somali. What is obvious is that women continue to subsist at any level, no matter their economic standing. Yet they cannot achieve real economic independence from men or gain access to the resources needed for equal participation in politics or economics. To that extent, one can conclude that the relative stagnation of Africa's economic 'growth' is, in part, due to the neglect of the women's position and their contributory role in economic development.

### **Opportunity Cost And Reality Of Women's Isolation**

Gender has become a very critical issue in development thinking. It is clear by now that no one can alter the dynamics of the society such that only the male gender will successfully control all the socio-economic variables.

Events in the past two decades have brought to the fore the issue of neglect of women in access to economic resources and decision-making. It is also obvious that low educational attainment hinders human capital. As has earlier been argued in this paper that African women have the implicit responsibility for their children's welfare, therefore the issue of neglect of women's education does not only affect the women but also the children, the family and society at large. Changes in basic education of women are essential to attack population explosion, child labor, nutritional needs of the family, health care, safe environmental issues among others. Consequently, the opportunity cost of the neglect of women in Africa includes population explosion, fast rate of spread of diseases including HIV, malnutrition, infant mortality, stunted growth, and underweight in children. According to reports by Nigeria's Federal Office of Statistics (UNICEF, 1995), mortality rate of children under 5 is 20% in Nigeria, 15% in Ghana and 9% in Kenya. The same survey showed that a third of women and children are anaemic including the fact that other micro nutrient deficiencies are common in Nigeria.

A number of elements have also become important in development agenda, such as tackling poverty, population control, health and environmental safety, children's welfare, food scarcity and distribution factors. These issues have drawn serious attention to women's isolation.

For instance the concern for *poverty* and other basic needs has led to the realization that women, especially the poor strata, are responsible for providing their families' needs. Worries about *population* growth have positioned women squarely in the center of birth-control. This is a department where women have strong influence. Should they decide not to co-operate, population will continue to explode.

Attention to *food and agriculture* especially in Africa has led to a greater appreciation of women's work, where incidentally, women are responsible for over 80% of food production in Sub-Saharan Africa.

Greater concern with *distribution issues* brought about the research into the conditions of the poor and poorest, and discovery that women constitute a large proportion of the poor. In fact poverty is a female gender.

Issue of hopelessness like lack of access to land, credit or inheritance has led some women to involve themselves into terrible vices *like prostitution* which attendant health problems like the spread of HIV, can hardly be controlled without involving women. Due to overemphasis on women's mothering role, planners who invariably are men, have inadvertently overlooked the essential and productive contributions of African women as farmers, workers in informal sector, employers in their small industries. Worries about the future (*children and generation unborn*) make it imperative to draw women into negotiation at all levels

Women's movement for empowerment which hitherto was being misconstrued by planners especially in Africa has started gaining momentum in all parts of the world, leading women within

the United Nations systems and national and international Aid Agencies to make specific demands for women's voices to be heard.

Dr Boutrous-Boutorous- Ghali, a onetime Secretary General of the United Nations spoke the minds of many when he popularized the idea that "women's rights are human rights" According to his assertion, "Without progress in the situation of women, there can be no true social development. Human rights are not worthy of the name if they exclude the human half of humanity... "(Ajayi, 1995). As at today, in the emerging world order, globalization and technology are the sites of heating contests. In most African countries, the pace of development and decision-making is dictated by and in favor of the male gender. Women face the scepter of total exclusion as science and technology are synonymous with male gender. Consequently, in this new order of globalization, women are not only being faced with the danger of permanent marginalization, but also the threat of perpetual irrelevance.

If the saying that "he who trains a woman trains a nation" is anything to go by, how far could African nations go in development if they keep playing down on the education of women? What will become of Africa's future should the women remain illiterate, keep producing children without restraint, raise their children in filthy surroundings, feed them unbalanced diets and let them be if they decide not to go to school? The equitable involvement of all people, irrespective of gender, with access of essential resources which they need to make choices will guarantee the whole society sharing in the benefit of development and improve the quality of life.

The above issues have made it imperative that development planning in Africa must, as a matter of urgency, solicit the cooperation of African women and the resources, which they represent in the socio-economic development process.

### **The Impact of IMF and World Bank Structural Adjustment Programme (SAP) on the African Women**

Most developing countries especially those in Africa experienced Structural Adjustment in the 1980s. In particular, the World Bank made 59 structural adjustments loan to developing countries between 1980 - 1988. According to Nixon (1990), the loans were meant for the purpose of 'reducing economic distortions and financial imbalances, in face of mounting domestic and external pressures'. The Programme, which typically involves budget policies directed at tax reform, reducing public spending, cutting social services, and eliminating subsidies mounted a severe hardship on the women who were already at the bottom of the economic strata.

The public enterprise policies directed at restructuring commercialization (Privatization) and divesting government enterprises meant that women were completely edged out, as they have no capital base to compete with the men in the purchase of shares. The exchange rate policies aimed at correcting exchange rate misalignments in context of demand management policies brought about high inflation, soaring the prices of even the least essential commodity and making it impossible for these poor women to feed their families, resulting in very poor state of health. It was reported that in Zimbabwe, for example, government health spending fell by one third during the first three years of structural adjustment, and in the capital, Harare, the number of women dying in childbirth more than doubled in the two years after adjustment from 101 in 1989 to 242 in 1991 (United Nations, 1995).

Liberalization and deregulation of commodity market which was aimed at correcting relative prices and encouraging competition, stifled the local small and micro industries in which women were the major operators. Table I represents the percentage share of women's informal sector employment in selected African countries before the structural adjustment of the late 1980s' and the position in 1990 after the adjustment.

**Table I**  
**Women's share of informal sector employment in Selected African countries, 1970-1990**

Country	1970	1980	1985	1990
Congo	26.7	26.9	26.8	24.6
Ghana	32.0	32.0	32.0	27.3
Guinea	31.9	32.0	32.0	26.8
Kenya	31.3	31.0	31.1	36.7
Liberia	42.8	43.2	43.0	39.3
Madagascar	33.3	33.1	32.8	29.0
Nigeria	29.8	30.0	30.0	25.9
Somalia	32.1	31.9	32.0	34.6
Togo	38.6	39.0	39.0	32.2
United Repub. Of Tanzania	30.0	30.0	30.0	28.4
Zaire	37.3	37.0	37.0	24.9

Source: S. Baden,(1993). The Impact of Recession and Structural Adjustment on Women's Work in Developing and Developed Countries. Working Paper No. 19, ILO, Geneva.

The women's share of informal sector significantly dropped following adjustment programmes. These, among others, were the prominently featured conditionalities attached to World Bank lending for Structural Adjustment and IMF stabilization agreement. Although the aim of these policies, the economists upheld, was to lay the groundwork for steady economic growth, these policies in most of the African countries have failed to accomplish economic reconstruction without adversely impacting long term growth prospects, poverty and environmental sustainability concerns, especially on women of Africa who are the farmers, the small time traders, the family cooks, and the family nurse. The combined inflationary impact of devaluation, cuts in food subsidies, and increased prices in real terms, lowered personal income and hence increased poverty. The adverse effect was quite heavy on women who were mainly the farmers, small producers, informal sector workers and invariably the poorest of the poor. These problems may have arisen because the structural adjustment and stabilization programmes, as it were, may not have been handled as expected and also due to the failure of the lending bodies in giving attention to the country's specific circumstances of economic reform.

Due to the inadequate attention to the specifics of implementations of the World Bank and IMF *conditionalities*, women's socio-economic position worsened, in the very short-run because the pre-existing inequalities prevented them from harnessing the positive aspects of adjustment.

In all, women bear disproportionately the costs of economic restructuring in the following ways:

- \* Women are the first to be laid-off in times of economic recession.
- 4 Women, especially those in the lower echelon, do not have ready alternative employment.
- \* Women who engage in SME have no access to credit.
- 4 As income declines, hunger sets in, children suffer, divorce rate is high, women are abandoned with the children and some poor single parents resort to selling their bodies to feed their dying children.

#### World Bank/IMF To The Rescue

Ideally, the IMF/World Bank championed adjustment programmes and policies are to benefit even the poor in the long run. But the poor who are mostly women, need to survive the short-run in the first instance in order to benefit in the later days. If public spending on basic health and other social services are slashed, the poor suffer. Adjustment policies therefore should be designed with human face to protect the poor.

If the status of women in Africa is to improve, women's right must be conceived as far more than just a right to development. There is need for international policy, especially the lending agencies like World Bank and IMF, to write a gender dimension into all projects and programmes right from formulation to the implementation stage. That will require a conscious effort by all the stakeholders which include the women of Africa.

Taking the issue of privatization for instance, in Africa, public sector is the major employer of women labor. In that sector too, female employees who manage to get there enjoy fringe benefits and access to social and job security. So in economies which are undergoing large privatization, in fulfillment of IMF conditions for lending, the female wages invariably decrease in both relative and absolute terms thereby widening the gender gap.

Poverty in Africa is more than an individual phenomenon. It is both a social and a political problem affecting the economies and societies in a number of ways. Measures to reduce poverty are by no means a luxury, rather they are essential measures for the peaceful development of African continent, Failing to reduce poverty on the other hand risks rising violence and crime and imperils the peaceful development of otherwise viable states.

For these reasons, Africa's development strategies cannot be focused solely on growth. They will take into account likely distribution implications and grounded in understanding the multiple roles of women in the family, community and the society, and most importantly, in fighting poverty so that the aforementioned groups may survive.

### **Affirmative Actions For Integrating African Women Into Economic And Development Planning Activities**

#### **Planning Activities**

The problem of women's isolation will continue to linger as long as issues of development policies are male dominated. This paper therefore advocates that African development planners should recognize the need to motivate women and propel them towards self reliance and economic independence. The following actions are recommended.

- Understanding the role of African women in the household and the communities with emphasis on their roles, responsibilities and rights especially as regards assets and land tenure.
  - Training the staff who will train the women. Making them aware of the problems and the objectives of training women.
- \* Organizing meetings with women only as a forum where they can express themselves more confidently about overcoming the obstacles which they feel they encounter in achieving their set objectives.
  - \* Building capacities and commercial links: Women need basic cash credit and management skills.
  - \* Women-owned micro business can create collective ventures and forge links with larger organizations.
  - \* To succeed as entrepreneurs, women have to receive credit in their own right and be able to hold title to land and other assets.
  - \* African government should enact laws to give property right to women.
  - \* Finance Ministries should encourage structural changes in financial system especially allocation of funds to women entrepreneurs.
  - \* International Lending bodies and Donor Agencies should include gender dimension in lending policies for women to have access and opportunity to participate.
  - \* World Bank can set up a Regional Credit Fund for Africa for female owned enterprises.
  - \* Empowering women is perhaps the best authentic way of uplifting women as well as achieving balanced development. Women should therefore be accorded some incentives like scholarship, grants and other forms of financial aids to enable them pursue their educational career.
    - Arising from the above is the need to encourage African girls to enroll in science and engineering programmes. To become successful entrepreneurs and managers, women need basic cash, credit and management skills. They need advice on their legal rights related to land tenure, credit and other assets which they should receive in their own rights as human beings.
    - Efforts to promote literacy should, as a matter of necessity focus attention on functional literacy covering the efficient use of land, credit, nutrition, health and environment.
    - Even the World Bank observed, among other things, that "...leaving questions of justice and fairness aside, women's disproportionate lack of education with its consequences in low productivity, as well as for the nutrition and health of families, has adverse effects on the economy at large" (World Bank, 1979).

Philips (2000) in her discussion on the issue of equalizing women's power opined that neither cultures nor principles should be considered static. In her own words, "...while we should unabashedly assert the

value of equality, we must recognize that this leaves many areas open to interpretations and often leaves us with competing equality claims. What should be stressed here is the importance of dialogue in the formulation of principles of social justice and the importance of 'political presence' in resolving tensions between gender justice and multicultural rights".

## Conclusion

This paper has attempted to demonstrate various problems of poverty, both economic and social which African society has continued to experience due to the neglect of women's resources. It has also highlighted some of the socio-economic benefits, which were inadvertently foregone as a consequent of isolation of women in economic decision-making and planning. It further calls for the International Donor Agencies to include gender dimension in the priorities of funding policy to African countries as a way to foster economic democracy to men and women alike. Out of the complex and difficult climate, fresh ideas have emerged that development in Africa involves a number of elements beginning with tackling poverty, with an equitable involvement of all people in the economy irrespective of gender, to enable Africa as a continent weather the changes in the global economy. It is a matter of social justice that men and women of Africa who tie their fate together in suffering and struggle, should also share in the decision-making and management of the benefit of socio-economic development. It has also become apparent that the development of a nation will not just be determined by its economic growth or military strength but by the rights and well-being of its citizens, their health, nutrition and education, the opportunity for both men and women to earn a fair reward for their labour and participate in decision-making that affects their lives. These are the ethical imperatives that must be addressed by the people of Africa.

## References

- Ajayi, F. (1995). Beijing Platform for Action: A Milestone in Women Empowerment. *Partnership* Vol. 1 No.2, pp. 22-23
- Baden, S.(1993). The Impact of Recession and Structural Adjustment on Women's work in Developing and Developed countries. Working Paper No. 19, Interdepartmental Paper on Equality for Women in Employment. ILO, Geneva, Table 4.
- Audrey, Whipper (1984) Women's Voluntary Association in Africa in Hay, M.J. and Stichter, S. (eds.)African Women South of the Sahara. London: Longman,
- Ezigbo, T.A(1996). Gender Issues in Nigeria, A Feminine Perspective, Lagos Vista Books Ltd
- Hay, M.J.(1991) Luo Women and Economic Change In Hafki and Bay (eds.) Women in African Studies: Social and Economic Change, California: Sandford University Press.
- Henn, J.K. (1984). Women in the rural economy: past, present and future in Hay, M.J. and Stichter, S. (ed)African Women South of the Sahara. Longman, London
- ILO (1976). Employment, Growth and Basic Needs. A One World Problem. Geneva. ILO
- Mullings, L (1991). Women and Economic Change in Africa In Hafki and Bay (eds.) Women in African Studies, Social and Economic Change. California.: Sandford University Press,
- Nixon F, (1990), The Third World and the Global Economy. Recent Trends and Future Prospects. Development Economics Annual Review Vol. 6.
- Onyekwere, E.(1995). Culture-Based Abuse of Women's Rights. *Partnership*, Vol.1 No.2
- Philips, A, (2000): Culturalism, Universalism and Claims of Equality in United Nations Research Institute for Social Development Bulletin. Spring/Summer
- Samueison, P. A. (1981) Economics 11<sup>th</sup> Edition. Auckland: McGraw Hill Intl. Book Coy
- UNICEF (1991). Challenges for Children and Women in the 1990s Eastern and Southern Africa in Profile.

UNICEF(1995). Nigeria: Key Social Statistics in Poverty and Welfare in Nigeria.

United Nations( 1995). Women in a Changing Global Economy. 1994 World Survey on the Role of Women in Development. UN.

World Bank (1979). Recognizing the Invisible Woman in Development: The World Bank Experience. Washington D.C